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	/U Batterson Park R	te Consumer Originations		
	When recorded, please	D rotum to		Doc#: 0428212149
		Record and Return To: Integrated Loan Services 27 Inwood Road Rocky Hill, CT 06067		Eugene "Gene" Moore Fee: \$38.50 Cook County Recorder of Deeds Date: 10/08/2004 03:48 PM Pg: 1 of 8
1	. DATE AND PARTIE parties, their addresses MORTGAGOR: DA	With Fr. S. The date of this Mortgage (S. and text) dentification numbers VID M HUNDLEY II and M	ORTGAGE uture Advance Clause) Security Instrument) is , if required, are as follows: IARGARET MALONE	
2.	CONVEYANCE. For secure the Secured Deb bargains, sells, conveys SEE ATTACHED LEG	, mortgages and warrants to Le	nder the following described	ncy of which is acknowledged, and to Security Instrument, Mortgagor grants, property:
		statements to:		O _{FF}
		in COOK (County)		
	,(Ad	dress) Cl	HICAGO (City)	, Illinois60622
	now, or at any time in th	e future, be part of the real esta	oyalties, mineral rights, oil a ture improvements, structure ate described above (all referr	(ZIP Code) and gas rights, all water and riparian s, fixtures, and replacements that may ed to as "Property")
3.	A. Debt incurred under below and all their	FUTURE ADVANCES. The	term "Secured Debt" is defin note(s), contract(s), guaranty(ed as follows: (s) or other evidence of debt described (s) must specifically identify the debt(s)

THAT CERTAIN FLEET LINE HOME EQUITY CREDIT LINE AGREEMENT WITH LENDER DATED

THE SAME DATE AS THIS MORTGAGE WITH A MATURITY DATE OF 08-23-34.

ILLINOIS - HOME EQUITY LINE OF CREDIT MORTGAGE (NOT FOR FNMA, FHLMC, FHA OR VA USE) ©1994 Bankers Systems, Inc., St. Cloud, MN Form OCP-REMTG-IL 6/17/99

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- B. All future advances from Lender to Mortgagor or other future obligations of Mortgagor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Mortgagor in favor of Lender executed after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Mortgagor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Mortgagor, or any one or more Mortgagor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.
- C. All other obligations Mortgagor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Mortgagor and Lenger.
- D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and it. value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

In the event that Lender fails to provide any necessary notice of the right of rescission with respect to any additional indebtedness secured under paragraph B of this Section, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument (but does not waive the security interest for the debts referenced in paragraph A of this Section).

4. MORTGAGE COVENANTS. Mortgagor ag ee: that the covenants in this section are material obligations under the Secured Debt and this Security Instrument. If Mortgagor breaches any covenant in this section, Lender may refuse to make additional extensions of credit and reduce the credit limit. By not exercising either remedy on Mortgagor's breach, Lender does not waive Lender's right to later consider the event a breach if it happens again.

Payments. Mortgagor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.

Prior Security Interests. With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees to make all payments when due and to perform or comply with all covenants. Mortgagor also agrees not to allow any medification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written approval.

Claims Against Title. Mortgagor will pay all taxes, assessments, liens, encumbrances, teare payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor or provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.

Property Condition, Alterations and Inspection. Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor shall not commit or allow any waste, impairment, or deterioration of the Property. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims and actions against Mortgagor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Mortgagor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection.

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Authority to Perform. If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument.

Leaseholds; Condominiums; Planned Unit Developments. Mortgagor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or a planned unit development, Mortgagor will perform all of Mortgagor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.

Condemnation. Mortgagor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document

Insurance. Mortgagor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval, which shall not be unreasonably withheld. If Mortgagor fails to maintain the coverage described above, Lender may, at Lender's option, obtain love age to protect Lender's rights in the Property according to the terms of this Security Instrument.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause." Mortgagor shall in mediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Mortgagor shall immediately give to Lender all receipts of paid premiums and renewal natices. Upon loss, Mortgagor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if rot made immediately by Mortgagor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount or any payment. Any excess will be paid to the Mortgagor. If the Property is acquired by Lender, Mortgagor's right to any incurrance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

Financial Reports and Additional Documents. Mortgagor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and Lender's lien status on the Property.

- 5. DUE ON SALE. Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, a transfer or sale of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable.
- 6. DEFAULT. Mortgagor will be in default if any of the following occur:

Fraud. Any Consumer Borrower engages in fraud or material misrepresentation in connection with the Secured Debt that is an open end home equity plan.

Payments. Any Consumer Borrower on any Secured Debt that is an open end home equity plan fails to make a payment when due.

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Property. Any action or inaction occurs that adversely affects the Property or Lender's rights in the Property. This includes, but is not limited to, the following: (a) Mortgagor fails to maintain required insurance on the Property; (b) Mortgagor transfers the Property; (c) Mortgagor commits waste or otherwise destructively uses or fails to maintain the Property such that the action or inaction adversely affects Lender's security; (d) Mortgagor fails to pay taxes on the Property or otherwise fails to act and thereby causes a lien to be filed against the Property that is senior to the lien of this Security Instrument; (e) a sole Mortgagor dies; (f) if more than one Mortgagor, any Mortgagor dies and Lender's security is adversely affected; (g) the Property is taken through eminent domain; (h) a judgment is filed against Mortgagor and subjects Mortgagor and the Property to action that adversely affects Lender's interest; or (i) a prior lienholder forecloses on the Property and as a result, Lender's interest is adversely affected.

Executive Officers. Any Borrower is an executive officer of Lender or an affiliate and such Borrower becomes indebted to Lender or another lender in an aggregate amount greater than the amount permitted under federal laws and regulations.

7. REMEDIES ON DEFAULT. In addition to any other remedy available under the terms of this Security Instrument, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default. In some instance, federal and state law will require Lender to provide Mortgagor with notice of the right to cure, or other notices and may establish time schedules for foreclosure actions. Upon default, Lender shall have the right, without declaring the whole indebted less due and payable, to foreclose against all or part of the Property. This Security Instrument shall continue as a lien on any part of the Property not sold on foreclosure.

At the option of the Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising they remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it happens again.

- 8. EXPENSES; ADVANCES ON COVENANTS; ATTORNEYS' FLES; COLLECTION COSTS. If Mortgagor breaches any covenant in this Security Instrument, Mortgagor agrees to pay all expenses Lender incurs in performing such covenants or protecting its security interest in the Property. Such expenses include, but are not limited to, fees incurred for inspecting, preserving, or otherwise protecting the Property and Lender's security interest. These expenses are payable on demand and will bear interest from the date of payment until paid in full at the highest rate of interest in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. To the extent permitted by the United States Bankruptcy Code, Mortgagor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secured Debt as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect until released.
- 9. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES. As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.

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Mortgagor represents, warrants and agrees that:

- A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
- B. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.
- C. Mortgagor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor shall take all necessary remedial action in accordance with any Environmental Law.
- D. Mortgagor shell immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance c. the violation of any Environmental Law.
- 10. ESCROW FOR TAXES AND INSULANCE. If otherwise provided in a separate agreement, Mortgagor may be required to pay to Lender funds for taxes and insulance in escrow.
- 11. JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND. All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on he Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.
- 12. SEVERABILITY; INTERPRETATION. This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.
- 13. NOTICE. Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address on page 1 of this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.
- 14. WAIVERS. Except to the extent prohibited by law, Mortgagor waives all appraisement and homestead exemption rights relating to the Property.

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not e other made	AIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time shall exceed \$
16. LINE zero l	E OF CREDIT. The Secured Debt includes a revolving line of credit. Although the Secured Debt may be reduced to a balance, this Security Instrument will remain in effect until released.
17. APPI exten	LICABLE LAW. This Security Instrument is governed by the laws as agreed to in the Secured Debt, except to the t required by the laws of the jurisdiction where the Property is located, and applicable federal laws and regulations.
amen [Chec A	ERS. The covenants and agreements of each of the riders checked below are incorporated into and supplement and define terms of this Security Instrument. ck all applicable boxes] ssignment of Lesses and Rents Other DDITIONAL TERMS.
SIGNATI	Sugnment of Lease and Rents Other
any attacl	hments. Mortgagor also acknowledges receipt of a copy of this Security instrument on the date stated on page 1. If checked, refer to the attached Addendum incorporated herein, for admironal Mortgagors, their signatures and acknowledgments. 08-23-04 (Date) (Signature) MARGARET MALONE (Date)
ACKNO (Individual)	WLEDGMENT: STATE OF ILLINOIS , COUNTY OF COOK } ss. This instrument was acknowledged before me this 23RD day of AUGUST, 2004 by DAVID M HUNDLEY II and MARGARET MALONE My commission expires: 9/28/2

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RIDER

THIS RIDER is made this 23RD day of AUGUST, 2004 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust of Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to FLEET NATIONAL BANK, PRINCIPALLY LOCATED IN RHODE ISLAND
(the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 8.9 N MAY ST UNIT #F, CHICAGO, ILLINOIS 60622
[Property Address]
In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:
That Section number(s) 12 AND 17 SEVERABILITY; INTERPRETATION. AND APPLICABLE I AW.
of the Security Instrument is/are hereby celeted in its/their entirety and the following Governing Law section is substituted in its/their place:
GOVERNING LAW, SEVERABILITY. The state and local laws applicable to this MORTGAGE shall be the laws of the jurisdiction in which the Property is located. Notwithstanding the foregoing, nothing herein shall limit the applicability of federal law to this MORTGAGE In the event that any provision of this MORTGAGE or the Note conflicts with applicable law, the conflicting provision shall be deemed to be amended to afford the Lender the maximum rights allowed by law. No conflict with applicable law shall affect other provisions of this MORTGAGE or the Note that can be given effect without the conflicting provision, and, to this end, the provisions of this MORTGAGE and Note are declared to be severable.
The remainder of the covenants and agreements contained in the Security Instrument shall remain in full force and effect.
BY SIGNING BELOW, Borrower accepts and agrees to the covenants, terms and provisions contained in this Rider. (SEAL)
Bankers Systems, Inc., St. Cloud, MN Form FNB-RIDER 8/24/98 (SEAL) MARGARET MALONE (page 1 of 1)

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SCHEDULE "A"

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE CITY OF CHICAGO, COOK COUNTY, ILLINOIS TO WIT:

PARCEL 11

THE EAST 17.71 FEET OF THE WEST 155.94 FEET OF TRACT OF LAND HEREINAFTER DESCRIBED:

THAT PART OF LOTS 3 THROUGH 18 AND PART OF THE PUBLIC ALLEYS ADJOINING SAID LOTS IN BLOCK 6 IN ELSTON'S ADDITION TO CHICAGO IN THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 5, TOWNSHIP 39 NORTH, RAYICE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 10; THENCE NORTH 00 DEGREE 00 MINUTES 00 SECONDS WEST ALONG THE WEST LINE OF LOTS 5 TO 10 AFORESAID 139.16 FEET; THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS EAST 101.03 F.ET. THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST 4.71 FEET; THENCE NORTH 90 DEGREES 30 MINUTES 00 SECONDS EAST 18.02 FEET; THENCE SOUTH 00 DEGREE 00 MINUTES 00 SECONDS EAST 3.66 FEF (;) HENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS EAST 19.82 FEET; THENCE SOUTH 00 DEGREE COMINUTES 00 SECONDS EAST 3.67 FEET; THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS EAST 145/9 FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST 19.03 FEET; THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS EAST 8.56 FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECON US LAST 22.0 FEET; THENCE SOUTH 90 DEGREES 00 MINUTES 00 SECONDS WEST 155.93 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS EAST 3.72 FEET; THENCE SOUTH 90 DEGREES 00 MINUTES 00 SECONDS WEST 20.0 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS EAST 3.69; THENCE 30 JTH 90 DEGREES 00 MINUTES 00 SECONDS WEST 18.02 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 30 SECONDS EAST 3.69 FEET; THENCE SOUTH 90 DEGREES 00 MINUTES 00 SECONDS WEST 19.95 FEET; THENCL NORTH 00 DEGREES 00 MINUTES 00 SECONDS EAST 19.34 FEET; THENCE SOUTH 90 DEGREES 00 MIN 7TF.S 00 SECONDS WEST 46.17 FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS WEST 17 85 PEET: THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS EAST 19.32 FEET; THENCE SOUTH 00 DEGREES () MIN UTES 00 SECONDS WEST 98.20 FEET TO THE SOUTH LINE OF LOT 10; THENCE SOUTH 89 DEGREES 30 MINUTES 52 SECONDS WEST ALONG SAID SOUTH LINE 52.47 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY ILLINOIS.

PARCEL 2:

EASEMENTS FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AFORESAID AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR ST JOHN'S PARK TOWNHOME HOMEOWNER'S ASSOCIATION DATED AUGUST 23, 2000 AND RECORDED AUGUST 21, 2000 AS DOCUMENT NUMBER 00666092, AS AMENDED FROM TIME TO TIME.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENT, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

TITLE HELD BY: DAVID M. HUNDLEY AND MARGARET E. MALONE, HUSBAND AND WIFE-TENANTS BY THE

ENTIRETIES

PARCEL:

17-05-413-065-0000