

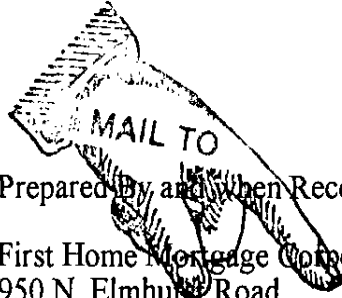
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EXHIBIT L

SECOND LIEN MORTGAGE

0030178774

5048/0185 81 001 Page 1 of 3
2003-02-06 11:02:02
Cook County Recorder 28.50



Prepared By and when Recorded Mail To:

First Home Mortgage Corporation
950 N. Elmhurst Road
Mt. Prospect, IL 60056



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Know all men by these presents:

That Choyce Fields, a single person Thereinafter called Mortgagor, whether one or more, has mortgaged, and hereby mortgages and warrants, to Bank One Trust Company, N.A., as Trustee, hereinafter called Mortgagee, and as assignee of the Illinois Development Finance Authority, whether one or more, the following described real estate and premises situated in the Program Area, as defined in the Origination and Servicing Agreement by and among the Authority, the Servicer and the various Lenders, to-wit:

P.N.T.N.

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MP

SEE ATTACHED

with all the improvements hereon and appurtenances thereunto belonging; and warrant the title to the same, subject to a **prior lien** evidenced by a first mortgage from the Mortgagor to be executed contemporaneously herewith. Mortgagee and Mortgagor acknowledge and agree that this Mortgage is subject and subordinate in all respects to the liens, terms, covenants and conditions of the first Mortgage and to all advances heretofore made or which may hereafter be made pursuant to the first Mortgage including all sums advanced for the purpose of (a) protecting or further securing the lien of the first Mortgage, curing defaults by the Mortgagor under the first Mortgage or for any other purpose expressly permitted by the first Mortgage or (b) constructing, renovating, repairing, furnishing, fixturing, or equipping the Property. In the event of a foreclosure or deed in lieu of foreclosure of the first Mortgage, any provisions herein or any provisions in any other collateral agreement restricting the use of the Property to low or moderate income households or otherwise restricting the Mortgagor's ability to sell the Property shall have no effect on subsequent owners or purchasers of the Property. Any person, including his successors or assigns (other than the Mortgagor or a related entity of the Mortgagor), receiving title to the Property through a foreclosure or deed in lieu of foreclosure of the first Mortgage shall receive title to the Property free and clear from such restrictions.

This Mortgage is given to secure the payment of the principal sum of **\$2362.92**, bearing interest at the rate of **0.000%** per annum, according to the terms of a certain Second Lien Note of

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LEGAL DESCRIPTION

LOT 30 IN HEALY'S SUBDIVISION OF BLOCK 7 IN THE SUBDIVISION OF THE SOUTH EAST QUARTER (EXCEPT THE NORTH 99 FEET THEREOF) OF SECTION 29, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

20-29-410-007

Property of Cook County Clerk's Office

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even date herewith, signed by the Mortgagor, the first payment thereon being due on or before the NA day of NA, as provided by the Second Lien Note.

The Note secured by this Mortgage has a maturity of 20 years. The Note and Mortgage and all sums due thereunder securing the property will be accelerated at the then principal balance if the Mortgagor sells or voluntarily refinances the first mortgage note. The Note and Mortgage are not assumable.

In the event the Mortgagor defaults in the payment of said indebtedness, or fails to perform the other covenants and agreements hereof, the Mortgagee may foreclose this Mortgage, as provided by law; and as often as any proceedings may be taken to foreclose this Mortgage, the Mortgagor agrees to pay to the Mortgagee a sum equal to the amount of attorney's fees incurred in collecting the amounts due hereunder, in addition to other sums due, which shall be a further lien secured hereby. Upon the due payment of said indebtedness and the performance of other covenants and agreements hereof by the Mortgagor, this Mortgage shall become null and void.

The Mortgagor, in event of a foreclosure hereunder, hereby waives appraisalment of said premises, or not, at the option of the Mortgagee. Mortgagee will give the senior lien holder written notice of default and prior written notice of acceleration under this Mortgage.

Mortgagee's rights to collect and apply any insurance proceeds hereunder shall be subject and subordinate to the rights of the senior lien holder to collect and apply such proceeds in accordance with the first Mortgage.

Signed and Delivered this 22nd day of November, 2002.

Shayne Fields

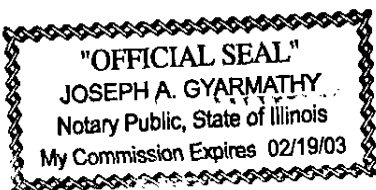
STATE OF ILLINOIS)
) ss
COUNTY OF Cook)

Before me, the undersigned, a Notary Public, in and for said County and State, on this 22nd day of November, 2002, personally appeared to me known to be the identical person who enacted the within and foregoing instrument and acknowledged to me that Shre executed the same as her free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and seal the day and year last above written.

Joseph A. Gyarmathy

Notary Public



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