

LOAN #: 00-019138

or mailed within which I must pay all sums secured by the Security Instrument. If I fail to pay these sums prior to the expiration of this period, the Note Holder may invoke any remedies permitted by the Security Instrument without further notice or demand on me.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Rider Addendum.

William D. Smith
WILLIAM D. SMITH _____ Date



STATE OF IN)
) SS:
COUNTY OF LAKE)

I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that the above-named Vice-President and Assistant Secretary, respectively, of LendingSTAR Mortgage, Inc., personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Officers appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act and as the free and voluntary act of said corporation for the uses and purposes therein set forth; and the said Assistant Secretary acknowledged that she, as custodian of the corporate seal of said corporation, did affix the same to said instrument as her free and voluntary act and as the free and voluntary act of said corporation for the uses and purposes therein set forth.

GIVEN under my hand and seal, this 28th day of June, 2000

NOT OFFICIAL!
This Document is the property of
the Lake County Recorder!

Betty M. Christianson
NOTARY PUBLIC

My Commission Expires: 5-19-03

OFFICIAL SEAL
BETTY M CHRISTIANSON
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES: 05/19/03

This instrument prepared by & MAIL TO: LendingSTAR MORTGAGE, INC., Loan Shipping Department, 1600 167th Street, Suite #18, Calumet City, IL 60409.

