

TO SECURE TO HAVE AND TO HOLD the said premises, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment, and with all the rights and privileges therein...

PROVIDED, HOWEVER, that if the Mortgagor shall pay the principal and all interest as provided in the Note, and shall pay all other sums hereinafter provided for, or secured hereby, and shall well and truly perform all of the covenants herein contained...

INTEREST ONLY WITH PRINCIPAL DUE AT MATURITY. The interest on the principal sum of \$70,172.00 which Note, together with interest thereon as therein provided, is payable in consecutive monthly installments...

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of the Southwest quarter of Section 13, Township 41 North, Range 9, East of the Third Principal Meridian, in Cook County, Illinois.

THIS INDENTURE WITNESSETH that the undersigned First National Bank of Mount Prospect a corporation organized and existing under the laws of the State of Illinois...

MORTGAGE (Corporate Trustee Form) 86494492 1200

COPIES 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50

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By: [Signature]

This document was prepared by: Debra Duppler, Union National Bank, 1 Fountain Square Plaza, Egan, IL 60120

B. At the option of the Mortgagee, 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, 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 committed with other such funds or its own funds for the payment of such items; (b) be carried in a savings account and withdrawn by it to pay such items; or (c) be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagee advances upon this obligation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, to pay the difference upon demand. If such sums are held or carried in a savings 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 advances and shall be a part of said Note advanced. 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 Mortgagee's behalf everything so covered; that said Mortgagee may also do any act it may deem necessary to protect the lien hereby; that Mortgagee will repay upon demand any moneys paid or disbursed by Mortgagee for any of the above purposes and such moneys together with interest thereon 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 not 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 Mortgagee 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 the mortgage contract.

F. That in the event the ownership of said property or any part thereof becomes vested in a person other than the Mortgagee, the Mortgagee may, without notice to the Mortgagee, deal with such successor or successors in interest with reference to this mortgage and the debt hereby secured in the same manner as with the Mortgagee, and may foreclose to sue or may extend time for payment of the debt, secured hereby, without discharging or in any way affecting the liability of the Mortgagee hereunder or upon the debt hereby secured.

G. That time is of the essence hereof and it shall be made in performance of any covenant herein contained or in making any payment under said Note or obligation or any extension or renewal thereof, or if proceedings be instituted to enforce any other lien or charge upon any of said property, or upon the filing of a proceeding in bankruptcy by or against the Mortgagee, or if the Mortgagee shall make an assignment for the benefit of the creditors of his property or if his property be placed under control of or in custody of any court, or if the Mortgagee abandon any of said property, then and in any of said events, the Mortgagee is hereby authorized and empowered, at its option and without notice, to declare the lien hereby created or the priority of said lien or any right of the Mortgagee hereunder, to apply forward the payment of said mortgage indebtedness immediately due and payable, together with interest thereon, to the Mortgagee, and said Mortgagee may also immediately proceed to foreclose this mortgage, and in any foreclosing a sale may be made of the premises either separately or en masse without offering the several parts separately.

H. That the Mortgagee may employ counsel for advice or other legal service at the Mortgagee's discretion in connection with any dispute as to the debt hereby secured or the lien of this instrument, or any litigation to which the Mortgagee may be made a party on account of the lien or which may affect the title to the property securing this indebtedness hereby secured or which may affect said debt or lien and any reasonable attorney's fees so incurred shall be added to and be a part of the debt hereby secured. Any costs and expenses reasonably incurred in the foreclosure of this mortgage and sale of the property securing the same and in connection with any other dispute or litigation affecting said debt or lien, including reasonable attorney's fees, shall be added to the transaction, shall be added to and be a part of the debt hereby secured. All such amounts shall be payable by the Mortgagee to the Mortgagee on demand, and if not paid shall be included in any decree or judgment as a part of said mortgage debt and shall include interest at the highest contract rate, or if no such contract rate then at the highest rate permitted by law or applicable regulation, in the event of a foreclosure sale of said premises there shall first be paid out of the proceeds hereof all of the unpaid amount, then the entire indebtedness whether due and payable by the terms hereof or not and the interest due thereon up to the time of such sale, and the overplus, if any, shall be paid to the Mortgagee, and the purchaser shall not be obliged to see to the application of the purchase money.

I. In case the mortgaged property, or any part thereof, shall be taken by condemnation, the Mortgagee is hereby empowered to collect and receive as compensation which may be paid for any property taken or for damages to any property not taken and all condemnation compensation so received shall be forthwith applied by the Mortgagee as it may elect, to the immediate reduction 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 his assignee.

J. That Mortgagee, without notice, and without regard to the condition, if any, paid thereon, and notwithstanding the existence at that time of any lien or other claim thereon, may release any part of the premises or any person liable for any indebtedness existing at that time of the Mortgagee, without releasing the liability of any party to the Note and Mortgage and without in any way affecting the priority of the lien of the Mortgage, to the full extent of the indebtedness remaining unpaid hereunder, upon any part of the security not expressly released, and may agree with any party obligated on said indebtedness or having any interest in the security described herein to extend the time for payment of any part or all of the indebtedness secured hereby, such agreement shall not, in any way, release or discharge the lien hereof, but shall extend the time hereof as agreed to by the parties and shall not affect the priority of the lien of the Mortgage, or endow or endorse or guarantee thereon under any covenant of the Mortgage or of said Note, nor provide for the Mortgagee from said Note, or otherwise of the said premises or any part thereof, or make or surrender of the Mortgage or of said Note, or of any other right, power, or privilege herein or intended to be granted in the event of any other default than made or any subsequent default.

K. At all times, regardless of whether any loan proceeds have been disbursed, the Mortgagee secures (in addition to any loan proceeds disbursed from time to time) the payment of any and all loan commissions, service charges, liquidated damages, expenses, and advances due to or incurred by the Mortgagee in connection with the loan to be secured hereby, all in accordance with the application and loan commitment issued in connection with this transaction.

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