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MORTGAGE

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THIS MORTGAGE Security Instrument 5 is given on MARCH 11, 1998. The mertgagor is raymond presence.

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

PINMFUND, USA, 4 CALIFORNIA CORPORATION SEL 4603-3917

which is organized and existing under the lawson (FALLS JENLA)

, and whose address is

JAN LIEB, TA W. 181

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

GENANDA WE CANDOWN IN BUNCHES ATELA AND 130

Dollars (U.S. S. 1., 17.1.)

1. This cebt is evidenced by Borrower's note dated the same date as this Security Instrument. (Note), which provides for monthly payments with the full debt, if not paid earlier, due and payable on APRIL 1., 2.2.2. 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 morngage, grant and convey to Lender the following described property located in

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County, Illinois.

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which has the address of 2312 SOUTH 24TH AVENUE

Suc 1

Illinois

60153 7ip Codej ('Property Address'),

ILLINOIS Single Family Family MacFreddie Mac UNIFORMINSTRUMENT

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TOXICITIES WITH all the improvements now or hereafter erected on the property, and all casements, 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 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 encumbrances 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 toxes 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 any, (c) yearly hazard or property insurance premiums, (d) yearly flood insurance premiums, if any, (e) 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 "history" lieuted mortgage loan may time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a redeably related mortgage loan may require for Borrower's excount account under the federal Real Estate Settlement Procedure (see of 1974) as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets. Alesser 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 basis of current data and reasonable estimates of expenditures of future Escrow items or otherwise in accordance with applicable law.

The Funds shall be held in an institution winose deposits are insured by a federal agency, instrumentality, or entity timeliating Lender, it Lender is such an institution or in any Federal Home Loan Bank Lender shall apply the Funds to pay the fiscion lients. Lender may not charge dorrower for holding and applying the Funds, annually analyzing the escron account or verifying the fiscion lients, 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 the foan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, 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, ander 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, Lend of the promptly refund to Borrower any Funes held by Lender, it, under paragraph 21. Lender shall acquire or sell the Property Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

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

paragraph 2, hird, to interest due, fourth, to principal due, and last, to any late charges due under the "labe

4. Charges: Lieus. 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 seats it any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner. Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph: It Borrower makes these payments directly. Borrower shall promptly turnish to Lender receipts evalencing

the payments.

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

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by tire, 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

Form 3014 990

for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Bortower subject to Lender's approval which shall not be unreasonably withheld. It Bortower fails to maintain coverage described above. Lender may, at I ender'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 shalf 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 part 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 it not made promptly by Borrower.

Ut less 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 teasible and Lender's security is not lessened. It 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 terms 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 on postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the same secured by this Security.

Instrument immediately prior to the acquisition

- Occupancy, Preservative, 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 are shall continue to occupy the Property as Borrower's principal residence, for an leas, one year after the date of occupancy unless lander 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 4 any forfeiture action or proceeding, when a givel or criminal, is begun that in Lender's good faith judgment could result ir torfeiture of the Property or otherwise makeoutly impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and remotate, 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 into est in the Property or other material impairment of the ica created by this Security Instrument or Lender's security interest. Borrower shall also be in default it Borrower, during the loan application process, gave materially false or inaccurate information of statements to Lender (or failed to provide Lender with any material information) in connection, with the loan exidenced by the Note, including, but not limited to representations of a rung 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 roc merge unless Lender agrees to the merger in writis &
- 7. Protection of Lender's Rights in the Property. It Borrower tails 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 hay do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property Lenier's actions may include paying any sums secured by a hen 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 Benewer 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

paymen...

- 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 teason, he 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. It substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfith 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, it 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 Bo rower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

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 fieu of condemnation, are hereby assigned and shall be paid to I ender.

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

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

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

- 11. Borrower Not Relevald: Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sams secured by this Security Institution granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sams secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a viewer of or preclude the exercise of any right or remedy.
- 12. Successors and Assigns Bound: Joint and Several Liability; Co-signers. The covenants and agreements of this Security instrument shall bind and benefit the success mand assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note. (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument, (b) is not personally obligated to pay the sums secured by this Security Instrument, and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that. Borrower's consent
- 13. Loan Charges. It 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 energies 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 Borrover, which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the print up to wed 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.
- 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
- 15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given e tect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
 - 16. Horrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.
- 17. Fransfer 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 for it 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 Ler der exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period. Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Horrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of this Security Instrument discontinued at any time prior to the earlier of this Security Instrument discontinued at any time prior to the earlier of this Security Instrument discontinued at any time prior to the earlier of this Security Instrument discontinued at any time prior to the earlier of this Security Instrument discontinued at any time prior to the earlier of this Security Instrument discontinued at any time prior to the earlier of this Security Instrument discontinued at any time prior to the earlier of this Security Instrument discontinued at any time prior to the earlier of this Security Instrument discontinued at any time prior to the earlier of this Security Instrument discontinued at any time prior to the earlier of this Security Instrument discontinued at any time prior to the earlier of this Security Instrument discontinued at any time prior to the earlier of this Security Instrument discontinued at any time prior to the earlier of the earlier of this Security Instrument discontinued at any time prior to the earlier of this Security Instrument discontinued at any time prior to the earlier of t

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approable 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 Lencer all sums which then would be due under this Security Instrument and the Note as it no acceleration had occurred. (b) cures any detault of any other covenants or agreements, (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorness' tees, and (d) takes such action as Lender may reasonably tecurry to assure that the field 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 In drument and the obligations secured hereby shall remain fully effective as it 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 Instruments 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 n ay 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, Burrow's will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and indress of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other internation required by applicable law
- 20. Hazardous Success: 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 Proper's 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

Horrower 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, it Borrower learns, or is notified by any governmental or regulatory authority. that any removal or other remediation of any Fazardous Substance affecting the Property is necessary, Borrower shall promotly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20. 'Hazardous Substances' one chose substances defined as toxic or hazardous substances by Environmental Law and the following substances, gasoline kerosene, other flammable or toxic petroleum products, toxic posts ides and herbicides, volatile solvents, materials containing solvetos or formaldehyde, and radioactive materials. As used in this paragraph 20. Environmental Law incans federal laws and fairs of the jurisdiction where the Property is located that relate to health, safety or environmental protection

- NON-UNIFORM COVENANTS. Borrower and Lender further coveragit 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 price to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the decide: (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Boromer, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the price may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and salt of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to swert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to accelerating and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require the date specified in the notice, Lender at its option may require the date specified in the notice, Lender at its option may require the date specified in the notice, Lender at its option may require the date specified in the notice, Lender at its option may require the date specified in the notice, Lender at its option may require the date specified in the notice, at its option may require the date specified in the notice, the notice at its option may require the date specified in the notice, the notice at its option may require the date of the notice at its option may require the date of the notice at its option may require the date of the notice at its option may require the date of the notice at its option may require the date of the notice at its option may require the date of the notice at its option may require the date of the notice at its option may require the date of the notice at its option may require the notice at its full of all sums secured by this Security Instrument without further demand and may foreview this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in purshing the remedies provided in this paragraph 21, including, but not limited to, reasonable atturneys' fees and costs of title excence.
- 22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
 - 23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property

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

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22 Adjustable Rate Rider	Condominum Rider	
Juliana ne sessione	a Ring Day dispersion Right	Biweekly Payment Rider
Graduated Payment Rider	Planned Unit Development Rider	•
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and an April 1		
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FY SIGNING BLOOM. Borrower accepts and agrees to the terms and covenants contained in pages 1 through 6 of this Security Instrument and promy rideres) executed by Borrower and recorded with it

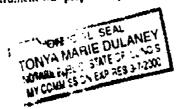
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Page 11 de la Seconda de la Se	(Seal) Bepower	(Scal) Bonower
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STATE OF ILLINOIS.	الله المراكب ع ^ا) الله المراكب ع ^ا)	nty water and for and county and state.
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 -ubscribed to the foregoing instrument, -nd de (vered the said instruments as) 	appeared before me this day in person, are tree and volume	tary act, for the axes and purposes therein set
orth		e carlo elle

Given under my hand and official scal, this

My Commission expires

(1) day of performance production of the product

This instrument was prepared by



ADJUSTABLE RATE RIDER

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(LIBOR 6 Month Index (As Published In The Wall Street Journal). Rate Caps)

THIS AIM STABLE RATE RIDER is made this 12TH day of 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 (the "Lender") of the same date and covering the property described in the Security Ir strument and located at

2312 SOUTH 24TH AVENUE BROADVIEW, IL 60153

[Property Address]

THE NOTE CONTAINS PROPINIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. YET NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY CASE 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 covariant and agree as follows

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

8 3900 % The Note provides for changes in the The Note provides for an initial interest rate of interest rate and the monthly payments, as follows

LINTFREST RATE AND MONTHLY PAYMENT CHANGE

(A) Change Dates

APP/L 2000 The interest rate I will pay may change on the first day of and or that day every 6th month thereafter. Each date on which my disrest rate could change is called a "Chance Date"

(B) The Index

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

If the Index is no longer available, the Note Holder will choose a new index that is 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

FIVE AND FIFTEEN HUNDREDTHS

%) to the Gurrent index. The Note Holder will then round the result of this 5 1500 percentage points (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 p incipal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substant ally equal payments. The result of this calculation will be the new amount of my monthly payment

Limits on laterest Rate Change The interestrate Lamequives to play be that is Change Date will be blook be than it 1900 % or less than 8 9900 %. Thereafter, my, interest rate will never be increased or decreased on any single Change Date by more than ONE percent percentage point(s) (1000 %) from the rate of interest thave oeen paying for the preceding more 19212120 My interest rate will never be greater than 14 9900 % or less than 8 9900 % We have that end Change. My new interest rate will never be greater than 14 9900 % or less than 8 9900 % Electric blatter will never be greater than 14 9900 % or less than 8 9900 % We will be the end Change. My new interest rate will become effective on each Change Date 1 will pay the amount of my new monthly payment being ning on the first monthly payment date after the Change Date until the amount of my monthly payment before the effective date of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by late to be given me and also the telephone number of a person who will answer any question that my have regarding the notice. B. TRANSPER OF THE PROPERTY OR A BEALFICIAL INTEREST IS BURKINER. Unform Guvenavill of the Security instrument is amended to read as follows. Transfer of the Property or a Beneficial latered is Burrower. If all or any part of the Property or any netrest in it is solid of transferred of and abeneficial interests in Burrower is solid or transferred and Burrower 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. Insighton shall not be experienced by Lender if services is prohoted by feeders allowed to the Security instrument Lender also provide a security my payment on a payment of the security instrument. Indexer, this option shall not be experienced the first security instrument is accordable to Lender. To the extent	Limits on Interest Rate Change	NOEEI	CIAL COP	10 QQ(ID 4/ m- 1
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