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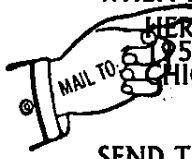
37 47005 49 001 Page 1 of 9  
2000-06-13 12:02:09  
Cook County Recorder 37.50

RECORDATION REQUESTED BY:  
HERITAGE BANK  
195 WEST JOE ORR ROAD  
CHICAGO HEIGHTS, IL 60411



00430235

WHEN RECORDED MAIL TO:  
HERITAGE BANK  
195 WEST JOE ORR ROAD  
CHICAGO HEIGHTS, IL 60411



SEND TAX NOTICES TO:  
HERITAGE BANK  
195 WEST JOE ORR ROAD  
CHICAGO HEIGHTS, IL 60411

FOR RECORDER'S USE ONLY

This Mortgage prepared by: HERITAGE BANK  
195 WEST JOE ORR ROAD  
CHICAGO HEIGHTS, IL 60411 REJ TITLE SERVICES # 2839012  
10F2

MORTGAGE

THIS MORTGAGE IS DATED MAY 26, 2000, between STANLEY PACOCHA, JR., divorced and not since remarried, whose address is 3028 GREEN STREET, STEGER, IL 60475 (referred to below as "Grantor"); and HERITAGE BANK, whose address is 195 WEST JOE ORR ROAD, CHICAGO HEIGHTS, IL 60411 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, located in COOK County, State of Illinois (the "Real Property"):

LOTS 1 AND 2 IN BLOCK 2 IN SUNNYSIDE ADDITION TO CHICAGO HEIGHTS, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 208 WEST 15TH STREET, Chicago Heights, IL 60411. The Real Property tax identification number is 32-20-309-013-0000 AND 014.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

DEFINITIONS. The following words shall have the following meanings when used in this Mortgage. Terms not otherwise defined in this Mortgage shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to dollar amounts shall mean amounts in lawful money of the United States of America.

Grantor. The word "Grantor" means STANLEY PACOCHA, JR.. The Grantor is the mortgagor under this Mortgage.

Guarantor. The word "Guarantor" means and includes without limitation each and all of the guarantors, sureties, and accommodation parties in connection with the Indebtedness.

charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall