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DEPT-01 RECORDING \$31.50
T00013 TRAN 9821 03/05/98 08149100
\$7591 + TB *-98-174452
COOK COUNTY RECORDER

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **JANUARY 30, 1998**
The mortgagor is **LUIS E. GARCIA** **SINGLE**

OLD KENT BANK ("Borrower"). This Security Instrument is given to
which is organized and existing under the laws of **ILLINOIS**, and whose address is
111 LYON ST NW GRAND RAPIDS MI 49503

Twenty Six Thousand Five Hundred Dollars And 00/100 Dollars (U.S. \$ 26,500.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments with the full debt, if not paid earlier, due and payable on **FEBRUARY 1, 2005**. 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 19 AND 20 IN BLOCK 1 IN THE SUBDIVISION OF THE SOUTHEAST 1/4 OF LOT 6 IN THE SUBDIVISION OF SECTION 18, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SAID SECTION 18), IN COOK COUNTY, ILLINOIS.

PIN# **16-18-421-037**
16-18-421-038

which has the address of **1137 RIDGELAND**
(Street)
Illinois **OAK PARK**
60304 (City)
(Zip Code) ("Property Address")

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1826 (9308)

(Page 1 of 6 pages)

Form 3014-9/90

GREATLAND

To Order Call 1-800-530-0393 (IL Fax 616-791-1131)

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(Page 2 of 6 pages)

loads or flooding, for which Lender under regulations shall be maintained in the amounts and type of insurance set forth above within 10 days of the giving of notice.

Hazard or Property Insurance. Borrower shall keep the improved structures 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 more of the securities set forth above within 10 days of the giving of notice.

Security Instrument. Lender may give Borrower a notice indemnifying the lien. Borrower shall satisfy the lien or take one or

this Security Instrument. If Lender determines that any part of the property is subject to a lien which may affect over

or portion of the lien, or (c) secures from the holder of the lien an agreement substantially to Lender's satisfaction to prevent the

lien by, or defers any payment of the amount received by the lien in regular proceedings, which in the Lender's opinion operates to prevent the

lien from being valid or enforceable to Lender; (b) conveys to the good faith of the party to whom it is given, or (c) agrees to the

Borrower shall promptly discharge any lien which has priority over this Security instrument unless Borrower: (a) agrees

to pay premiums, if Borrower makes these payments directly, or (b) pays all taxes, assessments, charges, fines and impositions attributable to the

property; (c) pays all taxes, assessments, charges, fines and impositions due under the same.

Paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the note.

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

paragraphs 1 and 2 held by this Security Instrument.

Upon payment in full of all sums accrued by Lender at the time of acquisition of title as a credit against the amounts

held by Lender, if under paragraph 2, Lender shall acquire or sell the property, Lender shall promptly refund to Borrower any

difference in the amount payable monthly by Lender as direct result of the

such sum paid by Lender to pay the Escrow items when due, Lender may so notify Borrower in writing, and, in

lender will make a full adjustment to pay the Escrow items to applicable law. If the amount of the Funds held by

Borrower for the excess Funds in extraordinary requirements to be held by applicable law, Lender shall account to

the Fund held by Lender exceeding the amounts permitted to be held by applicable law.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to

this Security Instrument.

The Funds held by Lender each debt to the funds was made. The Funds are pledged as additional security for all amounts accrued by

Lender, prior to Borrower, without charge; an unusual account of the Funds, showing credits and debits to the Funds and the

shall, prior to Borrower, and Lender may agree in writing, however, that interest shall be paid on the Funds, Lender

payments on the Funds, Borrower and Lender may agree to pay Borrower any interest or

agreement is made of applicable law regulations, (e.g., paid, Lender shall not be required to pay Borrower any interest or

same tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless in

accord, or verifying the Escrow items, up to Lender, Lender may require Borrower to pay a one-time charge for an independent real

Lender to make such a charge. However, Lender, Lender may require Borrower to pay a one-time charge for an independent real

accord, or verifying the Escrow items, up to Lender, Lender may not charge Borrower interest on the Funds and applicable law

the Escrow items, Lender may not charge Borrower for holding and applying the Funds, usually involving the creation

(including Lender, if Lender is such an institution) or in any Federal Home Loan Bank, Lender shall apply the Funds to pay

the Funds shall be held in an escrow account whose deposits are incurred by a federal agency, bankability, or entity

of expediencies of future Escrow funds or otherwise in accordance with applicable law.

law that applies to the Funds is a larger amount, if so, Lender may hold Funds in an amount not to

exceed the stipulated Period, Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RFSPA"), unless another

item and called "Escrow Items," Lender may hold Funds in an amount not to exceed the maximum

amount in Lender for a certain amount of time to pay Borrower a account under the general Real

Property Protection Act, if any; (e) early mortgage premium, if any; and (f) any amount payable by Borrower to

lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage premium. These

payments premium, if any; (g) early mortgage premium, if any; and (h) any amount payable by Borrower to

lender on the day monthly payments due under the Note until the Note is paid in full, a sum ("Funds") for: (a) early

Funds for Taxes and Insurance. Subject to application laws or to written waiver by Lender, Borrower shall pay

principal of and interest on the debt evidenced by the Note and any prepayment due under the Note.

1. Payment of Participated and Interests; Prepayment and Late Charges. Borrower shall promptly pay when due the

amount of principal and interest evidenced by the Note and late charges due under the Note.

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

1. Limited warranties by Lender to constitute a uniform covenant covering real property.

THIS SECURITY INSTRUMENT contains covenants for uniform use and non-uniform covenants with

encumbrances of record.

Borrower warrants and certifies generally to the Proprietor and shall the Proprietary affidavit all claims and demands, subject to any

modification, grant and convey the Proprietary and shall the Proprietary is unencumbered, except for encumbrances of record,

and fixtures now or hereafter a part of the property. In witness whereof, is lawfully signed of the Proprietary and has the right to

lives. All of the foregoing is referred to in this Security instrument as the "Proprietary".

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtelements,

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for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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

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

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21(b), 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.

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 extenuating 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 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 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 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 payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay 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 Lender or applicable law.

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

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enforcement of this Security Instrument disclosed at any time prior to the earlier of: (a) 5 days (or such other period as Borrower's Right to Resist); or (b) Borrower makes certain conditions of demand on Borrower.

18. Security Instrument will be delivered to Borrower to pay the sums prior to the expiration of this period, Lender may invoke any remedy permitted by this Security Instrument to pay all sums received by Lender from 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums received by Lender exceeding the amount of any acceleration. The notice shall provide a period of 30 days from the date of this Security Instrument.

19. Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as this Security Instrument is delivered, Lender may, at his option, require immediate payment in full of all amounts received by Lender prior written consent, Lender may, at his option, hold or transferred and Borrower is not a natural person) it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) in its entirety or in whole or in part of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in Lender exercises his option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of 30 days from the date the notice is delivered to Borrower to pay the sums prior to the earlier of: (a) 5 days (or such other period as the date of this Security Instrument).

20. Copy. Borrower shall be given one conforming copy of the Note and of this Security Instrument.

21. General Law; Severability. This Security Instrument shall not affect other provisions of this Security Instrument and the Note are governed without the conflicting provision. To this end the provisions of this Security Instrument and the Note are conflict with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note can be severed if the event that any provision of this Security Instrument or the Note which is not affected by such conflict is declared invalid, this provision shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision of this Security Instrument or the Note is held or transferred (or if a beneficial interest in Borrower is held or transferred and Borrower is not a natural person) it is sold or transferred and Borrower is not a natural person) in its entirety or in whole or in part of the Property or any interest in Lender exercises his option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of 30 days from the date the notice is delivered to Borrower to pay the sums prior to the earlier of: (a) 5 days (or such other period as the date of this Security Instrument).

22. Addresses. A lender's stated herein or any other address Lender designates by notice to Borrower, an, notice provided for in mailing by first class mail unless applicable law requires use of another method. The note shall be delivered to the Property mailing address or any other address Borrower designates by notice to Lender. Any note given by first class mail to be delivered to Borrower by Lender under the Note and the Note charge under the Note.

23. Loan Charges. If the loan received 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 fees, charges collected or to be collected in connection with the charge to the loan exceeded the permitted limits, then: (a) any such loan charge collected from Lender which exceeds the amount necessary to reduce principal owed under the Note or by making a partial prepayment to Borrower; (b) any sums already collected from Lender which exceeds the amount necessary to reduce principal owed under the Note or by making a partial prepayment to Borrower; (c) any sums already collected from Lender which exceeds the amount necessary to reduce principal owed under the Note or by making a partial prepayment to Borrower.

24. Notices. Any notice to Borrower shall be given by deliverying it or by mailing it to the address set forth in the Note. If a refund reduces principal, the reduction will be applied as a partial prepayment without any direct payment to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a refund to Borrower. Any such loan charge given by Lender under the Note or by making a partial prepayment to Borrower, will be charged to the loan received by Lender which exceeds the amount necessary to reduce principal owed under the Note or by making a partial prepayment to Borrower.

25. Successors and Assigns; Joint and Several Liability; Co-Lenders. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, unless to the provisions of Borrower's agreement.

26. Borrower Not Released; Procedural: Note and Waiver. Extension of the time for payment of such payments. Unless a waiver of or rescinds the exercise of any right of remedy.

27. Borrower's Successors in Interest. Any forbearance by Lender in exercising any right or remedy shall forgive Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall otherwise modify this Security Instrument of: (a) sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest, either to restore or repudiate the Property or to make otherwise modifications of: (b) sums secured by this Security Instrument only to mitigate, grant and convey that instrument but does not exceed the terms of this Security Instrument; (c) in no event shall Lender be liable for the charge to the loan received by Lender which exceeds the amount necessary to reduce principal owed under the Note or by making a partial prepayment to Borrower.

28. Lender's Right to Resist. After notice by Lender to Borrower to pay the amount of such payments, if the Property is abandoned by Lender, and Borrower otherwise agrees in writing, any application of proceeds to principal shall not extend or summa received by Lender, whether or not then due.

29. Condemnation. The proceeds shall be applied to the sums secured by this Security Instrument whether or not the summa otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument before the filing of a claim for damages. Unless Borrower and Lender otherwise agree in writing or unless proceedings are commenced immediately before the filing, the fair market value of the Property in the amount of the summa received by the original Borrower and Lender before the filing, shall be paid to Borrower. In the event of a partial filing of the Property immediately before the filing, Any balance shall be paid to Borrower after the filing is less than the amount of the summa received by the original Borrower and Lender before the filing, divided by (b) the fair market value of the summa received by the original Borrower and Lender before the filing, divided by (a) the total amount of the sums secured immediately before the filing, divided by the following:

30. Condemnation. The proceeds of any award or claim for damages, or for conveyance in lieu of condemnation, are hereby any condemnation or other taking of any part of the Property, or for consequences in connection with the Property or for other purposes, which may result in the event of a partial taking of the Property in the amount of the summa received by this Security Instrument immediately before the filing, and Lender otherwise agree in writing, which the fair market value of the Property immediately before the filing is equal to or greater than the amount of the summa received by this Security Instrument immediately before the filing, and Lender otherwise agree in writing, which the fair market value of the Property immediately before the filing is less than the amount of the summa received by this Security Instrument immediately before the filing, and Lender otherwise agree in writing, in the event of a total taking of the Property, the proceeds shall be applied to the summa received by this Security Instrument and shall be paid to Lender.

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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 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 this 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, Borrower 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 cause 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 uses and to maintenance of the Property.

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

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

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

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

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

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

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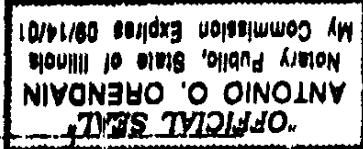
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(Please do not type)

GRAND RAPIDS, MI 49501
P.O. BOX 100
OLD KENT BANK
CONSUMER LOAN DEPT.
ROSEMARY ROBBERTS

(Address)
(Name)

Notary Public



30th day of Jan. 1998

This instrument was prepared by

My Commission expires

Given under my hand and official seal, this

and delivered to the foregoing instrument, appealed before me this day in person, and acknowledged that I signed it
willingly known to me to be the same person(s) whose name(s) are
hereby certified that LUIS E. GARCIA

is a Notary Public in and for said county and state,
do hereby certify that LUIS E. GARCIA

(County as:

STATE OF ILLINOIS.

Borrower
(Seal)

Borrower
(Seal)

Borrower
(Seal)

Witness:
WITNESS:

BY SIGNING BELOW, Borrower accepts to the terms and conditions contained in pages 1 through 6 of this
Security Instrument and in any rider(s) executed by Borrower and recorded with it.

- [Check applicable box(es)]
- | | | |
|---|---|---|
| <input type="checkbox"/> Adjustable Payment Rider | <input type="checkbox"/> Conditional Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Biannual Rider | <input type="checkbox"/> Rate Improvement Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

24. Riders to This Security Instrument. If one or more riders are executed by Borrower and recorded together with
this Security Instrument, the covenants and agreements of this Security Instrument as to the rider(s) were a part of this Security Instrument.
Supplement the covenants and agreements of each such rider shall be incorporated into and shall amend and
replace all other covenants and agreements of this Security Instrument.