

85 243 914

(Individual Form)

Loan No. 7210-3.7

THE UNDERSIGNED,

Richard J. Lah, Jr. and Mary Louise Lah, his wife
of City of Chicago, County of Cook, State of Illinois

hereinafter referred to as the Mortgagor, does hereby mortgage and warrant to

SECURITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO

11.00

a corporation organized and existing under the laws of the United States of America
hereinafter referred to as the Mortgagee, the following real estate in the County of COOK
in the State of ILLINOIS, to-wit:

Lot 28 and the Northerly 10 feet from front to rear thereof of Lot 27 in Block 13
in Wittbold's Indian Boundary Park No. 4, being a Subdivision of part of the North
East fractional 1/4 of fractional Section 32 and part of the Easterly 1/2 of Victoria
Pothier's Reservation in Township 41 North, Range 13, East of the Third Principal
Meridian, according to the plat thereof recorded November 28, 1928 as Document 10219837.

COMMONLY KNOWN AS: 7045 North Tonia Street
Chicago, Illinois 60646

PERMANENT INDEX NO: 10-32-205-035

Together with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon or placed therein, including all apparatus, equipment, fixtures or articles, whether in
single units or centrally controlled, used to supply heat, gas, air-conditioning, water, light, power, refrigeration, ventilation or other services, and any other thing now or hereafter therein or
thereon, the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and windows, floor coverings, screen doors, in-a-door beds,
awnings, stoves and water heaters (all of which are intended to be and are hereby declared to be a part of said real estate whether physically attached thereto or not); and also together with all
easements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee, whether now due or hereafter to become due as
provided herein. The Mortgagee is hereby subrogated to the rights of all mortgages, lienholders and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment, and with all the rights and privileges thereunto belonging,
unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the homestead, exemption and valuation laws of any State, which said rights and benefits said
Mortgagor does hereby release and waive.

TO SECURE

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of
Fourteen thousand and 00/100's ----- Dollars
(\$ 14,000.00), which Note, together with interest thereon as therein provided, is payable in monthly installments of

One hundred eighty two and 00/100's ----- Dollars
(\$ 182.00), commencing the 11th day of December, 19 85
which payments are to be applied, first, to interest, and the balance to principal, until said indebtedness is paid in full.

(2) any advances made by the Mortgagee to the Mortgagor, or his successor in title, for any purpose, at any time before the release and cancellation of this Mortgage, but at no time shall
this Mortgage secure advances on account of said original Note together with interest thereon in the sum of Fourteen thousand and 00/100's ----- Dollars (\$ 14,000.00),
provided that: nothing herein shall be construed as limiting the amount that shall be secured hereby when advanced to protect the
security or in accordance with covenants contained in the Mortgage.

(3) The performance of all of the covenants and obligations of the Mortgagor to the Mortgagee, as contained herein, in said Note.

THE MORTGAGOR COVENANTS:

A (1) To pay said indebtedness and the interest thereon as herein and in said note provided, or according to any agreement extending the time of payment thereof; (2) To pay when due and
before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, and sewer service charges against said property (including those heretofore due), and to (furnish
Mortgagee, upon request, duplicate receipts therefor, and all such items extending against said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the
improvements now or hereafter upon said premises insured against damage by fire, and such other hazards as the Mortgagee may require to be insured against; and to provide public liability
insurance and such other insurance as the Mortgagee may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the period of redemption, for the full insurable
value thereof. In such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagee: such insurance policies shall remain with the Mortgagee during said
period or periods, and contain the usual clause satisfactory to the Mortgagee making them payable to the Mortgagee; and in case of foreclosure sale payable to the owner of the certificate of sale,
owner of any deficiency, any receiver or redemptionor, or any grantee in a deed pursuant to foreclosure; and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and
compromise, in its discretion, all claims thereunder and to execute and deliver on behalf of the Mortgagor all necessary proofs of loss, receipts, vouchers, releases and documents required to be
signed by the insurance companies, and the Mortgagor agrees to sign, upon demand, all receipts, vouchers, and releases required of him to be signed by the Mortgagee for such purpose; and the
Mortgagee is authorized to apply the proceeds of any insurance claim to the restoration of the property or upon the indebtedness hereby secured in its discretion, but monthly payments shall
continue until said indebtedness is paid in full; (4) Immediately after destruction or damage, to commence and promptly complete the rebuilding or restoration of buildings and improvements now
or hereafter on said premises, unless Mortgagee elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage; (5) To keep said
premises in good condition and repair, without waste, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof; (6) Not to make, suffer or permit any
unlawful use of or any nuisance to exist on said property nor to diminish nor impair its value by any act or omission to act; (7) To comply with all requirements of law with respect to mortgaged
premises and the use hereof; (8) Not to make, suffer or permit without the written permission of the Mortgagee being first had and obtained, (a) any use of the property for any purpose other than that
for which it is now used, (b) any alterations of the improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said property, (c) any purchase on conditional sale,
lease or agreement under which title is reserved in the vendor, of any apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said property.

B In order to provide for the payment of taxes, assessments, insurance premiums, and other annual charges upon the property securing this indebtedness, and other insurance required or
accepted, I promise to pay to the Mortgagee, a prorata portion of the current year taxes upon the disbursement of the loan and to pay monthly to the Mortgagee, in addition to the above payments,
a sum estimated to be equivalent to one-twelfth of such items, which payments may, at the option of the Mortgagee, (a) be held by it and commingled with other such funds or its own funds for the
payment of such items; (b) be carried in a savings account and withdrawn by it to pay such items; or (c) be credited to the unpaid balance of said indebtedness as received, provided that the
Mortgagee advances upon this obligation sums sufficient to pay said items as the same accrue and become payable. If the amount estimated to be sufficient to pay said items is not sufficient, I
promise to pay the difference upon demand. If such sums are held or carried in a savings account, or escrow account, the same are hereby pledged to further secure this indebtedness. The
Mortgagee is authorized to pay said items as charged or billed without further inquiry.

C This mortgage contract provides for additional advances which may be made at the option of the Mortgagee and secured by this mortgage, and it is agreed that in the event of such advances
the amount thereof may be added to the mortgage debt and shall increase the unpaid balance of the note hereby secured by the amount of such advance and shall be a part of said note
indebtedness under all of the terms of said note and this contract as fully as if a new such note and contract were executed and delivered. An Additional Advance Agreement may be given and
accepted for such advance and provision may be made for different monthly payments and a different interest rate and other express modifications of the contract, but in all other respects this
contract shall remain in full force and effect as to said indebtedness, including all advances.

D That in case of failure to perform any of the covenants herein, Mortgagee may do on Mortgagor's behalf everything so covenanted; that said Mortgagee may also do any act it may deem
necessary to protect the lien hereof; that Mortgagor will repay upon demand any moneys paid or disbursed by Mortgagee for any of the above purposes and such moneys together with interest
thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness secured by this mortgage with the same priority as the original indebtedness and may
be included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises if not otherwise paid; that it shall not be obligatory upon the Mortgagee to
inquire into the validity of any lien, encumbrance or claim in advancing moneys as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any
moneys for any purpose nor to do any act hereunder; and the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder.

E That it is the intent hereof to secure payment of said note and obligation whether the entire amount shall have been advanced to the Mortgagor at the date hereof, or at a later date, and to
secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage contract.

OCT 18 1985 7U-21-405 DE

COOK COUNTY, ILLINOIS
1985 OCT 21 AM 11:57
P 5243914

85 243 914

THIS INSTRUMENT WAS PREPARED BY:
ANTOINETTE M. DOLEACH
SECURITY FEDERAL SAVINGS AND LOAN
1209 North Milwaukee Avenue
CHICAGO, ILLINOIS 60622

AND LOAN ASSOCIATION OF CHICAGO

GIVEN under my hand and Notarial Seal, this 11th day of October, A.D. 1985

Notary Public
John C. Zetser

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rights under any homestead, exemption and valuation laws.

and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT
Richard J. Loh, Jr. and Mary Louise Loh, his wife
 personally known to me to be the same person whose names
 appeared before me this day in person, and acknowledged that *they*
 signed, sealed and delivered the said instrument
 as *theirs* free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of all

STATE OF Illinois } ss. COUNTY OF Cook
I, The Undersigned, a Notary Public in

day of _____, A.D. 19 85

X Richard J. Loh, Jr. (SEAL)

Mary Louise Loh (SEAL)

IN WITNESS WHEREOF, this mortgage is executed, sealed and delivered this 17th

[illegible]

thereon up to the time of such sale, and the surplus, if any, shall be paid to the Mortgagee, and the purchaser shall not be obliged to see to the application of the purchase money. In case the mortgaged premises should be sold by the Mortgagee, the Mortgagee shall be taken by condemnation, or by any other means, for any part thereof, the Mortgagee shall be entitled to receive, and shall be allowed to collect and receive all compensation which may be paid for any property taken or for damages to any property not taken and all compensation or consideration so received shall be forthwith applied by the Mortgagee as it may elect, to the immediate redemption of the indebtedness secured hereby, or to the repair and restoration of any property so damaged, provided that any excess over the amount of the indebtedness shall be delivered to the Mortgagee or to the holder of the mortgage.

[illegible][illegible]

Mortgagee shall have two ways to accelerate it, prior to the sale or transfer, Mortgagee and the person to whom the property is sold or transferred reach agreement in writing that the sums secured by this mortgage to be immediately due and payable.

Subject to the terms of this paragraph, nothing in this mortgage contract shall prevent Mortgagee from dealing with any assets acquired in interest of the Mortgagee in the same manner as with the Mortgagee, and said dealings may include transferring to sue or extending the time for payment of the debt secured hereby, but said dealings shall not discharge or in any way affect the liability of the Mortgagee hereunder for the debt hereby secured.

That if all or any part of the property or any interest therein is sold or transferred by Mortgagee without the prior written consent of Mortgagee, excluding (a) the creation of a new encumbrance subordinate to this mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, assignment, or operation of law upon the death of a joint tenant or (d) the grant of any lessorhold interest of three years or less not containing an option to purchase, Mortgagee may, at Mortgagee's option, declare without notice all of the foregoing provisions null and void.