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THIS DOCUMENT PREPARED BY
AND WHEN RECORDED MAIL TO:

NAME HARRIS BANK ROSELLE
ADDRESS 110 EAST IRVING PARK ROAD
CITY & STATE ROSELLE, ILLINOIS 60172

DEPT-01 RECORDING \$27.00
740009 TRAN 5528 11/05/96 15147100
6835 + SK #-96-846665
COOK COUNTY RECORDER

BOX 260

SPACE ABOVE THIS LINE FOR RECORDER'S USE

27.00

Assignment of Real Estate Mortgage

FOR VALUE RECEIVED, HARRIS BANK ROSELLE ("Assignor"), with an address of 110 EAST IRVING PARK ROAD, ROSELLE, IL 60172, hereby SELLS, GRANTS, CONVEYS, ASSIGNS, TRANSFERS,

AND SETS OVER, WITHOUT RECOURSE, REPRESENTATION OF WARRANTY, unto HARRIS TRUST AND SAVINGS BANK ("Assignee") with an address of 111 WEST MONROE STREET, CHICAGO, IL 60690

all of its right, title and interest in that certain indenture of mortgage executed by THOMAS D. MC COSKY, NEVER BEEN MARRIED AND SUSAN L. NESWOLD, NEVER BEEN MARRIED,

as mortgagor, and dated August 22nd, 1996 encumbering certain real estate located in COOK County, State of ILLINOIS and legally described as follows:

UNIT NUMBER 6-5 IN COVINGTON MANOR CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

PART OF THE EAST 1/2 OF THE NORTH EAST 1/4 OF SECTION 8, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 27412916 AND AMENDED FROM TIME TO TIME TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NO: 03-08-201-038-1033

Property Address: 383 COVINGTON TERRACE BUFFALO GROVE, ILLINOIS 60089
P.I.N. 03-08-201-038-1033

which mortgage was recorded in the office of the Recorder of COOK County, IL [In Book _____ Page _____] [as Document Number _____ together with any and all notes or notes, instruments and agreements secured thereby and described therein, and any and all money including interest due or to become due, and all rights accrued or to accrue, thereunder.

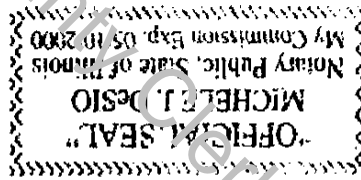
IN WITNESS WHEREOF, the Assignor has executed and delivered this Assignment of Real Estate Mortgage on this 22nd DAY OF August, 1996

ATGF, INC

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Property of Cook County



My Commission Expires:

Type or Print Name

MICHELLE J. DESIO

Notary Public

(SEAL) August, 1996 day of

GIVEN under my hand and notarial seal this 22nd day of

own fee and voluntary act and as the fee and voluntary act of

appeared before me this day in person and acknowledged that

instrument as such VICE PRESIDENT

be the same person whose name is subscribed to the foregoing

STATE BANKING ORGANIZATION

HARRIS BANK ROSELLE

HARRIS BANK ROSELLE

in and for said County, in the State aforesaid, do hereby certify

MICHELLE J. DESIO

STATE OF ILLINOIS COUNTY OF DUPAGE } SS

ASSIGNOR:

HARRIS BANK ROSELLE

By:

Nancy Potrowski


NANCY POTROWSKI

VICE PRESIDENT


958 46665

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.



THOMAS D. MC COSKY (Seal)
- Borrower



SUSAN L. NESWOLD (Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

Property of Cook County Clerk's Office

995 18665

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FIXED/ADJUSTABLE RATE RIDER (10 Year Treasury Index-Rate Caps)

THIS FIXED/ADJUSTABLE RATE RIDER is made this 22nd day of August, 1996 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to
HARRIS BANK ROSELLE
(the "Lender") of the same date and covering the property described in the Security Instrument and located at:
**383 COVINGTON TERRACE
BUFFALO GROVE, ILLINOIS 60089-**

(Property Address)

THE NOTE PROVIDES FOR ONE CHANGE IN THE BORROWER'S INTEREST RATE. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 7.625 %. The Note provides for a change in the initial fixed rate, as follows:

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change on the first day of September, 2001 which is called the "Change Date."

(B) The Index

At the Change Date, my interest rate will be based on an index. The "index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 10 years, as made available by the Federal Reserve Board. The most recent index figure available as of the date 45 days before the Change Date is called the "Current Index."

If the index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Change

Before the Change Date, the Note Holder will calculate my new interest rate by adding Two and One Half percentage point(s) (2.500 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limit stated in Section 4(D) below, this rounded amount will be my new interest rate until the Maturity Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Change

The interest rate I am required to pay at the Change Date will not be greater than 13.625 %, which is called the "Maximum Rate".

(E) Effective Date of Change

My new interest rate will become effective on the Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date.

(F) Notice of Change

The Note Holder will deliver or mail to me a notice of any change in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.