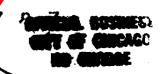
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Form HUD No. 6,38 III (Sec. 312 Loan) (Revised Aug 1970) (Revised July 1984)



MORTGAGE

20th day of February 1986 , between This Mortgage made as of the Sedora M. Hawthorne, Divorced thereinafter called, and if more than one party jointly and severally hereinafter called "Mortgagor"), residing at 3646 S. Rhodes, Chicago Cook County Illinois and the United States of America (hereinafter called "Mortgagee") acting by and through the Department of Housing and Urban Development having a Regional Office at 300 South Wacker Drive, Chicago, Cook County, and State of Illinois

WITNESSETH, that to secure the payment of an indebtedness in the principal amount of Twenty Seven Thousand And 00/100 Dollars (\$ 27,000.00), with interest thereon, which shall be payable in accordance with a certain note bearing even date herewith, a true and correct copy of which, exclusive of the signature of the Mortgagor, marked Schedule A" is annexed hereto and made a part hereof, and all other indebtedness which the Mortgagor is obligated to pay to the Mortgagor pursuant to the provisions of the Note and this Mortgagor, the Mortgagor hereby grants, conveys and mortgages to the Mr (tgagee:

The following described property situate in

Chicago Cook

200

Lot 11 (Exampt The North 30 Feet Thereof) And All Of Lots 12 And 13 In Block 2 In Thomas Scanlan's Addition To Pullman, Being A Subdivision Of The East 1 Of The South West 1 Of The South East 1 Of Section 21, Township 37 North, Range 1: East Of The Third Principal Meridian, In Cook County, Illinois.

86119797

11721 So. Princeton /Street Address: 22 21 416 011 0000 9 Perm. Tax No.:

TOGETHER, with all appurtenances thereto and all the eriote and rights of the Mortgagor in and to such property or in anywise appertaining thereto; all buildings and other structure, now or hereafter thereon erected or installed, and all fixtures and articles of personal property now or hereafter attached to, or used in, or in the operations of, any such fand, buildings or structures which are necessary to the complete use and occupancy of such buildings or structures for the purpose for which they were or are to be erected or installed, including, but not limited to all heaving, plumbing, bathroom, lighting, cooking, laundry, ventifating, refrigerating, incinerating, and air-conditioning equipment are the urcs and all replacements thereof and additions thereto, whether or not the same are or shall be attached to such land, buildings or structures in any manner;

TOGETHER, with any and all awards now or hereafter made for the alling of the property mortgaged hereby, or any part thereof (including any easement), by the exercise of the power of emerged domain, including any award for change of grade of any street or other roadway, which awards are hereby assigned to the Norroscer and are deemed a part of the property mortgaged hereby, and the Mortgagee is hereby authorized to collect and receive the proceeds of such awards, to give proper receipts and acquittances therefor, and to apply the same toward the payment of the indebtidness secured by this Mortgage, notwithstanding the fact that the amount owing thereon may not then he due and payable; and the Mortgagor hereby agrees, upon request, to make, execute and deliver any and all assignments and other instruments sufficient for the purpose of assigning each such award to the Mortgagee, free, clear and discharged of any encumbrances of any kind de narra whatsoever; and

TOGETHER, with all right, title and interest of the Mortgagor in and to the land lying in the streets and roads in front of and adjoining the above described land (all the above described land, buildings, other structures, 0, three, articles of personal property, awards and other rights and interests being hereinafter collectively called the "mortgaged property").

TO HAVE AND TO HOLD the mortgaged property and every part thereof unto the Mortgagee. Its successors and assigns forever for the purposes and uses herein set forth

AND the Mortgagor further covenants and agrees with the Mortgagee, as follows:

- 1. The Mortgagor will promptly pay the principal of and interest on the indebtedness evidenced by the Note, and all other charges and indebtedness provided therein and in this Mortgage, at the times and in the manner provided in the Note and in this Mortgage.
- 2. The Mortgagor will pay when due, as hereinafter provided, all ground rents, if any and all taxes, assessments, water rates and other governmental charges, fines and impositions, of every kind and nature who tsoever, now or hereafter imposed on the mortgaged property, or any part thereof, and will pay when due every amount of indebtedness secured by any lien to which the lien of this Mortgage is expressly subject
- 1. This Mortgage and the Note were executed and delivered to secure moneys advanced, or to be advanced, by the Mortgagee as or on account of a loan evidenced by the Note, for the purpose of making the improvements described or referred to in the Construction Agreement dated February 20 ,19 包含 to or on the mortgaged property, and for such other purpose, if any, described or referred to therein, which improvements are hereafter collectively called "Improvements." The Mortgagor shall make or cause to be made all the Improvements. If the construction or installation of the Improvements shall not be carried out with reasonable diligence, or shall be discontinued at any time for any reason, other than strikes, lockouts, acts of God, fires, floods or other similar catastrophies, riots, war or insurrection, the Mortgagee after due notice to the Mortgagor is hereby authorized (a) to enter upon the mortgaged property and employ any watch. men to protect the Improvements from depredation or anjury and to preserve and protect such property, (b) to carry out any or all then existing contracts between the Mortgagor and other parties for the purpose of making any of the Improvements, 🔌 (c) to make and enter into additional contracts and incur obligations for the purposes of completing the Improvements pursuant to the obligations of the Mortgagor hereunder, either in the name of the Mortgager or the Mortgagor, and (d) to pay and discharge.

8. The Improvements and all plans and specifications therefor shall comply with all applicable municipal antiportist, and upon their completion shall comply therefore the lations, and rules made or promulgated by lawful authority, and upon their completion shall comply therefore the lations, and rules made or promulgated by lawful authority, and upon their completion shall comply therefore the lations are also an interesting the lations and lations are also an interesting the lations and lations are also an interesting the lations and lations are also an interesting the lations are also also an interesting the lations are also also an

date of commencement of foreclosure proceedings for the mortgaged property, or as of the date the mortgaged property is balance of the accumulations under Paragraph 7(a) hereof, shall be credited to the principal amount owing on the Note as of the erty is sold under foreclosure or is otherwise acquired by the Mortgages, after default by the Mortgagor, any remaining Failure to do so before the due date of such amount shall he an event of default under this Mortgage. If the mortgaged propshall forthwith pay to the Mortgagee the amount of such deficiency upon written notice hi the Mortgagee of the amount thereof. amounts of the same nature required to be paid thereunder. If any such amount shall exceed the estimate therefor, the Mortgagor (c) Any excess funds that may be accumulated by reason of the deposits required under Patagraph 7(s) hereof, remaining after payment of the amounts described in clauses (i), (ii) and (iii) flicteof, shall he erenited to subsequent respective monthly

the next such deposit payable, constitute an event of default under this Mortgage.

Any deficiency in the amount of any such aggregate monthly payment shall, unless paid by the Mortgagor prior to the due date of

FOURTH, the temainder, to the principal due on the Mote.

THIRD, to interest due on the Note; and

Mortgagee may exclusively determine;

SECOND, to the amount of such ground tents, if any, fire and other hazard insurance premiums, taxes, assessments, rates and other governments charges required to be paid under the provisions of this Mortgage, in whatever sequence the

FIRST, to the late charges, if any, referred to in the Mote;

amount so deposited), in the order, any provision of the Note to the contrary notwithstanding, as follows: indebtedness of the Mortgagor pursuant to the Note and this Mortgage (to the extent that monies are available from the amount of principal and interest to be paid each month on account of the Mote, shall be added together, and the aggregate amount of the chereof shall be paid by the Mortgagor to the Mortgages in a single payment to be applied by the Mortgagor to the Mortgages in a single payment to be applied by the Mortgagor to the Mortgages in a single payment to be applied by the Mortgagor to the Rooters.

(b) All amounts required to be deposited within the Mortgagee monthly in accordance with Pice deposited and the

deposited. taxes, assessments, water rates and other governmental charges. No interest shall be payable by the Mortgagee on any sum so ing to the Mortgagee of the occurrence of the last-mentioned event. All such amounts so deponited with the Mortgagee shall be held by the Mortgagee, or any agent designated by it, in trust to be used only for the payment of such ground rents, premiums, termination of such ablantion under the prior mortgage or similar instrument. The Mosta gan give prompt notice in writeof calendar months to elapse before one calendar month prior to the date when juch ground tents, premiums, taxes, assess-ments, water tates and other governmental charges, respectively, will become jue and payable. It any amount referred to in clauses (i) through (iii) hereof is required to be deposited by the Mortgagor under a mortgago or similar instrument having priority over the lien of this Mortgagor the Mortgagor shall make the deposits required by mit Patagraph 7 only in the event of the mortgaged property, (iii) taxes, assessments, water rates and other Pav in rental charges next becoming due on the mortgaged property (all the foregoing amounts as estimated by the Mortgagee and 2st South in a written notice of such estimate by the Mortgagee to the Mortgagen from time to time), less all amounts that may alread have been paid therefor, divided by the number premiums next becoming due on the policies of fire and all other hazard "sarance required by this Mortgage with gether with, and in addition to, the payment of principal and intriest monthly on account of the Note secured hereby, until the Note is paid in full, an amount of money equal to the total amound renty if (ii) ground renty if any, next becoming due, (ii) the 7. (a.) in order more fully to protect the security of this protect the protester shall deposit with the protestage to

and interest of the holder of any such prior lien, shall pass to he grantee acquiring title to the mortgaged property together with such policy and appropriate assignment of such right, title and interest which shall be made by the Mortgagor. the event of foreclosure of this Mortgage, or of any it nafet of title to the mortgaged property in extinguishment of such indebt-edness, all right, title and interest of the Mortgagor it s.d to every such insurance policy then in force, subject to the rights insurance proceeds or any part thereof is received by the Mortgagee may be applied by the Mortgagee, at its option, either indebtedness hereby secured, or to the receiven or repair of the mortgaged property damaged. In (b) In the event of loss or denest to the mortgaged property the Mortgagor will give to the Mortgagee immediate notice thereof by mail, and the Mortgagee may ask and file proof of loss is made otherwise promptly by or on behalf of the Mortgagor. Each insurance company issuance and file proof of loss is persuch loss directly to the Mortgagee, instead of to the Mortgagor and the Mortgagor. Each insurance company issuance of to the Mortgagor and the Mortgagee; jointly, unless the amount of loss is payaber to the holder of a lien under a mor gage or similar instrument to which this Mortgage is expressly subject; and the

the Mortgagor will pay to the Mortaleze every premium so paid by the Mortgagee. to the Mortgagee. The Mortgage may obtain and pay the premium on (but shall be under no obligation to do so) every kind of insurer required hereby if the amount of such premium has not been deposited as required by this Mortgage, in which event Mortgage, prompily sulmit to the Mortgagee for examination receipts or other evidence of such payment as shall be satisfactory delivered promptly and in every case in which pay promptly when due, as hereinstee provided, and any and all premiums on such invarince, and in every case in which payment thereof is not made from the deposits therefor required by this promptly to the Acrigagee, unless they are required to be delivered to the holder of a lien of a mortgage or similar instru-ment to which this derigage is expressly subject, in which latter event certificates thereof, satisfactory to the Mortgages, shall be Mortgagee and any other parties as shall be satisfactory to the Mortgagee. All such policies and attachments thereto shall, be delivered by the Mortge gee and all policies therefor shall be in such form and shall have attached thereto loss payable clauses in favor of the Coverage Insurance policies, in amounts not less than necessary to comply with the coinsurance clause percentage of the value applicable to the location and character of the property to be covered All such insurance shall be carried in companies approved 6. (a) The Mortzagor will keep all buildings, other structures and improvements, including equipment, now existing or which may heresties be esected or installed on the land mortgaged hereby, insured against loss by lite and other hexacter, and contingencies, in such amounts and manner, and for such periods, all as may be required from time to time by the Mortgagee. Unless otherwise required by the Mortgagee, all such insurance shall be effected by Standard Fire and Extended forms.

3. The Mortgagot will not voluntarily create, or permit or suffer to be created or to exist, on or against the mortgaged property, or any part thereof, any lien superior to the lien of this Mortgage, exclusive of the lien or liens, if any, to which this Mortgage is expressly subject, as set forth in the granting clause above, and will keep and maintain the same free from the claims of all parties supplying labor or materials which will enter into the construction or installation of the Improvements.

bureaus thereof, pertaining to such property or any part thereof. maintain the mortgaged property in good condition and state of repair and will not suffer or permit any waste to any part thereof, and will promptly comply with all the requirements of Federal, state and local governments, or of any departments, divisions or will the Mortgagor use, or permit or suffer the use of, any of the mortgaged property for any purpose other than the purpose or purposes for which the same is now intended to be used, without the prior written consent of the Mortgages. The Mortgagor will or purposes for which the same is now intended to be used, without the prior written consent of the Mortgages. The Mortgagor will mortgeged property, or any part thereof, except the improvements required to be made pursuant to Paragraph 3 hereof, nor 4. No building or other structure or improvement, fixture or personal property mortgaged hereby shall be removed or demolished without the prior written consent of the Mortgagee. The Mortgaget will not make, permit or suffer any alteration of or any building or other structure or improvement now or which may hereafter be etected or installed upon the or addition to any building or other structure or improvement now or which may hereafter be etected or installed upon the more and property or any persons any persons and improvement or make the property of the property or any persons and improvement or which may hereafter be etected or installed upon the may hereafter be effected or installed upon the

all Schie. obligations and liabilities incurred by resease of any action taken by the Mortgages, as provided in this Persgraph, all of which amounts to paid by the Mortgages, with interest there on the most of each such payment, at the same rate of interest set forth in the note referred to above, shall be paymble by the Mortgages to the Mortgages on demand and thail be secured by this mortgage.

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- 9. Upon any failure by the Mortgagor to comply with or perform any of the terms, covenants or conditions of this Mortgage requiring the payment of any amount of money by the Mortgagor, other than the principal amount of the loan evidenced by the Note, interest and other charges, as provided in the Note, the Mortgagee may at its option make such payment. Every payment so made by the Mortgagee (including reasonable attorney's fees incurred thereby), with interest thereon from the date of such payment, at the rate of six percent (6%) per annum, except any payment for which a different rate of interest is specified herein, shall be payable by the Mortgagor to the Mortgagee on demand and shall be secured by this Mortgage. This Mortgage with respect to any such amount and the interest thereon, shall constitute a lien on the mortgaged property prior to any other lien attaching or accruing subsequent to the Iten of this Mortgage.
- 10. The Mortgagee, by any of its agents or representatives, shall have the right to inspect the mortgaged property from time to time at any reasonable hour of the day. Should the mortgaged property, or any part thereof, at any time require inspection repair, care or attention of any kind or nature not provided by this Mortgage as determined by the Mortgagee in its sole discretion, the Mortgagee may, after notice to the Mortgagor, enter or cause entry to be made upon, the mortgaged property, and inspect, repair, protect, care for or maintain such property, as the Mortgagee may in its sole discretion deem necessary, and may pay all amounts of money therefor, as the Mortgagee may in its sole discretion deem necessary.
- 11. The principal amount owing on the Note together with interest thereon and all other charges, as therein provided, and all other amounts of money owing by the Mortgagor to the Mortgagee pursuant to and secured or intended to be secured by this Mortgage, shall immediately become due and payable without notice or demand upon the appointment of a receiver or liquidator, whether voluntary or involuntary, for the Mortgagor or any of the property of the Mortgagor or upon the filing of a petition by or against the Mortgagor under the provisions of any State insolvency law, or under the provisions of the Bankruptcy Act of 1898, as amended, or upon the making by the Mortgagor of an assignment for the benefit of the Mortgagor's creditors. The Mortgagee is authorized to declare, at its option, all or any part of such indebtedness immediately due and payable upon the happening of any of the following events:
- (a) Failure to pay the amount of any installment of principal and interest, or other charges payable on the Note, which shall have become due, prior to the due date of the next such installment;
 - (b) Nonperformance by the Mortgagor of any covenant, agreement, term or condition of this Mortgage, or of the Note (except as of ervise provided in subdivision (a) hereof) or of any other agreement heretofore, herewith or hereafter made by the Movtgago with the Mortgagee in connection with such indebtedness;
 - (c) Failure of the Morragor to perform any covenant, agreement, term or condition in any instrument creating a lien upon the mortgaged property, or any part thereof, which shall have priority over the lien of this Mortgage;
 - (d) The Mortgagee's discovery of the Mortgagor's failure in any application of the Mortgagor to the Mortgagee to disclose any fact deemed by the Mortgagee to be material, or of the making therein or in any of the agreements entered into by the Mortgagor with the Mortgagee (including, but not limited to the Note and this Mortgage) of any misrepresentation by, on behalf of, or for the benefit of, the Mortgagor:
 - (e) The sale, lease or other transfer of any kind or nature of the mortgaged property, or any part thereof, without the prior written consent of the Mortgagee.
 - (f) The enactment after the date of the Mortgage of any law of the State of Illinois deducting from the value of the mortgaged property (or any part thereof) for the purpose of taxation, any lien thereon, or changing in any way its laws for the taxation of mortgages or denote secured by mortgage for state or local purposes, or the manner of collection of any such tax, so as to affect this Mortgage, and if after such enactment or change the holder of the Note and this Mortgage gives written notice to the Mortgagor declaring the Note and all other indebtedness secured by this Mortgage to be due and payable, because of any such enactment or change, immediately upon the expiration of thirty (30) days after such notice.

The Mortgagee's failure to exercise any of its rights hereunde, s'all not constitute a waiver thereof. All the events in this Paragraph enumerated upon the happening of any of which the Note stat! become, or may be declared to be, immediately due and payable, are in this Mortgage called "events of default".

- 12. The Mortgagee may from time to time cure each default under any covenant or agreement in any instrument creating a lien upon the mortgaged property, or any part thereof, which shall have priority over the lien of this Mortgage, to such extent as the Mortgagee may exclusively determine, and each amount paid (if any) by the Mortgagee to cure any such default shall be paid by the Mortgager to the Mortgagee; and the Mortgagee shall also become ubrogated to whatever rights the holder of the prior lien might have under such instrument.
- 13. (a) After the happening of any default hereunder, the Mortgagor shall uson demand of the Mortgagoe surrender possession of the mortgagod property to the Mortgagoe, and the Mortgagoe may enter such roperty, and let the same and collect all the rents therefrom which are due or to become due, and apply the same, after payment of air harges and expenses, on account of the indebtedness hereby secured, and all such rents and all leases existing at the time of such default are hereby assigned to the Mortgagoe as further security for the payment of the indebtedness secured hereby; and the Hortgagoe may also dispossess, by the usual summary proceedings, any tenant defaulting in the payment of any rent to the Mortgagoe.
- (b) In the event that the Mortgagor occupies the mortgaged property or any part thereof the Mortgagor agrees to surrender possession of such property to the Mortgagee immediately after any such default hereunder, and it the Mortgagor remains in possession after such default, such possession shall be as a tenant of the Mortgagee, and the Mortgagor raa'l pay in advance, upon demand by the Mortgagee, as a reasonable monthly rental for the premises occupied by the Mortgagor, an ario int at least equivalent to one-twelfth of the aggregate of the twelve monthly installments payable in the current calendar year, plus the actual amount of the annual ground rent, if any, taxes, assessments, water rates, other governmental charges and insurance permiums payable in connection with the mortgaged property during such year, and upon the failure of the Mortgagor to pay such monthly rental, the Mortgagor may also be dispossessed by the usual summary proceedings applicable to tenants. This covenant shall become effective immediately upon the happening of any such default, as determined in the sole discretion of the Mortgagee, who shall give notice of such determination to the Mortgagor; and in the case of foreclosure and the appointment of a receiver of the rents, the within covenant shall inure to the benefit of such receiver
- 14. The Mortgagee in any action to foreclose this Mortgage shall be entitled to the appointment of a receiver without notice, as a matter of right and without regard to the value of the mortgaged property, or the solvency or insolvency of the Mortgagor or other party liable for the payment of the Note and other indebtedness secured by this Mortgage.
- 15. The Mortgagor, within ten (10) days upon request in person or within twenty (20) days upon request by mail, will furnish promptly a written statement in form satisfactory to the Mortgagee, signed by the Mortgagor and duly acknowledged, of the amount then owing on the Note and other indebtedness secured by this Mortgage, and whether any offsets or defenses exist against such indebtedness or any part thereof.
- to. The Mortgagor will give immediate notice by registered or certified mail to the Mortgagee of any fire, damage or other casualty affecting the mortgaged property, or any conveyance, transfer or change in ownership of such property, or any part thereof.
 - 17. Notice and demand or request may be made in writing and may be served in person or by mail.
 - 18. In case of a foreclosure sale of the mortgaged property it may be sold in one parcel.
- 19. The Mortgagor will not assign the rents, if any, in whole or in part, from the mortgaged property, or any part thereof, without the prior written consent of the Mortgagee.

Clerk

30. The Mortgagos is lawfully seized of the mortgaged property and has good right, full power and lawful authority to seil and convey the same in the manner above provided, and will warrant and defend the same to the Mortgagee forever against the lawful claims and demands of any and all parties whatsoever.

above written. IN WITNESS WHEREOF this Mottgage has been duly signed and sealed by the Mottgagot on or as of the day and year first mortgage by all of them ionnity and severally, and they shall be obligated jointly and severally under all the provisions bereed and mortgage by all of them ionnity and severally, and they shall be obligated jointly and severally under all the provisions of this Mortgage. Wherever used herein the singular number shall include the hortgage. Wherever used herein the singular number shall include the singular, and the use of any gender shall be applicable to all genders wherever the sense requires. 21. This Mortgage and all the covenants, agreements, terms and conditions herein contained shall be binding upon and inute to the Mortgagor and the heirs, legal representatives and assigns of the Mortgagor and the mortgaged property; and shall be binding upon and inute to the benefit of the Mortgagor. The Mortgagor, as defined herein, consists of two or more perited, this Mortgagor, as defined herein, consists of two or more perited, this Mortgagor and the mortage and mortages and assigns. If the minute and section, consists of two optimities and section and assigns and the minute and section and the mortages.

1987 .ES isuguA My commission expires: 98 — io yab <u>vasurdað.</u> sidt Isa Given under my hand and .. [Binaton **4702** me this day in person and acknowledge that and administrated and delivered the said instrument as act, for the uses and purposes therein set to thi including the release and waiver of the right of homestead. - free and voluntary personally known to me to be the 3 me person(s) whose name(s) me this day in person and acknowledge that She signed, seale Her subscribed to the foregoing instrument, appeared before SΙ Sedora II. Hawthorne a Notary Public in and for said County, in the State aforesaid DO HEREBY nlean Fitzgerald County of 'SS STATE OF ILLING,S, (.2.1)

for Record in the Recorder's Office

County, Illinois,

, A.D. 19

m., and duly

:OT JIAM

rided in Book

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DEPRIMENT OF HOUSING S18 SOUTH MICHIGAN AV. OFFEN: N. CUNNINGHAM **†0909**

BOX 333 FILH

Loan No. 000 50600 3270

Mortgage

This instrument was prepared by:

nigd States of America acting by and

Sedora M. Hawthorne

igh the Department of Housing and

Development

STATE OF ILLINOIS

(Sec. 312 hand) NOFFICIAL COPY, 9 7 (Sevised Feb. 1985)

"SCHEDULE A"

PROMISSORY NOTE

Loan No.: 000 50600 3270

Place: Chicago, Illinois

\$ 27,000.00

Date: February 20, 1986

The undersigned reserve(s) the right to prepay at any time all or any part of the principal amount of this Note without the payment of penalties or premiums. All payments on this Note shall be applied tirst to the interest due on Note, and then to the principal due on the Note, and the remaining balance shall be applied to late charges if any. Except as provided below all monthly installment payments on this Note shall be credited as of the due date thereof without adjustment of interest because paid either before or after such due date.

IN THE EVENT the undersigned shall fail to pay the interest on or principal amount of this Note when due, and if such failure be subsisting on the date the next installment payment under this Note becomes due and payable, the unpaid principal amount of this Note, together with accrued interest and lake charges, shall become immediately due and payable, at the option of the Government, without notice to the undersigned. Failure of the Government to exercise such option shall not constitute a waiver of such default. No default shall exist by reason of nonpayment of any required installment of principal and interest so long as the amount of the optional prepayments already made pursuant hereto equals or exceeds the amount of the required installments. If the interest on, and principal of, this Note are not paid during the calendar month which includes the due date, the undersigned shall pay to the Government a late charge of 4% per calendar month, or fraction thereof, on the amount past due and remaining unpaid, provided that the imposition of said late charges, or any portion thereof, that is considered under Local Law to be included in arriving at the maximum rate of interest chargeable shall only be collectible to the extent permitted by statute. If this Note be reduced to judgment, it shall bear the lawful interest rate pertaining to judgments provided by Illinois law or a rate of 15%, whichever is less.

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Is suit is instituted by the Government to recover on this Note, the undersigned agree (s) to pay all costs of such collection including reasonable attorneys' fees and court costs.

THIS NOTE is secured by A First Mortgage of evendate for record in Recorder of Deeds Office in Cook County Illinois. , duly filed

DEMAND, protest and notice of demand and protest are hereby waived, and the undersigned hereby waives, to the extent authorized by law, any and all homestead and other exemption rights which otherwise would apply to the debt evidenced by this Note.

IN MITMESS WHEREOF, this Note has been duly executed by the undersigned, as of its date.

> (L.S.) Sedora M. Hawthorne (L.S.)

is credited to the principal amount due and the principal "\$ This is a reduction of principal outstanding on this date is \$ and not an optional prepayment under the terms of this Promissory Note and the Mortgage. Monthly payments are to be made at the times and in the amount provided in this Promissory Note until the amount due is paid in full. a t paio