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DEPT-11 TORRENS 439.00
120013 TRAN 3429 02/27/96 15:57:00
00502 JCT *96-150158
COOK COUNTY RECORDER

STATE OF ILLINOIS
County of Cook

I, Phyllis Brunick, representative of
Chicago Title Insurance Company, do hereby certify that the enclosed
document is a true copy of a certain instrument ~~filed~~/recorded in the
Office of the Recorder of Cook County,
Illinois, on the 20th day of February, 1996, A.D.,
as document number 96140863

3902

Phyllis Brunick
Chicago Title Insurance Company

96158

STATE OF ILLINOIS
COUNTY OF COOK

THIS INSTRUMENT WAS ACKNOWLEDGED BEFORE ME ON February 26, 1996
BY Phyllis Brunick

Susan L. Schwartz
NOTARY PUBLIC
"OFFICIAL SEAL"
SUSAN L. SCHWARTZ
Notary Public, State of Illinois
My Commission Expires 8/27/96

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Property of Cook County Clerk's Office

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98140863

205402



DEPT-01 RECORDING \$35.00
T30012 TRAN 9268 02/23/96 11:09:00
3103 CG *-96-140863
COOK COUNTY RECORDER

Box 333

(Space Above this Line For Recording Data)

MORTGAGE (LAND TRUST FORM)

35

THIS MORTGAGE is made this 22ND day of FEBRUARY, 19 96.

(1001) 75-90-96710

between the Mortgagor, ~~American National Bank and Trust Company of Chicago, successor trustee to~~
~~Comerica Bank-Illinois, successor trustee to~~ ~~Manufactures Affiliated Trust Company, success~~
~~trustee to Affiliated Bank/Western National, formerly known as Western National Bank of~~
~~Cicero, a National Banking Association~~

1048 W. Lake Street, Oak Park, IL 60301
(Address)

not personally but solely as Trustee under a Trust Agreement dated August 23, 19 82, and
known as Trust No. 8655 (herein "Mortgagor") and the Mortgagee, CENTRAL FEDERAL SAVINGS AND
LOAN ASSOCIATION, 5953 West Cermak Road, Cicero, Illinois 60650, a corporation organized and existing under the laws
of the United States of America (herein "Lender"). Whereas

and a certain beneficiary or certain beneficiaries of American National Bank &
Trust Company Trust No. 8655 (hereafter some-
times referred to, if more than one both individually and collectively, as "Principal Obligor") is indebted to Lender in the prin-
cipal sum of Twenty Five Thousand and 00/100
Dollars (\$ 25,000.00), which indebt-
edness is evidenced by Principal Obligor's note of even date herewith (herein "Note"), providing for monthly installments of
principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable
on _____

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment
of all other sums advanced in accordance herewith to protect the security of the Mortgage, with interest thereon, and the perfor-
mance of the covenants and agreements herein contained, and (b) the repayment of any future advances, with interest thereon,
made by Lender pursuant to Paragraph 3 hereof ("Future Advances"), and in consideration for Lender's making, and to induce
Lender to make, to Principal Obligor the loan evidenced by the Note, Mortgagor does hereby Mortgage, Grant and Convey to
Lender the following described real estate located in the county of Cook State of Illinois:

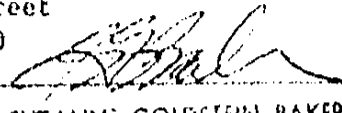
Lot 15 in Block 6 in Hawthorne Square Subdivision of Blocks 3,4,5,6,8, and 9 in the
Subdivision of that part of the East 3/4 of the West 1/4 of Section 28, Town 39 North,
Range 13, East of the Third Principal Meridian, lying South of the Center of Ogden
Avenue, in Cook County, Illinois.

P.I.N. 16-28-306-005

Commonly known as: 5329 W. 30th Street

American National Bank
and Trust Company of Chicago Cicero, IL 60650

MORTGAGOR


SUZANNE GOLDSTEIN BAKER

PRINT NAME

Vice President
TITLE

98140863

98140863

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TOGETHER with all the improvements now or hereafter erected on the real estate, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter affixed attached to, placed upon or used in connection with said real estate, including, in addition to all other things which at law or by convention are regarded as fixtures, and specifically, but not by way of limitation, all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration and ventilation, and also (without restricting the foregoing), floor coverings, carpets, shrubbery, awnings, stoves, stokers, gas burners, oil burners, water heaters, gas and electric fixtures, elevators, pumps, motors, cabinets, shelving, and plumbing, laundry and refrigerating fixtures and articles, and vacuum cleaning systems, all of which, including replacements and additions thereto, are hereby declared to be a part of the said real estate, whether physically attached thereto or not, and all of the foregoing, together with said real estate, are herein referred to as the "Property."

AND TOGETHER with all of the rents, income, receipts, revenues, issues and profits thereof and therefrom, which rents, income, receipts, revenues, issues and profits Mortgagor hereby assigns to Lender

TO HAVE AND TO HOLD the Property unto Lender forever, for the uses herein set forth, free from all rights and benefits under the Homestead Exemption Laws of the State of Illinois, which said rights and benefits Mortgagor does hereby release and waive. Mortgagor covenants that under the Trust Agreement described above Mortgagor has the right to Mortgage, Grant, Warrant, and Convey the property and that all beneficiaries of any loan secured by this mortgage shall at all times be disclosed to Lender.

Mortgagor and Lender covenant and agree as follows:

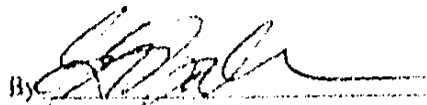
1. **Payment of Principal and Interest.** Mortgagor or Principal Obligor shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

2. **Funds for Taxes and Insurance.** Mortgagor shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Mortgage as a lien on the Property; (b) yearly hazard or property insurance premiums; (c) yearly flood insurance premiums, if any; and (d) yearly mortgage insurance premiums, if any. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Mortgagor's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount in which case Lender may collect and hold Funds in an amount not to exceed such lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law. Lender shall apply the Funds to pay the Escrow Items. Lender may require Mortgagor to pay a one-time charge for a real estate tax reporting service used by Lender in connection with this loan, unless applicable law prohibits such a charge. Lender shall not be required to pay Mortgagor any interest or earnings on the Funds. The funds are pledged as additional security for all sums secured by this Mortgage.

If the Funds held by Lender should come to exceed the amounts permitted by applicable law, Lender shall apply the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Mortgagor shall pay to Lender the amount necessary to make up the deficiency as rapidly as applicable law permits Lender to require Mortgagor to make up such deficiency.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Mortgagor any remaining Funds held by Lender. If Lender shall acquire the Property, Lender shall apply any Funds held by Lender at the time of acquisition as a credit against the sums secured by this Mortgage.

American National Bank
and Trust Company of Chicago
MORTGAGOR

By 
STEVEN GOODSTEIN BAKER
PRINT NAME

Vice President
TITLE

0-140963

5-1-1983

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3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first to amounts payable under paragraph 2; then to interest due; then to principal due; and last, to any late charges due under the Note.

4. **Future Advances.** Nothing herein shall be deemed to limit the amounts that shall be secured hereby when advanced as provided in Paragraph 8 or Paragraph 21 hereof, and nothing herein shall require Lender to make any Future Advances.

5. **Charges; Liens.** Except to the extent paid by Lender pursuant to Paragraph 2 hereof, Mortgagor shall pay, before any penalty attaches, all taxes, assessments and other charges, fines and impositions attributable to the Property. Mortgagor shall promptly furnish to Lender all notices of amounts due under this Paragraph 5, and shall promptly furnish to Lender receipts evidencing such payments. Mortgagor shall keep the Property free from mechanic's and other liens and claims for lien not expressly subordinated to the lien hereof and shall promptly discharge any mechanic's and other lien and claim for lien not expressly subordinated to the lien hereof. In the event that Mortgagor may desire to contest any tax or assessment, Mortgagor shall pay, in full, such tax or assessment under protest, in the manner provided by statute, and all costs arising out of or related to such contesting of the tax or assessment and such payment of the tax or assessment under protest shall be borne by Mortgagor.

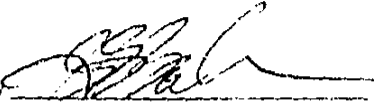
6. **Hazard Insurance.** Mortgagor shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, lightning, hail, windstorm, explosion and other perils within the term "extended coverage" and such other hazards, including but not limited to floods, as Lender may reasonably require and in such amounts, for such periods, and in such form as Lender may reasonably require. Mortgagor may choose the insurer through which the insurance is to be obtained, subject to Lender's right to refuse, for reasonable cause, to accept an insurer offered by Mortgagor. Such insurance policies and renewals thereof shall include a standard mortgage clause and shall make the proceeds of such policies payable solely to Lender and, in the event of foreclosure sale, payable to the owner of the certificate of sale and shall also include a clause providing that the policy may be altered, modified, or cancelled only upon ten (10) days' prior written notice to Lender. Lender shall have the right to hold the policies and renewals thereof, and Mortgagor shall promptly furnish to Lender all premium notices or bills and all receipts of paid premiums and, in the case of an insurance policy about to expire, shall deliver to Lender proof of the renewals of such policy not less than ten (10) days prior to the date of expiration of such policy. In the event of loss, Mortgagor shall give prompt notice to the insurance carrier and Lender, and Lender may make proof of loss thereunder. In the case of loss, Lender is authorized to adjust, collect and compromise, in its discretion, all claims under any such insurance policies, and Mortgagor hereby agrees to sign, upon request by Lender, all receipts, vouchers and releases required of Mortgagor by the insurers. Lender is hereby authorized in its discretion to apply the proceeds of any such insurance to the discharge of any obligation insured against, to a restoration of the Property or to the indebtedness of Mortgagor secured hereby, and any application to the indebtedness shall not relieve Mortgagor from the obligations hereunder until said indebtedness is paid in full and shall not extend or postpone the due date of the monthly installments referred to in Paragraphs 1 and 2 hereof or change the amount of such installments.

7. **Preservation and Maintenance of Property.** Mortgagor shall keep the Property in good repair and shall not permit or commit waste, impairment, or deterioration of the Property and shall comply and cause all occupants of the property to comply with all laws and ordinances relating to the maintenance or use of the Property and with all requirements, orders and notices of violation thereof issued by any governmental authority. Mortgagor shall promptly repair, restore or rebuild any buildings or improvements now or hereafter on the Property which may become damaged or destroyed and shall complete within a reasonable time any building or buildings now or at any time in process of erection upon the Property.

8. **Protection of Lender's Security.** If Mortgagor fails to perform any of the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which may affect Lender's interest in the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option may make such appearances, disburse such sums and take such action as Lender may deem necessary to protect Lender's interest, including, but not limited to, disbursement of attorneys' fees and expenses and court costs and expenses and entry upon the Property to make repairs. Any amounts disbursed by Lender pursuant to this Paragraph 8, with interest thereon as hereinafter provided, shall (to the extent permitted by law) become additional indebtedness of Mortgagor secured by this Mortgage. Such amounts shall be payable upon notice from Lender to Mortgagor requesting payment thereof and shall bear interest from the date of disbursement at the rate stated in the Note, unless payment of interest at such rate would be contrary to applicable law in which event such amount shall bear interest at the highest contract rate of interest for individual mortgagors permitted by applicable law. Nothing contained in this Paragraph 8 shall require Lender to inquire into the validity of any lien, encumbrance or claim in advancing monies in that behalf hereunder or to incur any expense or do any act hereunder, and Lender shall not incur any personal liability for any action or omission hereunder. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

9. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property at any time and from time to time.

American National Bank
and Trust Company of Chicago By



Vice President

MORTGAGOR

SUZANNE GOLDSTEIN BAKER

TITLE

PRINT NAME

0.1.1987
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10. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, and, in the event of a partial or total taking of the Property, the proceeds shall be applied to the indebtedness secured by this Mortgage and Lender is hereby authorized to act for and in behalf of Mortgagor in collecting said proceeds and applying said proceeds, at Lender's option, either to restoration or repair of the Property or to the indebtedness secured by this Mortgage. Any such application of proceeds to the indebtedness secured hereby shall not relieve Mortgagor from the obligations hereunder until said indebtedness is paid in full and shall not extend or postpone the due date of the monthly installments referred to in Paragraphs 1 and 2 hereof or change the amount of such installments.

11. **Mortgagor Not Released.** Extension of the time for payment or modification or amortization of the indebtedness secured hereby granted by Lender to any successor in interest of Mortgagor shall not operate to release, in any manner, the liability of the original Mortgagor and Mortgagor's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or modify amortization of the indebtedness secured by this Mortgage by reason of any demand made by the original Mortgagor or any successor in interest or any other person.

12. **Forbearance by Lender Not a Waiver.** Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any right or remedy hereunder and shall not in any manner affect Lender's right to require or enforce performance of any covenant or agreement herein contained.

13. **Remedies Cumulative.** All remedies provided herein are distinct and cumulative to any other right or remedy hereunder or afforded by law or equity, and all remedies, whether provided hereunder or afforded by law or equity, may be exercised concurrently, independently or successively.

14. **Successors and Assigns Bound; Joint and Several Liability.** The covenants and agreements herein contained shall bind and the rights hereunder shall inure to Lender, its successors and assigns. The covenants and agreements hereby contained shall bind and the rights hereunder shall inure to the heirs, executors, and administrators and successors and assigns of Mortgagor. All covenants and agreements of Mortgagor shall be joint and several.

15. **Notice: Waiver.** Any notice to Mortgagor provided for in this Mortgage shall be given by mailing such notice by regular first-class mail, postage prepaid, addressed to Mortgagor at Mortgagor's address stated above. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagor when deposited in the mail in the manner as aforesaid. Except as otherwise provided herein, Mortgagor hereby waives, to the extent permitted by applicable law, any and all notices, including but not limited to notice of Default (as herein defined) and notice of Lender's acceleration of the indebtedness secured hereby.

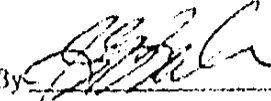
16. **Use, Alteration and Transfer of Property.** Mortgagor shall not suffer or permit without the written consent of Lender being first had and obtained (a) any use of the Property for a purpose other than that for which the same is now used; (b) any alterations or additions to or demolition or removal of the Property; (c) a purchase upon conditional sale, lease or agreement, under which title is reserved in the vendor, of, or the creation of a lien or security interest in (other than a lien or security interest subordinate to the lien hereof), any apparatus, fixtures, equipment or other materials (other than household appliances) that constitute part of the property hereby mortgaged as herein defined; or (d) a sale, assignment or transfer (other than the creation of a lien or other encumbrance subordinate to the lien hereof, or a transfer by devise, descent or by operation of law upon the death of a joint tenant, or the grant of any leasehold interest of three years or less not containing an option to purchase) of any legal, equitable, or other right, title or interest in or to the property or trust estate or any portion of the property or trust estate.

17. **Successor in Interest.** In the event the ownership of the Property or any part thereof becomes vested in a person, firm, corporation or other legal entity other than Mortgagor, Lender may, without notice to Mortgagor, deal with such successor or successors in interest with reference to this Mortgage and the indebtedness secured hereby in the same manner as with Mortgagor and may forbear to sue or may extend time for payment of the indebtedness secured hereby without discharging or in any way affecting the liability of Mortgagor hereunder or upon the indebtedness secured hereby or any secondary liability of Mortgagor or Principal Obligor or any Maker or indorser or guarantor of the Note.

18. **Default.** Time is of the essence hereof, and in the event of the occurrence of any one or more of the following events at any time or times hereafter, any one of which shall constitute an event of default ("Default") hereunder, to-wit: (a) Mortgagor fails to perform any covenant or agreement contained herein; (b) Mortgagor or Principal Obligor fails to make all or any part of any payment due under the Note when due or declared due thereunder, or otherwise defaults under the terms of the Note or of any agreement, document, or instrument heretofore, now or hereafter executed by Mortgagor or Principal Obligor and delivered to Lender; (c) Mortgagor or any Maker or any indorser or guarantor of the Note is adjudicated incompetent; (d) all or a substantial part of the property of Mortgagor or any Maker or any indorser or guarantor of the Note is attached, seized, garnished, subjected to a writ or distress warrant, or is levied upon, or comes within the possession of any receiver, trustee, custodian or assignee for the benefit of creditors; (e) a proceeding under any bankruptcy, reorganization, arrangement of debt, insolvency, readjustment of debt or receivership law or statute is filed by or against Mortgagor or any Maker or indorser or guarantor of the Note, or Mortgagor or any Maker or any indorser or guarantor of the Note makes an assignment for the benefit of creditors; (f)

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American National Bank
and Trust Company of Chicago

By 

Vice President

MORTGAGOR

SUZANNE COLDSTEIN BAKER

TITLE

PRINT NAME

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Mortgagor or any Maker or any indorser or guarantor of the Note is enjoined, restrained or in any way prevented by court order from conducting all or any part of said person's affairs; (g) an application is made for an appointment of a receiver, trustee or custodian of all or a substantial part of the property of Mortgagor or any Maker or any indorser or guarantor of the Note; (h) a notice of lien, levy or assessment is recorded with respect to all or a substantial part of the property of Mortgagor or any Maker or indorser or guarantor of the Note by the United States, or any department, agency or instrumentality thereof, or by any state, county, municipality or other agency, or any taxes or debts owing at any time or times hereafter to any one or more of them becomes a lien, charge or otherwise, upon all or a substantial part of the property of Mortgagor or any Maker or any indorser or guarantor of the Note; (i) a judgement or other claim becomes a lien upon all or a substantial part of the property of Mortgagor or any Maker or any indorser or guarantor of the Note; (j) Mortgagor or any Maker or any indorser or guarantor of the Note becomes insolvent or admits in writing said person's inability to pay said person's debts as they mature; or (k) any warranty, representation or statement made or furnished to Lender by or on behalf of Mortgagor or any Maker or any indorser or guarantor of the Note or any beneficiary of the trust is found to have been untrue, incomplete or misleading in any material respect when furnished, then, upon or at any time after the occurrence of any such Default, Lender is hereby authorized and empowered, at its option, and without affecting the lien hereby created or the priority of said lien or any right of Lender hereunder, to declare, without notice, all indebtedness secured hereby immediately due and payable, whether or not such Default be remedied by Mortgagor and Lender may also immediately proceed to foreclose this Mortgage.

19. Foreclosure. Upon the commencement of any foreclosure proceeding hereunder, the court in which such complaint is filed may, at any time, either before or after sale, and without notice to Mortgagor or any party claiming under Mortgagor, and without regard to the then value of the Property, or whether the same shall then be occupied by the owner of the equity of redemption as a homestead, appoint a receiver with power to manage and rent and to collect the rents, income, receipts, revenue, issues and profits of the Property during the pendency of such foreclosure suit and the statutory period of redemption, and such sums, when collected, may be applied before as well as after the master's sale, towards the payment of the indebtedness, costs, taxes, insurance or other items necessary for the protection and preservation of the Property, including but not limited to the expenses of such receivership and the costs and expenses provided in Paragraph 21 hereof; and upon foreclosure and sale of the Property there shall be first paid out of the proceeds of such sale the costs and expenses provided in Paragraph 21 hereof; then the principal indebtedness, including but not limited to Future Advances, whether due and payable by the terms hereof or not, and the interest due thereon up to the time of such sale rendering the overplus, if any, unto Mortgagor and it shall not be the duty of the purchaser to see to the application of the purchase money.

20. Reinstatement. Notwithstanding Lender's acceleration of the indebtedness secured by this Mortgage, Mortgagor shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Mortgagor pays Lender all sums which would be then due under this Mortgage, the Note and notes securing Future Advances, if any, had no acceleration occurred; (b) Mortgagor cures all Defaults; (c) Mortgagor pays the expenses incurred by Lender as provided in Paragraphs 8 and Paragraph 21 hereof; and (d) Mortgagor takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Mortgagor's obligation to pay the sums secured hereby shall remain in full force and effect as if no acceleration had occurred.

21. Costs and Expenses. In the event of a Default, there shall be included in the indebtedness secured hereby (to the extent permitted by law) all of the following: any amounts disbursed by Lender pursuant to Paragraph 8 hereof; reasonable attorneys' fees and expenses; costs and expenses of appraisal of the Property; moneys advanced for insurance, taxes, assessments and liens; outlays for documentary evidence; stenographers' charges; court costs; Master's fees and cost of procuring or completing an abstract of title, Torrens Certificate or title insurance policy or commitment therefor. Such costs and expenses shall be included in the indebtedness secured hereby without regard to whether proceedings for foreclosure are commenced and without regard to whether such foreclosure proceedings, if commenced, proceed to final decree and sale.

22. Waiver of Redemption. Except if the Property as of the date hereof is improved with a dwelling for not more than six families or except if the loan evidenced by the Note is to be used, in whole or in part, to finance the construction of a dwelling for not more than six families or except if the Property is used or intended to be used for agricultural purposes, Mortgagor hereby waives, and represents that it is authorized and empowered to waive, any and all rights of redemption from sale under any order or decree of foreclosure of this Mortgage on behalf of the trust estate and all persons beneficially interested therein, and each and every person except decree or judgment creditors of Mortgagor in its capacity as trustee and of the trust estate, acquiring any interest in or title to the Property subsequent to the date hereof.

23. Payment and Release. Upon the full payment of said Note and of any Future Advances and other indebtedness secured hereby and upon the performance of all of the covenants and agreements herein contained to be done and performed by Mortgagor, Lender shall release this Mortgage. Principal Obligor shall pay any costs to record the release.

American National Bank
and Trust Company of Chicago
MORTGAGOR

By 
SUZANNE GOLOSTEIN BAKER
PRINT NAME

Vice President
TITLE

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1-4 FAMILY RIDER Assignment of Rents

THIS 1-4 FAMILY RIDER is made this 22ND day of FEBRUARY, 19 96, 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 Note to CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

5329 W. 30th Street, Cicero, IL 60650

(Property Address)

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, panelling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

G. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

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If Lender gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

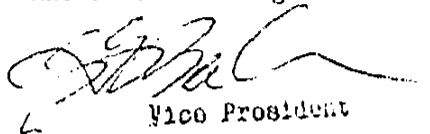
Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

I. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.

American National Bank (Seal)
Not personally but as Trustee, Borrower
under Trust Agreement dated (Seal)
August 23, 1982 and Borrower
known as Trust Agreement No 8655


Vice President
SUZANNE GOLDSTEIN BAKER

This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument.

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SECTION 4533

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