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WORLD SAVINGS AND LOAN
ASSOCIATION

WHEN RECORDED MAIL TO:
WORLD SAVINGS
CENTRAL PROCESSING CENTER
CLOSING DEPARTMENT
P.O. BOX 659548
SAN ANTONIO, TX 78265-9548

PREPARED BY: WORLD SAVINGS
P.O. BOX 659548
SAN ANTONIO, TX 78265-9548

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RIDER TO SECURITY INSTRUMENT
BORROWER'S WARRANTY OF FINANCING TERMS
"QUICK QUALIFYING" LOAN PROGRAM

LOAN NO. 0001606086

DATE: APRIL 03, 1986

96265631

FOR VALUE RECEIVED, the undersigned ("Borrower") agree(s) that the following provisions shall be incorporated into the Security Instrument of even date to which this Rider is attached as well as the note which said Security Instrument secures ("Note"). To the extent the provisions of this Rider are inconsistent with the provisions of the Security Instrument or the Note, the provisions of this Rider shall prevail and shall supersede any such inconsistent provisions.

As an inducement for World Savings, its successors and/or assigns ("Lender") to make the loan secured by the Security Instrument (Loan) Borrower has represented the following to Lender: (a) that Borrower currently has no other outstanding "Quick Qualifying" loans with Lender; (b) that no separate escrow is planned or has been initiated on this Property; (c) that in the case of a purchase transaction (1) that the transaction is a bona fide purchase transaction; (2) that the down payment paid in reference to the Loan was a cash down payment; (3) that the down payment was paid with Borrower's own funds; (4) that the payment of the down payment did not result in an adjustment to the sales price of the Property; and that (5) there were no credits to the down payment or other similar financing arrangements.



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Borrower acknowledges that Borrower has made the foregoing representations and disclosures to Lender in order to induce Lender to make the Loan evidenced by the Note or notes which the Security Instrument secures, and that Lender would not have made said Loan in the absence of said representations and disclosures. Accordingly, it shall be reasonably presumed that any secondary financing obtained or escrow opened on the Property within six (6) months of the date first appearing above shall be for the purpose of acquiring or obtaining further financing on said Property and shall therefore be deemed a breach of Borrower's warranty to Lender, and further shall be deemed a material misrepresentation and a failure to disclose a material fact to Lender.

In the event that Borrower has made any material misrepresentation or failed to disclose any material fact, Lender at its sole option and without prior notice, shall have the right, notwithstanding anything contained in the Note or Security Instrument to the contrary, to either (a) declare the indebtedness secured by the Security Instrument, irrespective of the maturity date specified in the Note, immediately due and payable or (b) increase the then applicable current interest rate, as well as the initial interest rate if the Note is an adjustable rate Note (as these terms are defined in the Note), pursuant to the terms of the Note and Security Instrument, on any sums owing under the Note, to an interest rate which is two percent (2%) greater than the aforesaid then applicable current interest rate, for the remaining term of the Note, and thereafter modify the monthly installments pursuant to the terms of the Note and Security Instrument to permit amortization of the Loan at such new rates by the end of the original term thereof.

The rights of Lender hereunder shall be in addition to any other rights of Lender under the Note and Security Instrument or allowed by law.

If any provision, paragraph, or clause of this Rider to Security Instrument is construed or interpreted by a court of competent jurisdiction to be void, invalid or unenforceable, such decision shall affect only those provisions, paragraphs or clauses so construed or interpreted and shall not affect any other provision, paragraph or clause in this Rider, the Note, Security Instrument or other agreements or riders.

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ATTACH INDIVIDUAL NOTARY ACKNOWLEDGEMENT

Mailing Address: 8422 BUCKINGHAM CT
WILLOW SPRINGS, IL 60480

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

Donna Kozfel
DONNA KOZTEL

Joseph Bobak
JOSEPH BOBAK

BORROWER(S):

(PLEASE SIGN YOUR NAME EXACTLY AS IT APPEARS BELOW)

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