UNOFFICIAL COLONS 15 11 -15 11:50:02 WHEN RECORDED, RETURN TO: Stak County Restricts PIRST CHICAGO NBD MORTGAGE COMPANY ATTN: LOAN REVIEW. P.O. BOX 7095 TROY, MI 48007-9869 PREPARED BY: MARIA GAMBOA ONE PIRST NATIONAL PLAZA CHICAGO, IL 60670 [Space Above This Line For Recording Data] MORTGAGE 4497418 THIS MORTGAGE ("Security instrument") is given on MAY 00, 1998 . The mortgagor is FLORENTIMO SALGADO AND MARIA LETICIA SALGADO, HUSBAND AND WIFE NICOLAS MONTOYA AND ANTONIA MONTOYA, HUSBAND AND WIFE RAMON MONTOYA A SINGLE MAN ("Borrower"). This Security Instrument is given to FIRST CHICAGO NBD MORTGAGE COMPANY, which is organized and existing under the laws of THE STATE OF DELAWARE and whose address is 900 TOWER DRIVE, TROY, MI 48098 ("Linder"). Borrower owes Lender the principal sum of ONE HUNDRED THIRTY FOUR THOUSAND FOUR HUNDRED AND JU/100 Dollars (U.S. \$ 134, 400.00 ). 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 dibt, if not paid earlier, due and payable on JUNE 01, 2013 . This Security Instrument secures to i order: (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 was 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 CITY OF CHICAGO, COOK County, Illinois: LOT 34 IN BLOCK 1 IN F. G. ANDERSON'S ADDITION TO CHICAGO, BEING A Subdivision of the south east 1/4 of the southwest 1/4 of the northeast 1/4 OF SECTION 14, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. \$13-14-224-007-0000 which has the address of 4439 N BERNARD STREET, CHICAGO [Street, City], Illinois 60625 [Zip Cede] ("Property Address"); ILLINOIS-Single Family-PNMA/FHLMC UNIFORM INSTRUMENT Form 3014 6R(IL) nucsi BOX 333-CTI Amended 5/91 VAIP MORTGAGE FORMS 1 (800)521-7291 Page 1 of 6 R.M M.1.5

TOGETHER WITH all the improvements now or hereafter erected on the property, and all essements, appurtenances, and fixtures now or hereafter best of the property. All replacements and all discounts by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encombrances of record.

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

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

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower 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 Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if arry; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (c) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. 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 harder for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another low that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the busis of current data and reasonable est bases of expenditures of future Escrow Items or otherwise in accordance with applicable

The Funds shall be held in an indication whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not clarge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable lary requires interest to be paid, Lender shall not be required to pay Bostower any interest or earnings on the Funds. Bostower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without that ge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for 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, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the

deficiency in no more than twelve monthly payments, at Lender's sole discretion.

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

3. Application of Payments. Unless applicable law provides otherwise, all payments required by Lender under paragraphs 1 and 2 shall be applied: first, to any pregayment charges due under the Note; see and 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 tents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Refrower 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 persgraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lander secripts 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

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Page 2 of 8

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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

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

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 day, as ed, 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 so and by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Bostower abandons the Pior city, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, the Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sum 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 payor, into referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by a ender, Bottower'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 ac wisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall epinime to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstands a exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Ploperty 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 interest in the Property of other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also by in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements 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 Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires for 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 coverages and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Legal'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 hear 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

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promises sequired to obtain severage 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 insurance 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 censed to be in effect. Lender will accept, use and retain those payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lander, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lander again becomes available and is obtained. Borrower shall not the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lander or applicable law.

2. Impaction. 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 specifying tensorable cause for the impaction.

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

unigned 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, whother of 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 same secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the north mount of the same 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 (as fair market value of the Property immediately before the taking is less than the amount of the same secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides. On proceeds shall be applied to the same secured by this Security Instrument whether or not the same are then due.

If the Property is abundanced by Borrower, or if, after notice by Lender to Borrower that the condemnor offens 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 it a proceeds, at its option, either to restoration or repair of the Property or to the same secured by this Security Instrument, wherever 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

11. Borrower Not Released; Forbearance By Lander 160's Waiver. Extension of the time for payment or modification of amortization of the same secured by this Security Instrument granted by Leader to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Leader shall not be required to commence proceedings against any successors in interest or refuse to extend time for payment or otherwise modify amortization of the same secured by this Security Instrument by reason of any domaind made by the original Borrower or Borrower's successors in interest. Any torbest upon by Leader in exercising any right

or remody shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Linbility; 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 puty the sums accounted 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 on the Note without that Borrower's connect.

13. Lean 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 ownly 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.

partial prepayment without any prepayment charge under the Note.

14. Notion. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by smalling it by first class small unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by

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Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date 🔋 action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following:

NON-UNIFORM COVENAVTS. Borrower and Lender further coverant and agree as follows:

Property is located that relate to health, safety or environmental protection. materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the

toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products,

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxiq of bazardous substances necessary, Borrower shall prompily take all necessary remedial actions in accordance with Environmental Law. regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is

Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is which by any governmental or any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by

normal residential uses and to maintenance of the Property.

or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, Hazardous Substances on or in the Property. Borrower shall not do, not allow anyone else to do, anything affecting the

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any

The notice will also contain any other information required by applicable law.

The notice will state the name and address of the new Loan Sertiert and the address to which payments should be made.

Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. also may be one or more changes of the Loan Servicer unic'ated to a sale of the Note. If there is a change of the Loan (known as the "Loan Servicer") that collects monthly (a) ments due under the Note and this Security Instrument. There Instrument) may be sold one or more times without an antice to Borrower. A sale may result in a change in the entity

13. Sale of Note; Change of Loan Service. The Note or a partial interest in the Note (together with this Security

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

18. Borron er stight to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have any remedics per mitted by this Security Instrument without further notice or demand on Borrower. by this Security instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke

of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period

as of the date of this Security Instrument. by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured

in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) IV. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest I. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

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

15. Coverning Law; Severability. This Security Instrument shall be governed by federal law and the law of the provided in this paragraph. provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as

first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice

UNOFFICIAL COP \$404104 Fage of the second se 8294699 osis tiocumy SOME THE PER This instrument was prepared by: MD VIEW My Commission Expires: JO Á Given under my hand and official seal, this therein set forth. signed and delivered the said instrumented the little and voluntary personally known to the foregoing instrument, appeared and the this day in second to the same person(s) whose the subscribed to the foregoing instrument, appeared the thirt this day in second the same person(s) whose the same person (s) who specific and purposes IVNON HONLOAV V SINCIE HVN NICOTYS HONLOAY YND YNLONIY HONLOAV BREVND YND NILE STORESLING SVICEDO VAD HARIV FELICIV SVICADO RUSEAND AND WIFE MANNA CANOTERY Public in and for said county and state do hereby Seel Al you ariged new young) if Wall had heavy (Scal) AYOTNOM AINOTHA mention monder Witnesses: Instrument and in any rider(s) executed by Borrower and recorded with it. BY SIGNING BELOW, Borrower accepts rat agrees to the terms and covenants contained in this Security [vlicoqz] (s) codO \_\_\_ V.A. Rider Second Home Rider Rate Improvement Rider Balloon Rider

specified in the notice may result in acceleration of the sums accured by this Security Instrument, foredowne by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the regime foreclosure proceeding the non-existence of a default or any other defense of Borrower to any require immediate payment in full of all sums accured by this Security Instrument without further demand and may require immediate payment in full of all sums accured by this Security Instrument without further demand and may pursuing the remediate payment in full of all sums accured by this Security Instrument without further demand and the pursuing the remediate provided in this paragraph 21, including, but not limited to, reasonable attorneys' foca and costs of influence.

22. Welver of Bonrower Sorrower shall pay are recordation costs.

23. Welver of Bonrower waives all right of homestead exemption in the Property.

24. Rid 19. Society Instrument. If one or more riders are exempted by Borrower and recorded together with

Paraned Unit Development Rider

Condominium Rider

this Security Indicates, the coverants and agreements of each such rider shall be incorporated into and shall amend and supplement the coverants and agreements of this Security Instrument as if the rider(s) were a part of this Security

Graduated Payment Rid at

Instrument [Check of plie ble box (es)]
Adjustable Rate Rid n

Biweekly Payment Rider

1-4 Family Rider