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Prepared by:

MAIL TO:

CENTURY MORTGAGE CORPORATION Ø10 BIRCH STREET, BUITE 100

NEWFORT BEACH, CA

Loan Number:

0000014224

DEPT-01 RECORDING

\$43.50

T40014 TRAN 1755 04/11/97 14:10:00

45701 + JW +-97-254626

COOK COUNTY RECORDER

STEWART TITLE COMPLRY OF ILLINOIS 1515 E. WOODFIELD ACAD

MORTGAGE

SUITE 102

SCHAUMBURG, IL 80178

THIS MORTGAGE ("Security Instrumen") is given on Merch 25. 1997 . The mortgagor is AND MASSA L RODRIQUEZ , HUSBAND AND WIFE AS JOINT CELERINO L ZAVALA **TENANTS**

("Borrower"). This Security Instrument is given to

NEW CENTURY MORTGAGE CORPORATION, A CALIFORNIA CORPORATION

which is organized and existing under the laws of CALIFORNIA

, and whose

4910 BIRCH STREET, SUITE 100 address is

NEWPORT BEACH, CA 92850

("Lendar"). Borrower owes Lender the principal sum of

Reventy-Seven Thousand Six Hundred and No/100 -----

Downs (U.S. \$

77,800.00

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly April 1, 2027 payments, with the full debt, if not paid earlier, due and payable on 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 County, Illinois: COOK

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

A.P.N.:14-051030421003

which has the address of Illinois 80880 1432 WEST ROSEMONT AVENUE #2N. CHICAGO [Zip Code] ("Property Address");

(Street, City),

ILLINOIS - Single Family - FNMA/FHLMC UNIFORM INSTRUMENT Form 3014 9/90 initials:C OH(IL) (Notice)

Page 1 of 6

YMP MORTGAGE FORMS - (800)621-7891



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10.(8088) (JI)H8actions set forth above within 10 days of the giving of motion.

Security Instrument, Lendor may give Borrower a notice identifying the lien. Borrower shall astisty the lien or take one or more phis Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to by, or defends against enforcement of the tien in, legal proceedings which in the Lender's opinion operate to prevent the inciting to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contents in good faith the lien Borrawer shall prompily discharge any ilon which has priority over this Security Instrument unless Borrower: (a) agrees in

Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the psyments, person owed payment. Borrower shall promptly furnish to Lander all notices of amounts to be paid under this paragraph. If deligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the which may enain priority over this Security Instrument, and lessebold payments or ground renu, if any. Borrower shall pay these

← Charges; Liena. Borrower shall pay all taxes, sascesments, charges, fines and impositions staribulable to the Property tigird, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

Hend 2 shall be applied: first, to any propeyment charges due under the Note; second, to amounts payded under paragraph 2; 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs

Security Instrument Property, shall apply any Funds held by Lendor at the time of acquisition or sale as a credit again, the sums secured by this held by Leader, If, under paragraph 21, Leader shall acquire or sell the Property, Leader, point to the acquisition or sale of the

Upon payment in full of all surns secured by this Security Instrument, Lender shall provipily refund to Bostower any Funds manthy payments, at Lender's sole discretion.

to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve not sufficient to pay the Escrow Issus when due, Lender may so notify Borrower in Ariting, and, in such case Borrower shall pay they excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is

If the Funds held by Lender exceed the amounts permitted to be held by spicable law, Lender shall account to Borrower for

made. The Funds are pledged as additional security for all sums secured by this Security Instrument. senses accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was Louter may agree in writing, however, that interest shall be part at the Funds. Lender shall give to Borrower, without charge, an requires interest to be paid, Lender shall not be required to pay be wrower any interest or carnings on the Funds. Borrower and Lengler in connection with this loan, unless applicable law invides otherwise. Unless an agreement is made or applicable law Horiever, Lender may require Borrower to pay a one-inter for an independent real catais tax reporting service used by the Bacrow Items, unices Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. items. Londor may not charge Bostower for holding and applying the Funds, annually snalyzing the escrow account, or verifying Leader, if Leader is such an institution) or in Any Federal Home Loan Bank. Leader shall apply the Funds to pay the Bacrow

The Funds shall be held in an institution where deposits are insured by a federal agency, instrumentality, or entity (including otherwise in accordance with applicable key.

estimists the amount of Funds due on an basis of current data and ressonable estimates of expenditures of future Becrow Items or emought. If so, Lendor may, at key time, collect and hold Funds in an emount not to exceed the lossor amount. Lendor may emenshed from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unices another law that applies to the Funds sets a lesser mortables loan may requit to borrower's eacrow account under the federal Real Batale Settlement Procedures Act of 1974 as Lends may, at any time of lends founds in an amount not to exceed the maximum amount a lender for a federally related providens of paragraph, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." any; (a) yearly altrigue, insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the or großnd rents og the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if and sujessments which may stain priority over this Security Instrument as a tien on the Property; (b) yearly lessabold payments Lendeston the day monthly payments are due under the Mote, until the Mote is paid in full, a sum ("Funds") for: (a) yearly taxes 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to

principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. L. Payment of Principal and Interest; Prepayment and Late Charges. Bostower shall prompely pay when due the UMIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

variations by jurisdiction to constitute a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT combines uniform covenents for national use and non-uniform covenents with limited

will defilind generally the title to the Property against all claims and demands, subject to any encumbrances of record. grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and

BORROWER COVENAVIS that Borrower is lawfully select of the estate hereby conveyed and has the right to mortgage, ". virsqorf" at as manurum y virused sint m to berreter as the gaingeon of the

fixtures frow or herester a part of the property. All replacements and additions shall also be covered by this Security Instrument. TOGETHER WITH all the improvements now or hereafter erected on the property, and all essements, appurenees, and

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 Society 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 Burgayer 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.

Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Fronerty as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occurs the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees or writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borre wer's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's htterest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Forrowar shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or stalements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Sourcey Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenruis and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture 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 any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender

does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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Form 8014 9/80

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be severable.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note which can be conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it any other class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address by notice to Lender the Borrower. Any notice provided for in this Security address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

under the Note.

13. Loss Charges. If the loss secured by this Security Instrument is subject to a law which sold maximum loss charges, and that law is finally interpreted so that the interpreted or other loss charges collected or to be collected to connection with the loss permitted limits, then: (a) any such loss charge shall be reduced by the amount necessary to aduce the charge to the permitted limits and (b) any sums already collected from Borrower which exceeded permitted limits will be realise to the Borrower. Leader may choose to make this retund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a retund reduces principal, the reducing the treated as partial propayment without any propayment charge

13, Successors and Anigne Bound; Joint and Several Liability; Co-communications and agreements of this Security Instrument shall bind and benefit the successors and sasigns of Linda? and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-eigns 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 correspond to pay the aums secured by this Security Instrument; (b) is not correctly Configurated to pay the aums secured by this Security Instrument or the Note without the Borrower's consent.

right or remedy.

of amortization of the sums secured by this Security Instrument to remain the information of the sums secured by this Security Instrument or returns of any successors in interest of Borrower's successors in interest of Borrower's successors in interest of Borrower's successors to interest of Borrower's successors to interest of Borrower's successors of sums secured by this Security Instruments or returns of any tended to any successors of Borrower's successors of supplicitly of the critical Borrower or Borrower's successors in interest, and in the original Borrower's successors in interest, and the original Borrower's successors in interest.

the due date of the monthly payments referred to in parameter and 2 or change the amount of such payment.

It. Borrower Not Released; Forbestrance By Lander, Not a Welver. Extension of the time for payment or modification

by this Security Instrument, whother or not then the writing, any application of proceeds to principal shall not extend or postpone. Unless Lender and Borrower otherwise Lender in writing, any application of proceeds to principal shall not extend or postpone.

If the Property is absoluted by Dorrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or acute a claim for demages, northwer fails to respond to Lender within 30 days after the date the notice is given, Lender is sutherised to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured

sums accured by this Security lines around whether or not the sums are then due.

In the event of a total calcing of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, with any excess paid to Berrower. In the event of a partial taking of the Property in which the fair market value of the Property inmediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument analy before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this sums secured by this sums secured by the total amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured. Any balance the taking, divided by (b) the fair market value of the Property immediately before the taking is less than 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. Any balance the infinite is less than the smount of the sums secured immediately before the taking is less than the samount of the sums secured immediately before the taking, unless applied to the sums secured introductions the transfer the taking, unless applied to the proceeds and Lender out (whis agree in writing or unless applied is the provides, the proceeds shall be applied to the

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 control of the former of the Property, the conveyance in lieu of condemnation, are hereby assigned and the paid to the control of the former of the former of the former of the control of the former of the control of the former of the fo

Begrower notice at the time of or prior to an inspection specifying researable cause for the inspection.

10. Condensastion. The proceeds of any award or claim for damages, direct or consequential, in connection with any condensastion or other taking of any next of the Property, or for conveyance in lieu of condensation, are hereby sectored and

inaurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give

payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the provided to the insurance and is obtained. Borrower shall pay the promiums requires to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted

by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covernate or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attempts' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note: Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a servicer with he Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with payments about be made. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other

information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or cennit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the prevence, use, or storage on the Property of small quantities of Hazardous 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 lightendeus 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 persoleum products, toxic posticides 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.

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22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument, borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security (naturaneat, part only it the fee is permitted under applicable law.

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

24. Bilders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this

NOTARY PUBLIC, STATE OF HEMOIS		
\$ IDIRIOTROT M STTSMALMA \$		
WALL SEAL SEAL STATES		Given under my hand and official soal, only Commission Expires:
	vah sidt om engled benan	subscribed to the foregoing instrument, appointment and delivered the said instrument as
grally known to me to be the prosper(s) whose name(s)		alema Lyon
Public in and the said county and ease do hereby certify that		1. with worthough
County as:		STATE OF ILLINOIS,
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(psg)	(leo8)	
(last) reworned-	9/0	
		CELERINO L ZAVALA
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ms and covenants contained in this Security Instrument and in	spiss and agrees to the ter- velori with it.	BY SIGINING BELOW, Bon wer necessity rider(s) executed by Bonrower and recessive rider(s).
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der(s) were a part of this Socurity Instrument.	recerents of each such ri hty Instrument as if the ri	Security Instrument, the coverants and agains coverants and agreements of this Securificacts applicable box(cs)]

ADJUSTABLE RATE RIDER

(LIBOR 6 Month Index (As Published In The Wall Street Journal) - Rate Caps) 2 YEAR RATE LOCK

THIS ADJUSTABLE RATE RIDER is made this 25th

day of March

, 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 Adjustable Rate Note (the "Note") to

NEW CENTURY MORTBAGE CORPORATION, A CALIFORNIA CORPORATION

(the "Lender") of the same date and covering the property described in the Security Instrument and located at: 1432 WEST ROSEMONT AVENUE #2N CHICAGO, ILLINOIS 80880

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORPOWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM TATE THE BORROWER MUST PAY.

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 11.0000 changes in the interest rate and the monthly payments, as follows:

%. The Note provides for

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

1999 The interest rate I will pay may change on the first day of April , and on that day month thereafter. Each date on which my interest rate could change is called a "Change Date." every 8th

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for 6 month U.S. dollar-denominated deposits in the Lordon market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index."

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

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding \$898ff and Three-Fourths percentage point(s) (7.7800 %) 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 limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

multistate adjustable rate rider - lisor 8 month index. (As published in the wall street JOURNAL) - Single Family - FNMA Uniform Instrument

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Form \$138 6/84

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Loan Number 0000014224

ADJUSTABLE RATE RIDER ADDENDUM (Libor Index - Rate Caps)

This Adjustable Rate Rider is made this 25th day of March 1997 and is incorporated into and shall be deemed to amend and supplement the Promissory Note (the "Note") and Mortgage, Deed of Trust or Security Deed (the "Security Instrument") and Adjustable Rate Rider (the "Rider") of the same date given by the undersigned (the "Borrower") to secure repayment of Borrower's Note to NEW CENTURY MORTGAGE CORPORATION, A CALIFORNIA CORPORATION

(the "Lender").

Property securing repayment of the Note is described in the Security Instrument and located at:

1432 WEST ROSEMONT AVENUE #2N CHICAGO, ILLINOIS 80860

(Property Address)

To the extent that the provisions of this Adjustable Rate Rider Addendum are inconsistent with the provisions of the Note and/or Security Instrument and/or Rider, the provisions of this Addendum shall prevail over and supersede any such inconsistent provisions of the Note and/or Security Instrument and/or Rider.

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

4. (D) LIMITS ON INTEREST RATE CHANGES

The interest rate I am required to pay at the first change date will not be greater than 12.5000 % or less than 11.0000 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one and one-Half percentage point(s) (1.800 %) from the rate of interest I have been paying for the preceeding 6 months. My interest rate will never be greater than 18.0000 % or less than 11.0000 %.

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

Calcrus & garale

MARIA L RODRIBUEZ

9725:626

Property of Cook County Clark's Office

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UN OFFELMINUM RI

day of March THIS CONDOMINIUM RIDER is made this 25th 1007 and is incorporated into and shall be deemed to amond 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 NEW CENTURY MORTBAGE CORPORATION

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at: 1492 WEST ROSEMONT AVENUE WEN CHICARD, ILLINOIS BOBBO (Property Address)

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The Property includes a unit in, togethor with an undivided interest in the common elements of, a condominium project known as:

(Name of Condominium Project)

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owner. Association and the uses, proceeds and benefits of Borrower's interest.

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

- A. Condominium Diffrations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Contribuent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments impose a progrant to the Constituent Documents.
- B. Hazard Insurance, So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominum Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:
- (i) Lender waives the provision in Uniform Covatiant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and
- (ii) Borrower's obligation under Uniform Covenant to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in sourced hazard insurance coverage.

in the event of a distribution of hazard insurance proceeds in the vot restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Bor ower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to dorn over.

- C. Public Liability Insurance. Borrower shall take such actions at may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.
- D. Condemnation. The proceeds of any award or claim for damages, direct of consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whicher of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10.
- E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Linder's prior written consent, either partition or subdivide the Property or consent to:
- (I) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;
 - (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;
 - (iii) termination of professional management and assumption of self-management of the Owners Association; or
- (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.
- F. Remedies, If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower acco	pts and agrees to the terms and	i provisions contained in this Condominium Rider.	
CELERINO L'ZAVALA	(Seal)	main L. Radigue	(Seal)
CELERINO L'ZAVALA	-Borrower	MARIA L RODRIGUEZ	-Borrower
	(Seal)	**************************************	(Seal)
	-Borrower		-Borrower

Property of Cook County Clark's Office

UNO E EN SOM NICH RIDER

THIS CONDOMINIUM RIDER is made this 25th 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

NEW CENTURY MORTBARE CORPORATION

of the same date and covering the Property described in the Security Instrument and located at:

(the "Lender")

1432 WEST ROSEMONT AVENUE DEN CHICARD, ILLINOIS 80680

[Property Address] The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

(Name of Condominium Project)

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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- A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The Constituent Documents are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-lava; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay,
- B. Hazard Insurance, So long or the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condot inium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the lazards Lender requires, including fire and hazards included within the term
- (i) Lender walves the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and
- (ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy. Borrower shall give Lender prompt notice of any lapse in revulsed hazard insurance coverage.

in the event of a distribution of hazard insurance proceeds in live of restoration or repair following a loss to the Property. whether to the unit or to common elements, any proceeds payable to Borro'ver are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid in Burrower.

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- (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;
 - (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;
 - (iii) termination of professional management and assumption of self-management of the Owners Association; or
- (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.
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BY SIGNING BELOW, Bottower sensets and	Borrower requesting payment.
BY SIGNING BELOW, Borrower accepts and agrees to the terms and provising the series and provisin	ions contained in this Condominium Rider.
CALBRING L ZAVALA (Seal) -Borrower	Jana J. Madrian
(Seal)	MARIA L RODRIGUEZ (Seni)
MULTISTATE CONDOMINING BLOCK	(Seal)
MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie Mas/Freddie Mit Form \$146 9/90	AS UNIFORM INSTRUMENT

Property or Coot County Clert's Office

SCHEDULE A ALTA Commitment File No.: 10580

LEGAL DESCRIPTION

Unit 2N together yeth its undivided percentage interest in the common elements in 1432 West Rosemont Condominium, as delimated and defined in the Declaration recorded as document number 94487207, in Section 5, Township 40 North, Runge 14, East of the Third Principal Meridian, in Cook County, Illinois.

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Property of County Clerk's Office

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