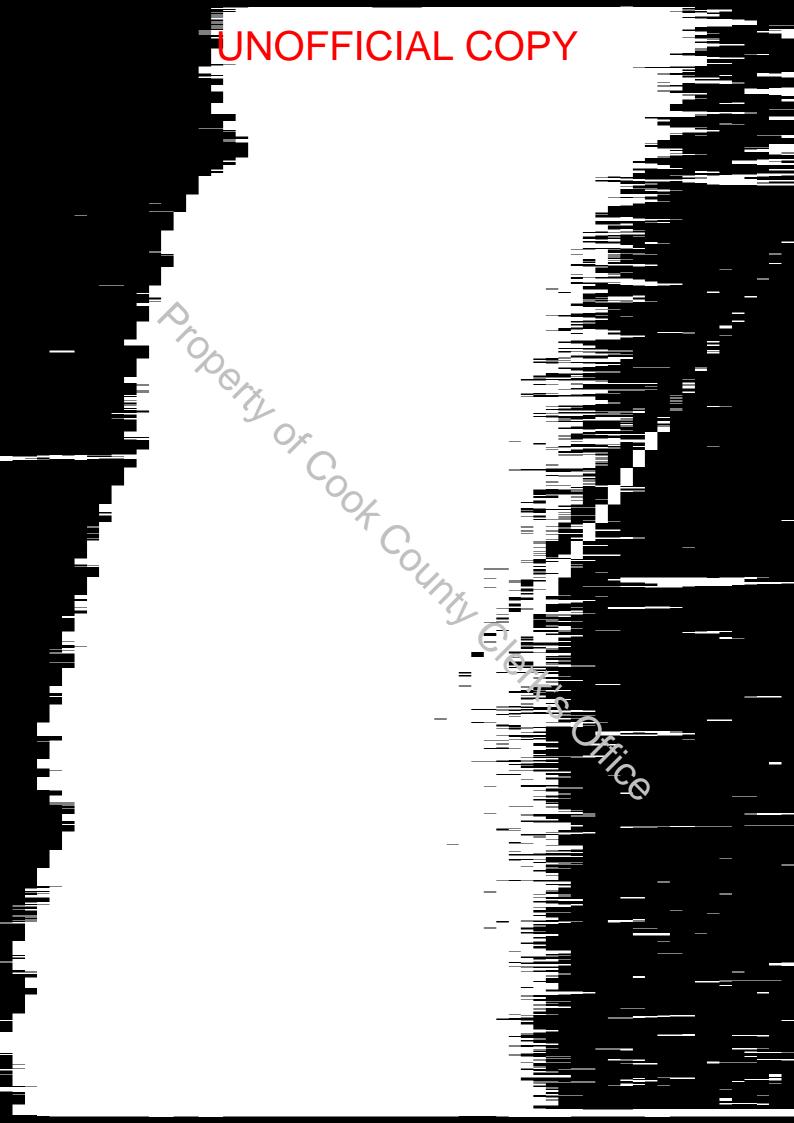
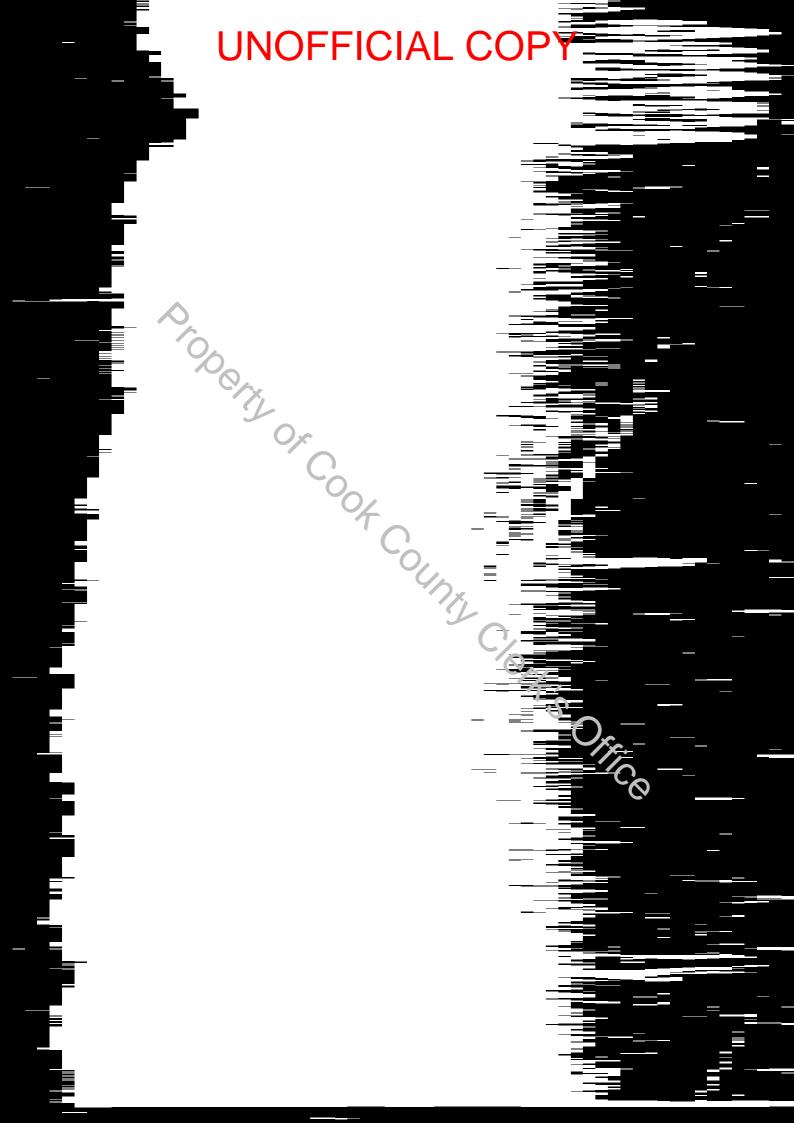


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before, Ender may, except as limited by regulations issued by the Secretary in the case of payment defaults. toquire immediate payment in fell of all sums secured by this Security Instrument if:

cil Borrower defaulte by failing to pay in full any monthly payment required by this Security Instrument prior (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this

(h) Sale Without Credit Approval. Lender shall, if permitted by applicable law and with the prior approval of the Societaes, require immediate payment in full of all sums secured by this Security Instrument if: (1) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or

If the Property is not recupied by the purchaser or granter as his or her principal residence, or the purchaser Results does so occass the Lieberth par his of hel cledit has not been abblooked in accordance with the

(5) in Waiver. If circumstances occur that would permit Leader to require immediate payment in full, but Leader directiff sequire such payments. Lender does not waite its rights with respect to subsequent events.

(d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lender's rights in the case of payment defaults to require immediate payment in full and forcelose if not paid. This Security fastificant does are authorize societation or forcelosure if not permitted by regulations of the Secretary.

Morigage Not In orea, Borrower agrees that should this Security Instrument and the Note secured thereby not by slightly for insurance officer the rational flousing Act with n 60 days from the date hereof, Lender may, at its Commence for most time attention of and ambatished payment in full of all sums secured by this Security Instrument & written y members of any authorized agent of the Secretary dated subsequent to 60 days from the dole herent, declining to more this Security Instrument and the Note secured thereby, shall be deemed conclusive proof of well incligability. Solvablisheding the foregoing, this option may not be exercised by Lender when the against the process and second and the sound of the sound of

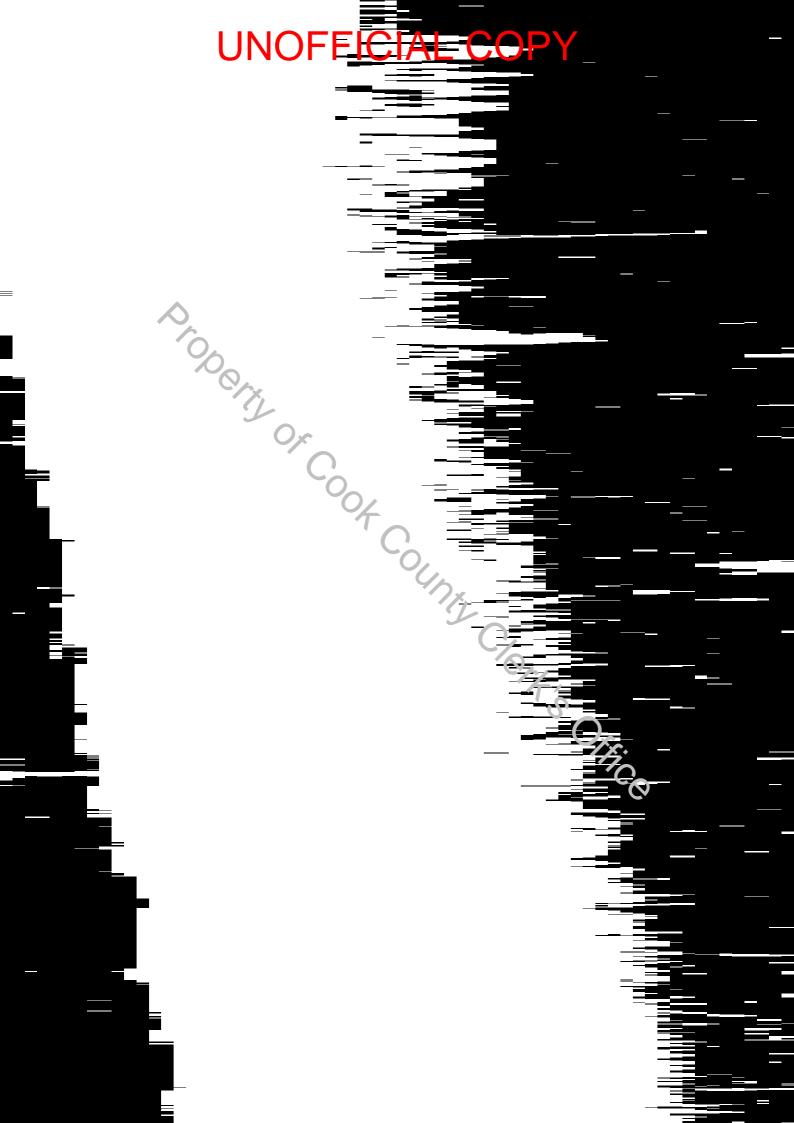
10. Reliest atement. Borrower has a right to be reinstay of Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note of this Security Instrument. This right applies even after foreclessive proceedings are insulated. To reinstate the Security Insulation, this tight applies even after the security Insulation shall tender in a lump sum all Amount forgued to bring Bostower's account current including, to the extent they are obligations of Borrower under this Security Instrument, forcefordie costs and trasonable and customary alternates frees and expenses properly associated with the foreginest proceeding. Upon reinstatement by Burrower, this Society in trement and the obligations that it secures shall render in effect as if Lender had not regared immediate payment in fidi. Low ever, Lender is not required to permit fetheratement if its freezest and not required influences payment a nate property between the not required to permit

some temperature of first accepted reinstatement after the confinencement of forcelosure proceedings within two State model nels breaking the continuous mention and the commencement of unconstant succeedings within two services of a content following the continuous of the properties the different knowledge in the locate of a consent teach come business the countries was business. In comparison to the hear cleased by bears many transferences and the field of the hear cleased by bears of the countries of the hear cleased by the cleased by the countries of the hear cleased by the cleased by

11. Burrawer Nat Released; Forbearance By Leader Not a Waiver. Extension of the aric of payment of monthship of anothering of the came remained by this Security Instrument granted by Lender o my successor in medical of Bout wer shall not operate to release the liability of the original Bourower's society and successor in interest. Lender diall not be required to confidence proceedings against 2th successor in interest of refuse to extend time for passing of otherwise models associated proceedings against any successor in most of reason of any demand made hy the sufficient of Burious is a meranic secured by may recome or reason or ear actual mode

12. Soccessors and As any Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Institution shall beed and benefit the successors and assigns of Lender and Bottoner, subject to the provisions of printiple 9 h. Bottonet's corenants and agreements shall be joint and several. Any Bettower who co-signs this Realist Instrument a consensation and agreements man be juint and nearest the consensation and second instrument only to mortgage, grant and the consensation of the c courses upit is agreed a infalcat in the Isabetth surfer the teams of this because furthermout to it and baseingly opposited each a manager to the team and a manager to make the constitution of the property of the because in a constitution of the property of the because in the beautiful the because in the beautiful the because in the beautiful t

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#### RIDER

This Rider, attached to and made part of the Mortgage between ALFONSO S. GARCIA, MARRIED TO ANGELINA GARCIA and FERNANDO GARCIA, A BACHELOR (the "Borrower") and FLEET MORTGAGE CORP. (the "Lender") dated MAY 1, 1996, Supplements the Mortgage as follows:

ANGELINA GARCIA is signing this rider to the mortgage to waive, disclaim and release all rights and benefits, if any, under or by virtue of the homestead exemptions law of the State of Illinois and the Illinois Marriage and Dissolution of Marriage Act, and to subordinate all equitable interests in the property, if any to the lien of this mortgage.

al Briso of Festional Form	Angelina Garcia. ANGELINA GARCIA
72 RNANDO GARCIA FIRMANDO GIRCIA	
State of ILLINGIS	
County of COOK	
State aforesaid, Do Hereby Certify That ALFO AMCIELINA GARCIA personally known to be foregoing instrument, appeared before me this da sented, and delivered the said instrument as further	the same person whose name is subscribed to the y in person and acknowledged that he/she signed, or free and voluntary act for the uses and purposes
therein set forth, including the release and waiter o	the right of homestead.
Given under my hand and Notarial Seal this A E. 19 26 CONSTITUTE THE INSTRUMENT WAS PREPARED BY LYCC. WIS LICENSELL.	day of May
THIS INSTRUMENT WAS PREPARED BY AN CO. TESTED TO THE	Notary Triblic
PAMELA BELLA FOR:	9
FLEET MORTGAGE CORP.  118 30 SOUTH 75TH AVENUE, 2ND FLOOR	
PALOS HEIGHTS, ILLINOIS (60463	Clart's Office
	75
$z_t$	0/5/25
R der to Morigage Waiver of Homestead (4/88)	

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#### EXHIBIT E-1

#### FHA ADDENDUM

The Lender may require immediate payment in full of all sums secured by this Montgage if:

- (a) all or any part of the property is sold or otherwise transferred (other than by devise, descent or operation of law) by the Mortgagor to a purchaser or other transferee:
  - (i) who cannot reasonably be expected to occupy the property as a principal residence within a reasonable time after the sale or transfer, all as provided in Sections 143(c) and (i)(2) of the Internal Revenue Code of 1986, as amended; or
  - (i) who has had a present ownership interest in a principal residence during any part of the three-year period ending on the date of the sale or transfer, all as provided in Sections 143(d) and (i)(2) of the Internal Revenue Code of 1986, as amended (except that "100 percent" shall be substituted for "95 percent or more" where the latter appears in Section 143(d)(1); or
  - (iii) at an accursition cost which is greater than that provided for in Sections 143(e) and (1)(2) of the Internal Revenue Code of 1986, as amended;
  - (iv) who has a gross family income in excess of the applicable percentage of median family income as provided in Sections 143(f) and (i)(2) of the Internal Revenue Code of 1986, as amended; or
- (b) The Mortgagor fails to occupy he property described in the Mortgage without the Lender's prior written consent; or
- (c) The Mortgagor omits or misrepresents a material fact in an application for the loan secured by this Mortgage.

References are to the Internal Revenue Code of 1986, as an ended, in effect on the date of the issuance of the bonds used to finance the purchase of this Mortgage, and are deemed to include the implementing regulations.

Wednesday, February 14, 1996 City of Chicago

E-1-1

36600 3.35

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If all or any part of the property is sold or transferred by the Mortgagor without the Lender's prior written consent, other than a transfer by devise, descent or by operation of law, the Lender may, at the Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable.

(Mortgagor Signature)

FERNANDO CATCA

(Mortgagor Signature)

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City of Chicago

E-1-2

Sections.

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