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MORTGAGE interest to encourage white an examination of the interest of the int the described with a second two described the amount manual to the second works with its relative to the second of 19 86 . The mortgagor is WILLIAM B. NEAL AND REBECCA S. C. NEAL , CHIS. WIFE of the distribute of the comme

and the state of ("Borrower"). This Security Instrument is given to BOULEVARD BANK to

NATIONAL ASSOCIATION a national banking association of the laws of the United States of America and whose address is and 410 Na Michigan Avenue and the United States of America and whose address is and 410 Na Michigan Avenue and the United States of America and whose address is and 410 Na Michigan Avenue and Chicago, Illinois 60611

Borrower owes Lender the reincipal sum of RIGHTY THOUSAND AND NO/100 No. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments; with the full debt if note and careful and payable on the same date and payable modifications; (b) the payment of all o'ne sums, with interest, advanced under paragraph, 7 to protect the security of this a Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property.

located in VILLAGE OF LAGRANGE PARI.

(COOK LES MILECOUNTY Illinois 39

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univisonably withheld:

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This insturment was prepared by: 10 R.H. Hausen; 410 N. Michigan Avenue, Chicago, 11 60611

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which has the address of property in the property to the property of the prope toe of the shall not arouge tabless benefit agrees to the real gar in writing

TOGETHER WITH all the improvements now or hereafter erected on the property and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property! Affireplacements and additions shall also be covered by this Security Instrument Affire foregoing is referred to in this Security Instrument as the "Property." Security Instrument as the "Property." Security Instrument as the "Property." Security Instrument Affire the Affire Security Instrument as the "Property." Security Instrument Affire the Affire Security Instrument as the "Property." Security Instrument Affire the Affire the Affire Security Instrument Affire the Affire Security Instrument Affire the Affire Security Instrument Affire the Affire the Affire Security Instrument Affire the Affire Security Instrument Affire the Affire the Affire Security Instrument Affire the A

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to a mortgage, grant and convey the Property and that the Property is unencumbered except for encumbrances of records 3 Borrower, warrants, and will defend generally, the title to the Property against all claims, and demands subject to any Security Instruitation United Thiretwee and Lender agree to other herecomby these announts three differences of

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANT. B rlower and lend r toyer at and agree as follow:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due

the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be; at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due. Borrower shall pay to Lender any

amount necessar, to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender, If under paragraph 19 the Property is soldior acquired by Lender Lender shall apply, no later, than immediately prior of the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of

application as a credit ar an at the sums secured by this Security Instrument.

3. Application of A needs. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be an older. It is a charges due under the Note; second, to prepay and charges due under the

Note; third, to amounts payable v. der paragraph 2; fourth, to interest due; and last, to principal due.

4: Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain product your this Security Instrument, and leasehold payments or ground rents, if any Borrower shall pay these obligations it at emanner provided in paragraph 2 or if not paid in that manner, Borrower shall pay them on time directly to the perso. of ed payment! Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph!! If Borrower kes these payments directly, Borrower shall promptly furnish to Lender.

receipts evidencing the payments.

s evidencing the payments.

Borrower shall promptly discharge any lim, which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation is circle by the lien in a manner acceptable to Lender; (b) contests in good, faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to the Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priorit / over this Security Instrument. Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien of the or more of the actions set forth above within 10 days

of the giving of notice: The Track Tipe vo. 2008, S.C. Tan (** \$1, 418.008). MATGLERIC LETITION IN THE Property

5. Hazard Insurance. Borrower shall keep the improve next show existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "exte. of a "overage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amount and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrowe's abject to Lender's approval which shall not be

unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender an ish Il include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requi. es. Burrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower and give prompt notice to the insurance

carrier and Lender. Lender may make proof of loss if not made promptly by Borrov en

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lenue 's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened; the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with a. excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceed to repair or restore. the Property or to pay sums secured by this Security) Instrument, whether or not then due. The 30 dry period will begin in when the notice is given:

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal: nat. not extend or postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and

fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect a Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights. in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security. Instrument, appearing in court, paying reasonable attorneys fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7. Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this

Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement, at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment. - 4. เหมาะที่ เพื่อที่ ผู้เกียระบว โทยการ (การ รูป ในวัลสุดิทัศน์ น้ำสามายิสเตราสุดิที่ได้กำการ (ค.ศ. 2.) - 6

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law in the loan state of the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law in the loan state of the loan secured by this Security instrument, and the loan state of the loan secured by this Security instrument, and the loan secured by the loan security instrument, and the loan secured by the loa

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages; direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to I ender

assigned and shall be paid to Lender and the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower, and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is at thorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secure. By this Security Instrument, whether or not then due.

to the sums secure by this Security Instrument, whether or not then due.

Unless Lenda and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not overate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify an extization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the excise of any right or remedy.

11. Successors and Assigns B and; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall blind and ber efft, he successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under on the rems of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; (c) agrees that Lender and any other Borrower may agree to extend modify, forbear or make any accommodations with egard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this 'ecurity Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then, (r) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any same already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceal lence arding to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of

oaragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal as and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument and the which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument, or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender, all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenance or agreements; (c) pays all expenses incurred/intenforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower Borrower shall pay any recordation costs.

22. Waiver of Homestead, Borrower waives all right of homestead exemption in the Property.

supplement the co en ints and agreeme	and agreements of each such rider sha ents of this Security Instrument as i	ed by Borrower and recorded together wit if be incorporated into and shall amend an f the rider(s) were a part of this Securit
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BY SIGNING BELOW, Borrower Instrument and in any rider(s) executed by	a certs and agrees to the terms i	and covenants contained in this Securit
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a Notary Public in and for said county and state. and the second section is a representative three transfer and the property of the contract of the second section of

do hereby certify that WILLIAM B. NEAL AND REBECCA'S. NEAL, HIS WIFE

ARE The Same personally known to me to be the same person(s) whose name(s)

subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that ... The Y

signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein

our Products in the end of the court of the copies of the copies of the court in the contract of the set forthan air, againg the same near to their green in the first and fall between at a second a

Tangis Mil Kagari on kasarang sinduninih sahijish nakangan na pop kapati ingana c Given under my hand and official seal, this 177 day of JANUARY , 19 86

My Commission expires: September 1989

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Sec. 25.

This instrument was prepared by:

R.H. HANSEN

NOTIONAL BOULEVARD MAIL THIS INSTRUMENT TO

NATIONAL BOULEVARD BANK 410 N. MICHIGAN AVENUE OF CHICAGO

CHICAGO, ILLINOIS 60611 and the state of the (Address) (Addre न को अने होता हु अने में प्रवेदका अने कार्यक्रियों के लिए हुन्य में के अने प्रतिकृति के महिला है और है है है ह

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