

AFTER RECORDING MAIL TO:

LaSalle Home Mortgage Corporation
12 Salt Creek Lane Suite 110
Hinsdale, IL 60521



DEPT-01 RECORDING 941.50
780010 TRAN 8232 07/11/97 13:07:00
#7954 #CJ *-97-501664
COOK COUNTY RECORDER

AP# HONEYW, S5406021
LN# 540602-1

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on June 20, 1997. The mortgagor is Shirley Miller Honeywood, Divorced not Remarried and Mary E. Miller, Single/Never Married

4150
7

("Borrower"). This Security Instrument is given to LaSalle Bank, F.S.B.

existing under the laws of the United States of America

, which is organized and and whose address is

4242 N. Harlem Ave., Norridge, IL 60634

("Lender"). Borrower owes Lender the principal sum of One Hundred Thousand Dollars and no/100 Dollars

(U.S. \$ 100,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on April 23, 2020. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Cook County, Illinois:

LOT 23 (EXCEPT THE SOUTH 14 FEET THEREOF) AND THE SOUTH 22 FEET OF LOT 24 IN BLOCK 10 IN H. J. MC-ELHINNY'S FIRST ADDITION TO SOUTHTOWN SUBDIVISION OF PART OF THE SOUTH 1/2 OF SECTION 24, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF BALTIMORE AND OHIO CHICAGO TERMINAL TRANSFER COMPANY, IN COOK COUNTY, ILLINOIS.

ATTORNEY'S NATIONAL TITLE NETWORK, INC.

97501664

24 24 413 042

which has the address of

11739 South Maplewood Ave,
(STREET)

Chicago
(CITY)

Illinois 60655
[ZIP CODE]

("Property Address");

NO. 8-SINGLE FAMILY-PHIA/PH-LIC UNIFORM INSTRUMENT /CMT/L/0054/3014(0080)-1

Lender's sole discretion. Lender shall pay to Borrower the amount of the Funds held by Lender for the excess Funds in accordance with the requirements of applicable law. Lender shall not be liable for the deficiency in no more than three monthly payments. Lender shall give to Borrower, without charge, a copy of the Funds held by Lender for the excess Funds in accordance with the requirements of applicable law. Lender shall not be liable for the deficiency in no more than three monthly payments.

Lender shall be held in an institution whose deposits are insured by a federal agency and applying the Funds, including Lender, if Lender is such an institution whose deposits are insured by a federal agency. Lender shall apply the Funds, including Lender, if Lender is such an institution whose deposits are insured by a federal agency.

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LN# 54062-1

As a Homeowner, 5540621

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AP# HONEYW, S5406021

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Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

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

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

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FORM 5014 3/83

ILLINOIS-CRUISE TRAILER TRAILER UNIFORM INSTRUMENT PAGE 4 OF 8

3. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection regarding the cause for the inspection.

4. Mortgage Insurance. Lender may require mortgage insurance on the Property as a condition of making the loan. Lender may require mortgage insurance on the Property as a condition of making the loan. Lender may require mortgage insurance on the Property as a condition of making the loan. Lender may require mortgage insurance on the Property as a condition of making the loan.

5. Any amounts disbursed by Lender under this agreement shall become additional debt of Borrower secured by the Security Instrument. Lender agrees to other terms of payment, terms and amounts that may be required from the date of disbursement of the loan and shall be payable, with interest, upon notice from Lender to Borrower regarding the same.

6. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding and may rightfully affect Lender's rights in the Property, then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying or to enforce laws or regulations, then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying or to enforce laws or regulations, then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property.

7. Occupancy, Possession, Disturbance and Eviction of the Property. Borrower's Loan Agreement, Possession, Disturbance and Eviction of the Property, and the Property. Borrower's Loan Agreement, Possession, Disturbance and Eviction of the Property, and the Property. Borrower's Loan Agreement, Possession, Disturbance and Eviction of the Property, and the Property.

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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 any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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FORM 3014 8/90

ILLINOIS SINGLE FAMILY RESIDENTIAL MORTGAGE LENDER REGISTRATION ACT
PAGE 8 OF 8
ISC/CMDTL/0594/3014(2000)-L

14. **Notice to Borrower.** Any notice to borrower provided for in the security instrument shall be given by delivering it by first class mail unless otherwise specified by notice to lender. Any notice to lender shall be given by first class mail unless otherwise specified by notice to lender. Any notice to lender or borrower shall be given by first class mail unless otherwise specified by notice to lender. Any notice to lender or borrower shall be given by first class mail unless otherwise specified by notice to lender.

15. **Change of Name.** The name of a party to the security instrument may be changed by the lender or borrower. The lender or borrower may file a notice of change of name with the lender or borrower. The lender or borrower shall file a notice of change of name with the lender or borrower. The lender or borrower shall file a notice of change of name with the lender or borrower. The lender or borrower shall file a notice of change of name with the lender or borrower.

16. **Assignment of the Security Instrument.** The security instrument may be assigned by the lender or borrower. The lender or borrower shall file a notice of assignment with the lender or borrower. The lender or borrower shall file a notice of assignment with the lender or borrower. The lender or borrower shall file a notice of assignment with the lender or borrower. The lender or borrower shall file a notice of assignment with the lender or borrower.

17. **Transfer of the Property or a Beneficial Interest in the Property.** If all or any part of the property or a beneficial interest in the property is transferred, the lender or borrower shall file a notice of transfer with the lender or borrower. The lender or borrower shall file a notice of transfer with the lender or borrower. The lender or borrower shall file a notice of transfer with the lender or borrower. The lender or borrower shall file a notice of transfer with the lender or borrower.

18. **Borrower's Copy.** Borrower shall be given one copy of the security instrument. The lender or borrower shall file a notice of copy with the lender or borrower. The lender or borrower shall file a notice of copy with the lender or borrower. The lender or borrower shall file a notice of copy with the lender or borrower. The lender or borrower shall file a notice of copy with the lender or borrower.

19. **Governing Law; Venue.** The security instrument shall be governed by the law of the state of Illinois. The lender or borrower shall file a notice of governing law with the lender or borrower. The lender or borrower shall file a notice of governing law with the lender or borrower. The lender or borrower shall file a notice of governing law with the lender or borrower. The lender or borrower shall file a notice of governing law with the lender or borrower.

20. **Entire Agreement.** This security instrument represents the entire agreement between the lender and the borrower. The lender or borrower shall file a notice of entire agreement with the lender or borrower. The lender or borrower shall file a notice of entire agreement with the lender or borrower. The lender or borrower shall file a notice of entire agreement with the lender or borrower. The lender or borrower shall file a notice of entire agreement with the lender or borrower.

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Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)].

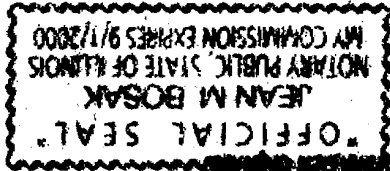
- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input checked="" type="checkbox"/> Bi-weekly Payment Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Rate Improvement Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Other(s) [specify] | <input type="checkbox"/> IHDA Rider | |

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FORM 9014 B-02

ILLINOIS SINGLE FAMILY FINANCIAL INSTRUMENT
PAGE 8 OF 8
REC/ORD# / 0001/2014/0001-1

This instrument was prepared by: **Polores Iwanski**
Address: 12 Salt Creek Lane, Suite 106
Mundelein, IL 60051



Handwritten signature of Jean M. Bosak
Notary Public

Given under my hand and official seal, this 20th day of June, 1997.
Personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

I, the undersigned, a Notary Public in and for said county and state of **COOK**, County of **COOK**, State of **ILLINOIS**, do hereby certify that **SHIRLEY MITLER Honeywood and Mary E. Mitler** are the persons whose names are subscribed to the foregoing instrument.

[Space Below This Line For Acknowledgment]

Borrower (Name)

Borrower (Name)

Borrower (Name)

Borrower (Name)

Borrower (Name)

Borrower (Name)
SHIRLEY MITLER Honeywood
Mary E. Mitler

BY SIGNING BELOW, Borrower agrees and agrees to the terms and conditions contained in page 1 through 8 of this Security Instrument and in any rider(s) enclosed by Borrower and recorded with it.

LN# 540602-1 AP# HOME# 55406021

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BIWEEKLY PAYMENT RIDER (FIXED RATE)

THIS BIWEEKLY PAYMENT RIDER is made this 20th day of June 1997 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 (the "Note") to LaSalle Bank, F.S.B. (the "Lender") of the same date and covering the property described in the Security Instrument and located at: 11739 South Maplewood Ave Chicago, IL 60655

Property Address

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

A. BIWEEKLY PAYMENTS

The Note provides for the Borrower's biweekly loan payments and the termination of the Borrower's right to make the biweekly payments as follows:

1. (OMITTED)

2. INTEREST

The interest rate required by Section 2 of the Note will increase 0.25% if the Note Holder exercises its option to terminate biweekly payments pursuant to Section 7(C) of the Note and this Rider.

3. PAYMENTS

(A) TIME AND PLACE OF PAYMENTS

I will pay principal and interest by making payments every fourteen calendar days (the "biweekly payments"), beginning on July 31, 1997. I will make the biweekly payments every fourteen days until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My biweekly or any monthly payments will be applied to interest before principal.

I will make my biweekly or any monthly payments at LaSalle Home Mortgage Corporation or at a different place if required by the Note Holder.

(B) AMOUNT OF BIWEEKLY PAYMENTS

My biweekly payment will be in the amount of U. S. \$362.54

(C) MANNER OF PAYMENT

My biweekly payments will be made by an automatic deduction from an account I will maintain with the Note Holder. On or before the date of this Note, I will cause the Note Holder to have in its possession my written authorization and voided check for the account from which my biweekly payments will be deducted.

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BIWEEKLY PAYMENT RIDER PG2

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The Note Holder will determine my new payments by calculating an amount sufficient to repay the balance which would be owed under the Note (assuming all payments had been made) as of the Maturity Date, less the amount of any payments made from the effective date of the interest rate increase to the Maturity Date. As soon as the Note Holder elects to occur payments to monthly due dates, the amount of the new monthly payments, the new interest rate, the effective date of the change to monthly due dates and the aggregate amount of any past due payments. The effective date of the change to monthly due dates will, however, precede the effective date of the interest increase. Monthly payments which precede the effective date of the interest rate increase will be calculated at the original interest rate and may include interest and principal payments for any number of days which fall between the last biweekly payment due date and the effective date of change to monthly due dates. The amount of these monthly payments will also be calculated in accordance with Section 4 above.

The Note Holder will determine my new payments by calculating an amount sufficient to repay the balance which would be owed under the Note (assuming all payments had been made) as of the Maturity Date, less the amount of any payments made from the effective date of the interest rate increase to the Maturity Date. As soon as the Note Holder elects to occur payments to monthly due dates, the amount of the new monthly payments, the new interest rate, the effective date of the change to monthly due dates and the aggregate amount of any past due payments. The effective date of the change to monthly due dates will, however, precede the effective date of the interest increase. Monthly payments which precede the effective date of the interest rate increase will be calculated at the original interest rate and may include interest and principal payments for any number of days which fall between the last biweekly payment due date and the effective date of change to monthly due dates. The amount of these monthly payments will also be calculated in accordance with Section 4 above.

(3) COMMISSION FROM BIWEEKLY PAYMENTS

If I do not pay the full amount of my biweekly or monthly payment on the date it is due, I will be in default.

(2) DEFAULT

Each time payment is due, I will pay the full amount of my biweekly or monthly payment on the date it is due. If I do not pay the full amount of my biweekly or monthly payment on the date it is due, I will be in default. I will pay the full amount of my biweekly or monthly payment on the date it is due, plus a late charge of \$25.00 processing charge to the Note Holder. If the Note Holder has not received the full amount of my biweekly or monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.00% of my overdue payment on the principal and interest. If my late charge and processing charge promptly, but only once on each due payment.

(1) LATE CHARGE FOR OVERDUE PAYMENTS

7. BONDHOLDER'S FAILURE TO PAY AS REQUIRED

6. (CONTINUED)

6. (CONTINUED)

4. TERM
I will pay all my biweekly payments on time and pay all other amounts owed under this Note, I will repay any loan in full on April 23, 2020, which is called the "Maturity Date". If on the Maturity Date I still owe under this Note, I will pay those amounts in full on that date.

I understand that the Note Holder, or an entity acting for the Note Holder, may deduct the amount of my biweekly payment from the account to pay the Note Holder for each biweekly payment on the date it is due. I will keep sufficient funds in the account to pay the full amount of each biweekly payment on the date it is due. I will not change the account from which my biweekly payments are deducted to a new account with the Note Holder without the prior written consent of the Note Holder.

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B. BIWEEKLY PAYMENT AMENDMENTS TO THE SECURITY INSTRUMENT

1. Until the Borrower's right to make biweekly payments is terminated under the conditions stated in Section A of this Biweekly Payment Rider, the Security Instrument is amended as follows:

(a) The word "monthly" is changed to "biweekly" in the Security Instrument wherever "monthly" appears.

(b) In Uniform Covenant 2 of the Security Instrument ("Funds for Taxes and Insurance"), the words "one-twelfth" are changed to "one-twenty-sixth".

2. If Lender terminates Borrower's right to make biweekly payments under the conditions stated in Section A of this Biweekly Payment Rider, the amendments to the Security Instrument contained in Section B 1 above shall then cease to be in effect, and the provisions of the Security Instrument shall instead be in effect without the amendments stated in this Biweekly Payment Rider.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Biweekly Payment Rider.

Shirley Miller Honeywood
Shirley Miller Honeywood

6/20/97
Date

Mary E. Miller
Mary E. Miller

6/20/97
Date

97501664

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Property of Cook County Clerk's Office