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DUFIRST PRIORITY MTG

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If any payment required under such Promissory Note is not paid when due, or if default shall be made by Buyer in the performance of any agreement, term or condition of this Seller or such Promissory Note, Seller may, at her option, declare the entire indebtedness secured hereby to be immediately due and payable and may enforce payment of such indebtedness by foreclosure of this Seller or otherwise, in the manner provided by law. Buyer shall pay all costs and expenses, including reasonable attorney's fees, incurred by Seller by reason of Buyer's default.


Provided, however, that if Buyer shall pay the above indebtedness and faithfully perform all agreements, terms and conditions of this Junior Mortgage and Promissory Note then this Junior Mortgage shall be null and void.

The rights and remedies of Seller herein are cumulative, not exclusive, and are in addition to all other rights and remedies available to Seller at law or equity. Failure of Seller to exercise any right or remedy at any time shall not be a waiver of the right to exercise any right or remedy on any future occasion.

If any provision of this Junior Mortgage shall be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

This Junior Mortgage is made upon the statutory condition, for any breach of which Seller will have the statutory power of sale, if existing under applicable law.

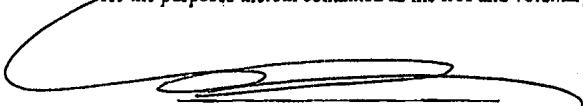
IN WITNESS WHEREOF, this Junior Mortgage is executed under seal on the 15th day of August, 2005.


Deon Owens

STATE OF ILLINOIS

COUNTY OF COOK

On the 28th day of FEBRUARY 2007 before me, a Notary Public in and for the above state and county, Deon Owens personally appeared, known to me or proved to be the person named herein and who executed the foregoing instrument, and being first duly sworn, such person acknowledged that he executed said instrument for the purposes therein contained as his free and voluntary act and deed.


NOTARY PUBLIC



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STREET ADDRESS: 6645 SOUTH BISHOP STREET
CITY: CHICAGO COUNTY: COOK
TAX NUMBER: 20-20-119-016-0000

LEGAL DESCRIPTION:

LOT 18 IN BLOCK 1 IN E.S. KIRKLAND'S SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office