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RIDER

This Rider attached to and made part of the Mortgage between
DAISY MAE STEVENSON, DIVORCED AND NOT SINCE REMARRIED

MINNIE M. STEVENSON, A SPINSTER, Mortgagor, and Fleet

Mortgage Corp., Mortgagee, dated APRIL 17,

19 87, revises the Mortgage as follows:

The Mortgagee shall, with the prior approval of the Federal Housing Commissioner, or his designee, declare all sums secured by this mortgage to be immediately due and payable if all or a part of the property is sold or otherwise transferred (other than by devise, descent or operation of law) by the Mortgagor, pursuant to a contract of sale executed not later than 24 months after the date of execution of this mortgage or not later than 24 months after the date of a prior transfer of the property subject to this mortgage, to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner.

Daisy Mae Stevenson (Seal)
Mortgagor DAISY MAE STEVENSON

THIS INSTRUMENT WAS PREPARED BY:
GREG McLAUGHLIN FOR:

Fleet Mortgage Corp.

10046 SOUTH WESTERN AVE.
CHICAGO, ILLINOIS 60643

Minnie M. Stevenson (Seal)
Mortgagor MINNIE M. STEVENSON

FHA Rider - IN, IL, KS, KY, MA, MI, NH, NJ, NY, OK, PA, VT, WI

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The following table shows the results of the regression analysis for the dependent variable *Perceived Stress*. The independent variables are *Age*, *Gender*, *Marital Status*, *Education*, *Income*, *Health Status*, *Work Status*, *Family Size*, *Religious Beliefs*, and *Social Support*. The table includes the coefficient, standard error, t-value, and p-value for each variable.

Variable	Coefficient	Standard Error	t-value	p-value
Age	0.02	0.01	1.50	0.14
Gender	0.15	0.08	1.88	0.07
Marital Status	0.10	0.05	2.00	0.05
Education	-0.05	0.02	-2.50	0.01
Income	0.08	0.03	2.50	0.01
Health Status	0.12	0.04	3.00	0.00
Work Status	0.05	0.02	2.50	0.01
Family Size	0.03	0.01	3.00	0.00
Religious Beliefs	0.01	0.01	1.00	0.32
Social Support	-0.02	0.01	-2.00	0.05

...the
or
having
to

REMARKS:

[illegible]

77 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95

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FMC #478480-0

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State of Illinois

Mortgage

FHA Case No.

131:4841636-748

INITIAL HERE

This Indenture, Made this DNIS 21.05TH day of APRIL, 19 87, between
DAISY MAE STEVENSON, DIVORCED AND NOT SINCE REMARRIED AND MINNIE M. STEVENSON,
A SPINSTER, Mortgagor, and
FLEET MORTGAGE CORP.,
a corporation organized and existing under the laws of THE STATE OF RHODE ISLAND
Mortgagee.

Witnesseth: That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of

(\$38,613.00, THIRTY EIGHT THOUSAND SIX HUNDRED THIRTEEN AND NO/100----- Dollars
payable with interest at the rate of TEN per centum (10.0 %) per annum on the unpaid balance until paid, and made
payable to the order of the Mortgagee at its office in MILWAUKEE, WISCONSIN
or at such other place as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly in-
stallments of THREE HUNDRED THIRTY EIGHT AND 86/100----- Dollars (\$338.86)
on the first day of JUNE, 1987, and a like sum of the first day of each and every month thereafter until the note is fully
paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of
MAY 20 17.

Now, therefore, the said Mortgagor, for the better securing of the payment of the said principal sum of money and interest and the perfor-
mance of the covenants and agreements herein contained, does by these presents Mortgage and Warrant unto the Mortgagee, its successors
or assigns, the following described Real Estate situate, lying, and being in the county of COOK
and the State of Illinois, to wit:

ALL OF LOT 7 AND THE EAST 1/2 OF LOT 8 IN BLOCK 21 IN S. E. GROSS' CALUMET
HEIGHTS ADDITION TO SOUTH CHICAGO, BEING A SUBDIVISION OF THE SOUTHEAST 1/4
OF SECTION 1, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

25-01-421-003 All - HAOB

PROPERTY ADDRESS: 2211 E. 93RD ST., CHICAGO, IL 60617

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues, and profits thereof;
and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water, or power, and all plumbing and
other fixtures in, or that may be placed in, any building now or hereafter standing on said land, and also all the estate, right, title, and interest
of the said Mortgagor in and to said premises.

This form is used in connection with mortgages insured under the one- to four-family programs of the National Housing Act which require
a One-Time Mortgage Insurance Premium payment (including sections 203(b) and (b)) in accordance with the regulations for those programs.

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Page 4 of 4

1987 APR 20 PM 3:00

HARRY (BUS) YOURSLL
REGISTRAR OF TITLES

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Submitted by

Age

Sex

Deliver

Box

City

State

Deliver to

Address

Notified

Notified

Notified

Ticor

10046 SOUTH WASHINGTON AVE.
CHICAGO, ILLINOIS 60643
Fleet Mortgage Corp.
GREG McLAUGHLIN FOR:
THIS INSTRUMENT WAS PREPARED BY:
BOX 332 MAIL TO:
11/21/89
My Commission Expires
Given under my hand and Notarial Seal this
17th day of APRIL, A.D. 1987.
Sharon D. Westlake
Notary Public

Fleet Mortgage Corp.

GREG McLAUGHLIN FOR:
THIS INSTRUMENT WAS PREPARED BY:

BOX 332 MAIL TO:

m., and duly recorded in Book

Page

of

County, Illinois, on the

day of

A.D. 19

Doc. No.

Filed for Record in the Recorder's Office of

My Commission Expires 11/21/89

Given under my hand and Notarial Seal this

17th

day of

A.D. 1987.

free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

signed, sealed, and delivered the said instrument as THEIR

THEY

ARE

person whose names

and MINNIE M. STEVENSON, A SPINSTER

THE UNDERIGNED

, a notary public, in and for the county and State

County of COOK

State of Illinois

DAISY MAE STEVENSON, DIVORCED AND NOT SINCE REMARRIED
[Seal]

MINNIE M. STEVENSON, A SPINSTER

[Seal]

Witness the hand and seal of the Mortgagor, the day and year first written.

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IN DUPLICATE

To Have and to Hold the above-described premises, with the appurtenances and fixtures, unto the said Mortgagee, its successors and assigns, forever, for the purposes and uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits to said Mortgagor does hereby expressly release and waive.

And Said Mortgagor covenants and agrees:

To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue of this instrument; not to suffer any lien of mechanics men or material men to attach to said premises; to pay to the Mortgagee, as hereinafter provided, until said note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situate, upon the Mortgagor on account of the ownership thereof; (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such forms of insurance, and in such amounts, as may be required by the Mortgagee.

In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior lien or incumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper preservation thereof, and any moneys so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagor.

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or tax lien upon or against the premises described herein or any part thereof or the improvement situated thereon, so long as the Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so contested and the sale or forfeiture of the said premises or any part thereof to satisfy the same.

And the said Mortgagor further covenants and agrees as follows:

That privilege is reserved to pay the debt, in whole or in part on any installment due date.

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

(a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assess-

ments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments; and

(b) All payments mentioned in the preceding subsection of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be applied by the Mortgagee to the following items in the order set forth:

- (i) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
- (ii) interest on the note secured hereby;
- (iii) amortization of the principal of the said note; and
- (iv) late charges

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4¢) for each dollar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

If the total of the payments made by the Mortgagor under subsection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under subsection (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any balance remaining in the funds accumulated under the provisions of subsection (a) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (a) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note.

And as Additional Security for the payment of the indebtedness aforesaid the Mortgagor does hereby assign to the Mortgagee all the rents, issues, and profits now due or which may hereafter become due for the use of the premises hereinabove described.

That He Will Keep the improvements now existing or hereafter erected on the mortgaged property, insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance provision for payment of which has not been made hereinbefore. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof

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And in the event that the whole of said debt is declared to be due, the Mortgagee shall have the right immediately to foreclose this mortgage, and upon the filing of any bill for that purpose, the court in which such bill is filed may at any time thereafter, either before or after sale, and without notice to the said Mortgagee, or any party claiming under said Mortgagee, and without regard to the solvency or insolvency of the person or persons liable for the payment of the indebtedness secured hereby, at the time of such applications for appointment of a receiver, or for an order to place Mortgagee in possession of the premises and without regard to the value of said premises or whether the same shall be then occupied by the owner of the equity of redemption, as a homestead, enter an order placing the Mortgagee in possession of the premises, or appoint a receiver for the benefit of the Mortgagee with power to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure suit and, in case of sale and a deficiency, during the full statutory period of redemption, and such rents, issues, and profits when collected may be applied toward the payment of the indebtedness, costs, taxes, insurance, and other

That if the premises, or any part thereof, be condemned under any power of eminent domain, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indebtedness upon this Mortgage, and the Note secured hereby remaining unpaid, are hereby assigned by the Mortgagee to the Mortgagee and shall be paid forthwith to the Mortgagee to be applied by it on account of the indebtedness secured hereby, whether, due or not.