

LTC 923605-c6
This document is being recorded to follow terms of title
APTEL DECLARATION

LAND TITLE GROUP, INC. 0423605-c6

AFTER RECORDING MAIL TO:

MIDWEST FUNDING CORP.
1020 31ST STREET
SUITE 200
DOWNERS GROVE,
60515

LOAN NO. 88-05-001557

95598771

DEPT-01 RECORDING 335.50
TRAIL TRAN 8034 09/07/95 15:11:00
\$7094 \$ RV *-95-598771
COOK COUNTY RECORDER

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 21, 1998
MANUEL HERRERA AND VIRGINIA HERRERA, AS WIFE

The mortgagor is

(Borrower).

This Security Instrument is given to MIDWEST FUNDING CORPORATION
AN ILLINOIS CORPORATION

which is organized and existing under the laws of ILLINOIS
address is 1020 31ST STREET, SUITE 200, DOWNERS GROVE, IL 60515
Borrower owes Lender the principal sum of One Hundred Twenty Thousand Six Hundred Dollars
and no/100 Dollars (U.S. \$ 120,600 00).

and who is
(Lender).

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 September 1, 2025.
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 63 IN TALMAN AND THILE'S WEST 22ND STREET TO EDGEWOOD, BEING A
SUBDIVISION OF THE NORTH 1005.0 FEET OF THE WEST 1/2 OF THE NORTH-EAST 1/4
OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL
MERIDIAN (EXCEPT THE WEST 580.38 FEET THEREOF) IN COOK COUNTY, ILLINOIS.

Tax I.D. #: 15-27-210-019
which has the address of 3038 WEST 23RD PLACE
[Street] NORTH RIVERSIDE [City]
Illinois 60548 (Property Address);
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements,
appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also
be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the
"Property."

BORROWER COVENANTS that Borrower is lawfully seized 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 encumbrances of record.

ILLINOIS - BRIDLE FAMILY - FIDRA/FILM/C UNIFORM INSTRUMENT
REC/CADTL/0481/01:45 3-L PAGE 1 OF 6

FORM 3014
8/88

3558

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Property of Cook County Clerk's Office

7188 SECURITY INSTRUMENT combines uniform covenant for national use and non-uniform covenants with the provisions of the Uniform Security Instrument covering real property.

1. **REPAYMENT OF PRINCIPAL AND INTEREST.** Borrower shall promptly pay the principal and interest due under the Note and any prepayment and late charges as follows:

(a) Principal. Borrower shall pay the principal amount of the Note (including all unpaid principal and interest) in full on the day next after the day the Note is paid in full, a sum that may be less than the sum of the payments made under this Article, if the Note is paid in full in accordance with the terms of the Note.

(b) Interest. Borrower shall pay interest on the principal amount of the Note (including all unpaid principal and interest) as follows:

(i) Interest on the principal amount of the Note. Borrower shall pay interest on the principal amount of the Note (including all unpaid principal and interest) at the rate specified in the Note from the date of the making of the Note until the date of payment in full of the principal amount of the Note.

(ii) Interest on late payments. If Borrower fails to pay the interest due under this paragraph on the date it is due, Borrower shall pay interest on the amount of the interest due under this paragraph at the rate specified in the Note from the date of the failure to pay until the date of payment in full of the interest due under this paragraph.

(iii) Interest on prepayments. If Borrower prepays the principal amount of the Note before the date of maturity, Borrower shall pay interest on the amount of the prepayment at the rate specified in the Note from the date of the prepayment until the date of payment in full of the principal amount of the Note.

(iv) Interest on prepayments of interest. If Borrower prepays the interest due under this Article before the date of maturity, Borrower shall pay interest on the amount of the prepayment at the rate specified in the Note from the date of the prepayment until the date of payment in full of the interest due under this Article.

(v) Interest on late prepayments. If Borrower prepays the principal amount of the Note before the date of maturity and fails to pay the interest due under this Article on the date it is due, Borrower shall pay interest on the amount of the prepayment at the rate specified in the Note from the date of the prepayment until the date of payment in full of the principal amount of the Note.

(vi) Interest on late prepayments of interest. If Borrower prepays the interest due under this Article before the date of maturity and fails to pay the principal amount of the Note on the date it is due, Borrower shall pay interest on the amount of the prepayment at the rate specified in the Note from the date of the prepayment until the date of payment in full of the interest due under this Article.

(c) Other payments. Borrower shall pay any other payments due under the Note, including any payments due under any other instrument covering the property secured by the Note.

(d) Application of payments. Unless applicable law provides otherwise, all payments received by Lender shall be applied to the debt evidenced by the Note in the following order: first, to any unpaid interest due under the Note; second, to any unpaid late charges due under the Note; and third, to the principal amount of the Note.

(e) Payment in full. If Borrower pays the principal amount of the Note and all interest due under the Note, the debt evidenced by the Note shall be deemed to have been paid in full and the Note shall be void.

(f) Right of subrogation. If Borrower makes a prepayment of principal or interest, Lender shall be subrogated to the rights of the payee of the prepayment to the extent of the prepayment.

(g) Waiver of defenses. Borrower waives any defenses that it may have against Lender's claim for payment of the Note, including any defenses based on the discharge of the debt by the payee of the Note.

(h) Assignment of payments. Lender may assign all or part of its rights under this Article to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

(i) Severability. If any provision of this Article is held to be unenforceable under applicable law, the remaining provisions of this Article shall remain in full force and effect.

(j) Entire agreement. This Article constitutes the entire agreement between the parties regarding the subject matter hereof.

(k) Counterparts. This Article may be executed in multiple counterparts, each of which shall be deemed to be an original and all of which together shall be deemed to constitute one and the same agreement.

(l) Governing law. This Article shall be governed by the laws of the State of California.

(m) Choice of forum. Any dispute arising out of or in connection with this Article shall be resolved by the courts of the State of California.

(n) Waiver of jury trial. Borrower waives the right to a trial by jury in any dispute arising out of or in connection with this Article.

(o) Notices. All notices shall be sent to the address specified in the Note.

(p) Electronic communications. All communications between the parties shall be in electronic form, including all notices and payments.

(q) Assignment of contract. Lender may assign all or part of its rights and obligations under this Article to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

(r) Assignment of debt. Lender may assign all or part of the debt evidenced by the Note to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

(s) Assignment of collateral. Lender may assign all or part of the collateral securing the Note to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

(t) Assignment of interest. Lender may assign all or part of its right to receive interest on the Note to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

(u) Assignment of principal. Lender may assign all or part of its right to receive the principal amount of the Note to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

(v) Assignment of proceeds. Lender may assign all or part of its right to receive the proceeds of the sale of the collateral to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

(w) Assignment of insurance proceeds. Lender may assign all or part of its right to receive the proceeds of an insurance policy covering the collateral to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

(x) Assignment of tax refunds. Lender may assign all or part of its right to receive tax refunds related to the collateral to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

(y) Assignment of other benefits. Lender may assign all or part of its right to receive other benefits related to the collateral to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

(z) Assignment of all rights. Lender may assign all or part of its rights under this Article to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

2. **ASSIGNMENT OF PAYMENTS.** Lender may assign all or part of its rights under this Article to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

3. **ASSIGNMENT OF DEBT.** Lender may assign all or part of the debt evidenced by the Note to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

4. **ASSIGNMENT OF COLLATERAL.** Lender may assign all or part of the collateral securing the Note to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

5. **ASSIGNMENT OF INTEREST.** Lender may assign all or part of its right to receive interest on the Note to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

6. **ASSIGNMENT OF PRINCIPAL.** Lender may assign all or part of its right to receive the principal amount of the Note to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

7. **ASSIGNMENT OF PROCEEDS.** Lender may assign all or part of its right to receive the proceeds of the sale of the collateral to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

8. **ASSIGNMENT OF INSURANCE PROCEEDS.** Lender may assign all or part of its right to receive the proceeds of an insurance policy covering the collateral to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

9. **ASSIGNMENT OF TAX REFUNDS.** Lender may assign all or part of its right to receive tax refunds related to the collateral to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

10. **ASSIGNMENT OF OTHER BENEFITS.** Lender may assign all or part of its right to receive other benefits related to the collateral to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

11. **ASSIGNMENT OF ALL RIGHTS.** Lender may assign all or part of its rights under this Article to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

12. **ASSIGNMENT OF CONTRACT.** Lender may assign all or part of its rights and obligations under this Article to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

13. **ASSIGNMENT OF CONTRACT.** Lender may assign all or part of its rights and obligations under this Article to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

14. **ASSIGNMENT OF CONTRACT.** Lender may assign all or part of its rights and obligations under this Article to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

15. **ASSIGNMENT OF CONTRACT.** Lender may assign all or part of its rights and obligations under this Article to another party, and Borrower shall be bound by the terms of this Article as if assigned to that party.

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FORM

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SECURITY INSTRUMENT
UNIFORM SECURITY INSTRUMENT
FORM
2014 8/30

LOAN NO. 09-05-001657

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 to 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 proceeds 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.

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 continue 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 extraordinary circumstances exist which are beyond Borrower'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 foreclosure 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 or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be 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 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 covenants 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 attorney 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 payments may no longer be required, at the option of Lender, if

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instrument or the Note 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 be severable.

LOAN NO. 09-65-001667

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 the period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower shall have the right to have payment 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. The 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 covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' 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 the Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Lender will be given written notice of the change in accordance with paragraph 14 above and applicable law. 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 or use or permit 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 presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential use and 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 claims, 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.

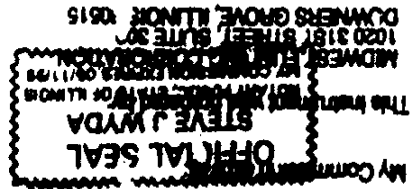
As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, oil, flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing 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 ILLINOIS - SINGLE FAMILY - FPMIA/FHLMC UNIFORM INSTRUMENT FORM 3014 9/90

FORM 3814 9/30

ILLINOIS SINGLE PARTY - FINANCIAL INSTRUMENT (UNIFORM INSTRUMENT) PAGE 6 OF 6



Given under my hand and official seal, this 21st day of August, 2017, I have personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they have and voluntarily act, for the uses and purposes therein set forth, signed and delivered 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 (our) and state do hereby certify that MANUEL HERRERA and VIRGINIA HERRERA, HIS WIFE, are the persons named in the foregoing instrument. State of Illinois, County of Cook

MANUEL HERRERA (Borrower)
VIRGINIA HERRERA (Borrower)

- Witnesses:
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any riders thereto.
[] Acquired by the Rider
[] Graduated Payment Rider
[] Balloon Rider
[] Other(s) (specify)
[] Condominium Rider
[] Planned Unit Development Rider
[] Rate Improve, 1st Rider
[] 1-4 Family Rider
[] Biweekly Payment Rider
[] Second Home Rider

22. Release. Upon payment of all sums secured by this security instrument, Lender shall release the security instrument without charge to Borrower. Borrower shall pay any recording costs.
23. Waiver of Remedies. Borrower waives all right of increased acceleration in the property.
24. Riders to this Security Instrument. If one or more riders are enclosed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable boxes)

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LOAN NO. 08-05-001557

ADJUSTABLE RATE RIDER

LOAN NO. 00-88-001847

(1 Year Treasury Index-Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 21st day of August 1985 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 MIDWEST FUNDING CORPORATION, AN ILLINOIS CORPORATION

of the same date and covering the property described in the Security Instrument and located at:
6081 EAST 23RD PLACE, NORTH RIVERSIDE, IL 60548
[Property Address]

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

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.7500 %. The Note provides for changes in the interest rate and the monthly payments, as follows:

1. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of September 1985, and on that day every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an index. The "index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent index figure available on the date 45 days before each Change Date is called the "Current Index."

If the index is no longer available, the Note Holder will choose a new index which is based 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 Two and Three / Quarters percentage points (2.7500 %) 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.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 8.7500 % or less than 5.7500 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the previous 12 months. My interest rate will never be greater than 13.7500 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my adjustable interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

MULTISTATE ADJUSTABLE RATE RIDER - SINGLE FAMILY
Points: None, Freddie Mac 1, alternate instrument Form 2111 3/88

MULTI-STATE ADJUSTABLE RATE MORTGAGE - SINGLE-FAMILY
Form 3111 3/98
Page 2 of 2
Lender Name/Title: [Illegible]

[Handwritten initials]

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

(Borrower) _____
 (Borrower) _____

_____ (Borrower)
 _____ (Borrower)

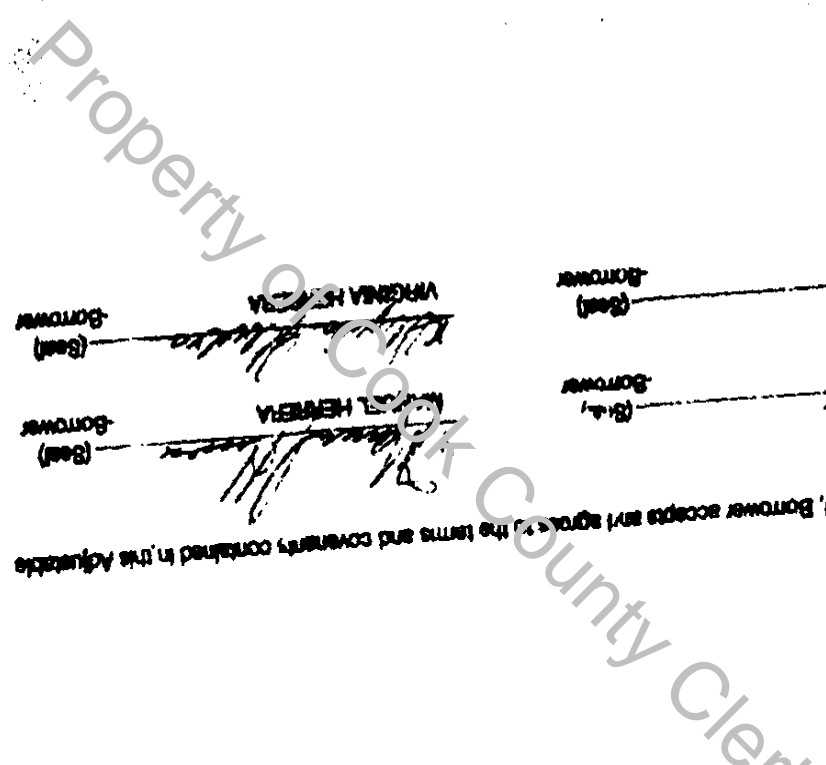
B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER'S
 Uniform Covenant 17 of the Security Instrument is amended to read as follows:

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 prior to written consent, Lender may, at its option, require immediate payment in full of all amounts secured by the Security Instrument. However, the option shall not be exercised by Lender if: (a) the sale or transfer is approved by Lender to ensure that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender; or (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender. Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in the Security Instrument. Borrower will continue to be obligated under the Note and the Security Instrument until Lender releases Borrower in writing.

If Lender exercises the option to require payment in full, 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 the amount due. If Borrower fails to pay these sums prior to the expiration of this period, Lender may make any remedies permitted by the Security Instrument without further notice or demand on the part of Lender.

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LOAN NO. 09-85-001857



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