

MORTGAGE

03076934

NAME AND ADDRESS OF MORTGAGOR NAME AND ADDRESS OF MORTGAGEE ITT Financial Services Jacquelyn W. Robinson, single and never 1510 B W 75TH STREET before married, of 5331 West Van Buren, DOWNERS GROVE, IL 60516 Chicago, Illinois DATE OF MORTGAGE MATURITY DATE AMOUNT OF MORTGAGE **FUTURE ADVANCE AMOUNT** 39000.00 0,00 12-06-2008 11-30-93

WITNESSETH, That mortgagor, in consideration of a loan from mortgagee evidenced by a Note bearing even date herewith in the amount shown above, together with Interest thereon, does by these presents mortgage and warrant unto mortgagee, forever, the following described real estate located in _______Cook ______ County. State of Illinois, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of Illinois, to wit:

Sub-Lot 31 in Roland R. Landis Subdivision of Lots 108 and 109 in School Trustees Subdivision of the North Part of Section 16. Township 39 North, Range 13, East of the Third Pricipal Meridian, in Cook County, Illinois.

Commonly known as 5331 West Van Buren Street, Chicago, Illinois Permenant Index Number: 16-16-118-026

THIS DOCUMENT IS BEING RE-RECORDED IN PLACE OF DOCUMENT NO. 93991063, RECORDED 12/3/93, TO CORRECT A SEQUENCE ERROR.

This mortgage shall also secure advances by the of rigageee in an amount not to exceed the amount shown above as Future Advance Amount.

Together with all buildings and improvements now or hereafter erected thereon and the rents, issues and profits thereof, and all screens, awnings, shades, storms, sash and blinds, and all heating, lighting, plumbing, gas, electric, ventilating, retrigerating, and air-conditioning equipment used in connection therewith, all of which, for the purpose of this mortgage, shall be deemed fixtures and subject to the lien hereof, and the hereditaments and appurtenances pertaining to the property above described, all of which is releast to hereinafter as the "premises" or the "mortgaged premises."

TO HAVE AND TO HOLD the premises unto mortgagee, its successors and assigns, forever, for the purposes, and upon the conditions and uses herein set to the

The mortgagor hereby convenants that the mortgagor is seized a good title to the mortgaged premises in fee simple, free and clear of all liens and incumbrances, except as follows:

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and the mortgagor will forever warrant and defend the same to the mortgagee against rill claims whatsoever.

PROVIDED ALWAYS, and these presents are upon this express condition, that if the mortgager shall pay or cause to be paid to the mortgagee the indebtedness as expressed in the above described Note secured hereby according to the terms thereof and all renewals and extensions thereof, and all other present and future indebtedness of mortgager to mortgagee (except subsequent consumer cradit sales and direct loans made pursuant to the Illinois Consumer Finance Act), all of such indebtedness begin herein collectively referred to as the "find bledness hereby secured," and shall make all other payments and perform all other terms, conditions, covenants, warranties and promises herein contained, then these presents shall coase and be void.

The mortgagor covenants with the mortgagee that the interests of the mortgagor and of the mortgagor in the premises shall be assessed for taxation and taxed together without separate valuation, and to pay before they become delinquent all taxes and as, estiments now or hereafter assessed or levied against this mortgage or the indebtedness hereby secured and on the premises described in this mortgage, including every mortgage interest which this mortgage may have or be deemed to have in such premises by reason of this mortgage, and to deliver to the mortgage for the mortgage's representative on demand receipts showing the due payment thereof, hereby walving and releasing all rights of offset or deduction against (inclined bledness secured by this mortgage because of the payment of such taxes or assessments.

The mortgagor further covenants with the mortgagee to keep the mortgaged premises insured for fire and extendr a coverage for the full insurable value thereof, to pay the premiums thereon when due and to comply with coinsurance provisions, if any, in insurance companies approved by the mortgagee, with loss payable to the mortgagee as its interest may appear. All policies covering the mortgaged premises shall be deposited with and held by the mortgagee. Loss proceeds, less expenses of collection, shall, at the mortgagee's opton, be applied on the indebtedness hereby secured whether do or not, or to the restoration of the mortgaged premises.

The martgagor lurther covenants with the margages: (1) to pay the indebtedness hereby secured; (2) to keep the martgaged premises in good tenantable condition and repair; (3) to keep the martgaged premises tree from tiens superior to the lien of this martgage; (4) not to commit wiste nor suffer waste to be committed on the martgaged premises; and (5) not to do any act which shall impair the value of the martgage premises.

In case any such taxes or assessments remain unpaid after they become delinquent, or in case of failure to keep the mortgaged premises so insured, the approved policies deposited, or the insurance premiums paid, or to keep the same in good condition and repair, free from liens and waste, the mortgagee may on its part cure such defaults and all sums advanced for that purpose shall immediately be repaid to the mortgagee and shall, unless so repaid, be added to and deemed part of the indebtedness secured hereby, bear interest at the maximum legal rate allowed by Illinois statute and form a lien upon the real estate described herein.

Upon breach or non-performance of any of the terms, conditions, covenants, warranties, or promises by the mortgager contained herein, in said Note or any other evidence of an indebtedness secured hereby, said Note and all indebtedness herby secured shall, at the option of the mortgagee and without further notice or demand, become immediately due and payable.

Mortgagor hereby waives all rights to possession of and income from the mortgaged premises for the period following commencement of any action to foreclose this mortgage through expiration of any redemption period. Mortgagor further agrees that upon commencement of an action to foreclose this mortgage, the court may appoint a receiver of the mortgaged premises, including homestead interest, and may empower the receiver to preserve and maintain the mortgaged premises and to collect the rents, issues and profits of said premises during the pendency of said action and until expiration of any redemption period, and may order such rents issued and profits when so collected, be applied first to the receivership expenses, including expenses incurred for necessary repairs, for the payment of insurance premiums, taxes and assessments, and for commissions due the receiver, with the balance thereof being paid to the person entitled to a deed under the certificate of sale, or in reduction of the redemption money if said premises be redeemed as prescribed by law.

Mortgagor agrees to pay all expenses and disbursements paid or incurred in behalf of mortgagee in connection with the foreclosure hereof including, without limitation, reasonable attorney's fees, abstracting or title insurance fees, outlays for documentary evidence and all similar expenses or disbursements. All such expenses and disbursements shall be an additional lien upon the mortgaged premises, shall be taxes as costs and included in any decree that may be rendered in such foreclosure proceeding.

If mortgagor in an lillinois corporation or a foreign-corporation licensed to do business in the State of Illinois, mortgagor hereby waives any and all rights of redemption from sale under any order or decree of foreclosure of this mortgage fully, on behalf of the mortgagor and, to the extent permitted by law, on behalf of every person or party acquiring any interest in or title to the mortgaged premises subsequent to the date of this mortgage.

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