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MORTGAGE

Charles A. Kelly, married, ("Mortgagor") mortgages and warrants against the acts of the Mortgagor only to Charles A. Kelly, Trustee of the Charles A. Kelly, P.C. Money Purchase Pension Plan and Trust, or his successors in Trust and assigns ("Mortgagee"), of 111 West Monroe, Chicago, Illinois, to secure the indebtedness in the original principal amount of Ten Thousand and no/100 (\$10,000.00) Dollars with interest at Ten and One-Half (10-1/2%) percent per annum, which indebtedness is evidenced by Mortgagor's note (the "Note") dated December 30, 1985, with the balance of an indebtedness, if not sooner paid, due and payable on December 31, 1990, the following described real estate (the "Real Estate") located in the County of Cook, State of Illinois:

See Legal Description attached hereto and made a part hereof as Exhibit A

Address of Property: Unit 15-P, 3430 N. Lake Shore Drive, Chicago, Illinois 60657

Permanent Index No. 14-21-307-047-1167

This Mortgage is subject and subordinate to all liens and encumbrances now existing against the Real Estate and to any consensual future liens and other encumbrances made by the Mortgagor.

THIS MORTGAGE IS OR MAY BECOME A JUNIOR MORTGAGE.

Mortgagor shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note. Upon Mortgagor's breach of any covenant or agreement of Mortgagor in this Mortgage, Mortgagee, at Mortgagee's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Mortgagee shall be entitled to collect in such proceeding all expenses of foreclosure including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts, title commitments and policies.

Mortgagor hereby waives all right of homestead exemption in the Real Estate.

In Witness Whereof, Mortgagor has executed this Mortgage this 22<sup>nd</sup> day of December, 1986, married.

Charles A. Kelly (Signature)

State of Illinois )
County of Cook ) SS

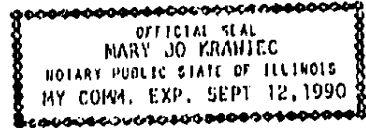
The foregoing instrument was acknowledged before me this 22 day of December, 1986 by Charles A. Kelly.

SEAL

Mary Jo Kraniec (Signature)
Notary Public

My commission expires: 9/12/90

This instrument prepared by:
Charles Nauts
Chapman and Cutler
111 West Monroe Street
Chicago, Illinois 60603



Box 211 (L. O'Donnell)

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Property of Cook County Clerk's Office

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## EXHIBIT A

Unit No. 15P, in 3440 Lake Shore Drive Condominium as delineated on Plat of Survey of the following described parcel of real estate:

Lots 1 and 2 in Owners Division of that part of Lot 26 (except the Westerly Two Hundred feet thereof) lying Westerly of Sheridan Road in the Subdivision of Block 16 in Hundley's Subdivision of Lots 3 to 21 and 33 to 37 in Pine Grove in Fractional Section 21, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois, which Plat of Survey is attached as Exhibit D to Declaration of Condominium made by American National Bank and Trust Company of Chicago, a National Banking Association, as Trustee under Trust Agreement dated March 5, 1979 and known as Trust No. 45940 and recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document Number 25106295, together with its undivided percentage interest in the common elements.

Party of the first part also hereby grants to party(ies) of the second part, and the successors and assigns of the party(ies) of the second part, as rights and easements appurtenant to the above described real estate, the rights and easements for the benefit of said property set forth in the aforementioned Declaration, and party of the first part reserves to itself, its successors and assigns, the rights and easements set forth in said Declaration for the benefit of the remaining property described therein.

This Deed is subject to all rights, easements, restrictions, conditions, covenants and reservations contained in said Declaration the same as though the provisions of said Declaration were recited and stipulated at length herein.

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COOK COUNTY RECORDER