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4130 of Crown Point	County of I		, State of I	ndi sa s		bereins
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This instrument propered by: Ray P. Liesenfelt, Secretary-Treasurer

Lake



A-390920-1



Renegoriable Rate Mortgage Rider

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This Renegotiable Rate Mortgage Ric	der (Rider) is made this 🔔	6th	day of
April 19 81 a Mortgage, Deed of Trust or Deed to the undersigned (Borrower) to secure	o Secure Debt (security ins	trument) dated an even-dat	e herewith, given by
(Lender) and covering the property of		strument and located at	
In addition to the covenants and ag covenant and agree as follows:	reements made in said sec	urity instrument. Borrower	and Lender further
Any provisions of said security instruction which are inconsistent with the propagment, notice to Borrower and presuch instruments to the provisions of the	visions of this Rider, include payment, are hereby amend	ing but not limited to, the in	nterest rate, monthly
This Rider provices, in part, for an renewed at equal renewal intervals that period of time from and incentive (3) calendar years her months longer at the option of the length of any such extension. Renefollowing the end of the immediately later.	until the maturity day of sactuding <u>May 1</u>	id security instrument. The 19_81	initial Loan Term is including the day riod for up to six (6) be increased by the on the first day next
The final Renewal Loan Term. whi	ch may be shorter than pre	eceding loan terms, shall be	e that period of time

The final Renewal Loan Term, which may be shorter than preceding loan terms, shall be that period of time beginning on the first day next following the end of the immediately preceding loan term and ending on the maturity day of said security instrument.

The loan must be repaid in equal monthly installments of principal and interest during the initial Loan Term and each Renewal Loan Term in an amount at least sufficient to amortize a loan with the same principal and at the same interest rate over the remaining term of said security instrument.

At least zinery (90) days before the end of the Izitial Load Term and all Renewal Loan Terms, except for the final Renewal Loan Term, the Lender must send the Borrower a Renewal Notice which states, among other things, the Renewal Interest Rate for the next Renewal Loan Term, the monthly payment based on that rate, and the beginning date the new payment is due.

The Renewal Interest Rate for a Renewal Loan Term may increase or decrease based on changes in an Index Rate—the monthly national average mortgage rate index for all major Lenders. Said Index reflects the contract interest rate on the purchase of previously occupied homes as computed by the Federal Home Loan Bank Board and published monthly in the Federal Home Loan Bank Board Journal as Table S.5.1. However, any Index Rate being used must reflect the most recent Index made available by the Federal Home Loan Bank Board whether or not said Index has been officially published in the Federal Home Loan Bank Board Journal.

To calculate the Renewal Interest Rate for a Renewal Loan Term, a difference must be found between the Renewal Index Rate as determined at the time the Renewal Notice is sent to the Borrower and the Original Index Rate applicable at the beginning of the Initial Loan Term. The difference found must be added to (if an increase) or be subtracted from (if a decrease) the original interest rate in effect at the beginning of the Initial Loan Term. The result of the calculation above shall be the Renewal Interest Rate for the next Renewal Loan Term provided that the difference between said calculation and the interest rate for the current loan term does not exceed the maximum interest rate limitations stated below. Should that difference exceed said maximum interest rate limitations, then the Renewal Interest Rate shall be the interest rate for the current loan term plus (if an increase) or minus (if a decrease) the maximum increase or decrease permitted below.

Interest rate decreases from the previous loan term are mandatory. Interest rate increases from the previous loan term are at the option of the Lender.

Borrower shall not be charged any costs or fees in connection with any renewal of this loan.

Borrower has the right to prepay the unpaid principal balance of this loan in full or in part without penalty at any time after the beginning of the minimum notice period for renewal of the Initial Loan Term.

IN WITNESS WE FREOF. Borrower had executed this Renegotiable Rate Mortgage Rider.

Anthony C. falg your Borrower ROSEMARY A. SALCZYNSKI

Borrower ANTHONY E. SALCZYNSKI