

854718

RIDER TO MORTGAGE AND SECURITY AGREEMENT

Record Date

This is a Rider signed on April 23, 1986, and is incorporated into and shall be deemed to amend and supplement the Mortgage and Security Agreement of the same date given by the undersigned (the Borrower) to secure Borrower's obligation to Sears Savings Bank (the Lender), which obligation is evidenced by the Sears Homeowner Resource Account Agreement and Disclosure Statement signed by the Borrower and delivered to the Lender this same date (the Agreement). The Mortgage and Security Agreement covers the property described in the Mortgage and Security Agreement and located at:

3021 W. 63RD AVENUE
MERRILLVILLE, INDIANA 46410, (the Property).

The purpose of this Rider is to set out in the Mortgage and Security Agreement the provision for interest rate changes that is part of the Agreement. Paragraph 7 of the Agreement states:

The Daily Periodic Rate and the ANNUAL PERCENTAGE RATE for your Account are variable rates. For each monthly billing period, the ANNUAL PERCENTAGE RATE will be the "Account Prime Rate" on effect for that billing period plus two percent (2%). The "Account Prime Rate" will be the rate published and announced as the "prime rate" in the Money Rates Section of the Wall Street Journal, Western Edition ("the Journal") on the 16th business day of the month. After we compute the applicable rate, it will be applied to your Account on the first day of your next billing period. If the Journal publishes more than one prime rate, or a prime rate range, the Account Prime Rate will be the highest prime rate listed, or the upper limit of the prime rate range. If at any time during the term of your Account the journal fails to publish a "prime Rate," then the "Account Prime Rate will be the interest rate announced from time to time by the Bank of America NT&SA at its main office in San Francisco as its "reference rate" for unsecured commercial loans in effect on the 16th business day of the month. The effect of the variable interest rate is that your maximum, monthly payment will increase or decrease based on increases or decreases on the Annual Percentage Rate.

The Account Prime Rate, Daily Periodic Rate and Annual Percentage Rate in effect when the Agreement is signed are:

Account Prime Rate 9.00 %; Daily Periodic Rate .07125%; Annual Percentage Rate 11.0%. In this Agreement, a business day is every day other than a Saturday, Sunday or bank holiday in Indiana.

Mortgage document # 853776

STATE OF INDIANA
CLERK OF SUPERIOR COURT
MAY 19 2 35 PM '86
RECORDS & CLERK
RECORDED

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By signing this Rider, Borrower agrees to all of the above.

Joseph T. Cloonan, Jr.
Borrower JOSEPH T. CLOONAN, JR.

Judith D. Cloonan
Borrower JUDITH D. CLOONAN

ACKNOWLEDGEMENT

STATE OF INDIANA)
) ss:
COUNTY OF Lake)

On this 23rd day of April, in the year of 1986, before me Joseph G. Hein a Notary Public in and for said county and State, personally appeared JOSEPH T. CLOONAN AND JUDITH D. CLOONAN known or identified to me (or proved to me on the oath of _____), to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that he/she/they executed the same.

In witness whereof, I have hereunto set my hand and notarial seal this 23rd day of April, 1986.

Joseph G. Hein
Notary Public

My Commission Expires: April 23 1987
Residing at: Lake County Indiana