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Recording Requested By And Please Return To:



Name C.I.T. Financial Services, Inc.
Address 8621 W. 95th St.
City and State Hickory Hills, Ill. 60457

REAL ESTATE MORTGAGE

Table with 2 columns: NAMES AND ADDRESSES OF ALL MORTGAGORS, MORTGAGEE; Loan Number, Date

THIS MORTGAGE SECURES FUTURE ADVANCES - MAXIMUM OUTSTANDING \$ 38,000.00

The words "I," "me" and "my" refer to all Mortgagors... The words "you" and "your" refer to Mortgagee.

MORTGAGE OR REAL ESTATE

To secure payment of all loans made to me, the performance of my other obligations under a Revolving Loan Agreement on this date between you and me...

Lot 14 in Block 25 in O. Reuter And Company's 1st Addition To Morgan Park Manor, A Subdivision Of Blocks 1, 2, 7, 8 In Subdivision Of The West 1/2 Of The South East 1/4 In Section 13, Township 37 North, Range 13 East Of The Third Principal Meridian (Except The South 240 Feet Of The West 1/2 Of Block 2 And The North 120 Feet Of Said Block 2) In Cook County, Illinois.

PAYMENT OF OBLIGATIONS

I will pay the Note and all other obligations secured by this mortgage according to their terms, and if I do, then this mortgage will become null and void.

TAXES - LIENS - INSURANCE

I will pay all taxes, liens assessments, obligations, encumbrances and any other charges upon the real estate, whether superior or inferior to the lien of this mortgage...

DEFAULT

If I do not comply with the terms of this mortgage or with the terms of my note or any other obligation secured by this mortgage, then the Full Amount of Loan Outstanding and any accrued and unpaid Finance Charge, will become due, if you desire, without your advising me.

EXTENSION

Each of the undersigned agrees that no extension of time or any other variation of any obligation secured by this mortgage will affect any other obligations under this mortgage.

BINDING EFFECT

The agreement in this mortgage will apply to and bind the undersigned and all other persons who claim through the undersigned, together and separately (jointly and severally), and will operate to the benefit of you, your successors and assigns.

WAIVER OF EXEMPTIONS

Each of the undersigned waives all marital rights, homestead exemptions and all other exemptions relating to the above real estate.

IN WITNESS WHEREOF, (I we) (has have) hereunto set (my our) hand(s) and seal(s) this 18th day of Feb. 19 86

Signatures of Martin W. Ryan and Kathleen A. Ryan with typed names and state of Illinois, county of Cook, SS.

STATE OF ILLINOIS
COUNTY OF Cook

The foregoing instrument was acknowledged before me this February 18, 1986 by Martin W. Ryan and Kathleen A. Ryan (his wife)

Signature of Mary Ann Pertile, My Commission Expires May 23, 1989, Notary Public



This instrument was prepared by Tracey M. Ruglio

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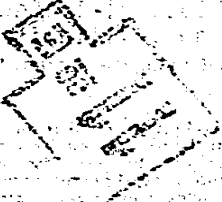
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