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ATE OF ILLINOIS, I, Mary Bryjak ss. a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY Robert E. Schmehil and Betty M. Schmehil, His Wife who are personally known to me to be the same persons whose same are subscribed to the the foregoing mortgage, appeared before me this day in person and acknowledged that they signed; sected and delivered the said mortgage as their free and voluntary act for the uses and purposes	54604 DEGG P40444 I I I G52000444 B74644 B746		[SEAL] Solut 2	Klinik L	[SEAL]
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GIVEN under my hand and Notarial Seal this

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ADDITIONAL COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON THE REVERSE SIDE OF THIS MORTGAGE AND INCORPORATED THEREIN BY REFERENCE.

- 1. Mortgagors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the her hereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof and upon request exhibit satisfactory evidence of the discharge of such prior lien to Mortgagee or to holder of the note; (4) complete within a reasonable time any buildings now or at any time in process of erection upon said premises; (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance.
- 2. Mortgugors shall pay before any penalty attaches all general taxes and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall upon written request, furnish to Mortgagee or to holders of the note duplicate receipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.
- 3. Mortgagors shall keep all buildings and improvements now and hereafter situated on said premises insured against loss or damage by fire, lightning and windstorm under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to the holders of the note, under insurance policies payable, in case of loss or damage, to Mortgagee, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies including additional and renewal policies to holder of the note and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.
- 4. In case of default therein, Mortgagee or the holder of the note may, but need not, make any payment or perform any act herein-before required of Mortgagors in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from my tax sale or infecting said premises or contest any tax or assessment. All moneys paid for any of these purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees, and any other moneys advanced by Mortgagee or the holders of the note to protect the mortgaged premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice. Inaction of Mortgagee or holders of the note shall never be considered as a valver of any right accruing to them on account of any default hereunder on the part of the Mortgagors.
- 5. The Mortgagee or the helder of the note hereby secured making any payment hereby authorized relating to taxes and assessments, may do so according to any bir, a ement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfulture, tax lien or title or claim thereof.
- 6. Mortgagors shall pay each iten of indebtedness herein mentioned both principal and interest, when due according to the terms hereof. At the option of the holder of the note, without notice to the Mortgagors, all unpaid indebtedness secured by the Mortgage shall, not-withstanding anything in the note or in this Mortgage to the contrary, become due and payable (a) immediately in the case of default in making payment of any instalment of principal or interest on the note, or (b) when default shall occur and continue for three days in the performance of any other agreement of the karay yors herein contained.
- 7. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Mortgagee shall have the right to forclose the lien hereof. In any suit to forclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be painter incurred by or on behalf of Mortgagee or holder of the note for attorneys' fees, appraiser's fees, outlays for documentary and expert e ide one, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title scarches and examinations, guarantee policies, Torrens certificates and similar data and assurances with respect to title as Mortgagee or holder of the note may deem to be condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, when paid or incurred by Mortgagee or holder of the note in connection with (a) any proceeding, including probate an bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accusal of such right of preclose whether or not actually commenced or (c) preparations for the defense of any threatened suit or proceeding which might affect the remises or the security hereof whether or not actually commenced.
- The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof second, all other items which under the terms hereof constitute secure 1 indebtednss additional to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unprison the note; fourth, any overplus to Mortgagors, their heirs, legal representatives or assigns as their rights may appear,
- 9. Upon, or at any time after the filing of a bill to foreclose this mortgage the low r in which such bill is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale without Lot'se without regard to the solvency or insolvency of Mortgagors at the time of application for such receiver and without regard to the them value of the premises or whether the same shall be then occupied as a homestead or not and the Mortgage hereunder may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit fall, in case of a sale and a deficiency during the full statutory period of redemption, whether there be redemption or not, as well as during a morther times when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all ther powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the proposed during the whole of acid period. The Court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (1) The didebtedness secured hereby, or by any decree foreclosing this Mortgage or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale. (1) the kieficiency in case of a sale and deficiency.
- 10. No action for the enforcement of the lien or any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.
- 11. Mortgagee or the holder of the note shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.
- 12. If Mortgagors shall sell, assign or transfer any right, title or interest in said premises, or any portion thereof, without the written consent of the holder of the note secured hereby, holder shall have the right, at holder's option, to declare all unpaid indebtedness secured by this mortgage to be immediately due and payable, anything in said note or this mortgage to the contrary notwithstanding.
- 13. In order to provide for the payment of real estate taxes on the premises, mortgagors agree to deposit with the holder hereof, with each monthly installment, an amount equal to 1/12 of the annual real estate taxes and special assessment payments, if any, based upon the most recent tax bills, together with such additional amounts as will result in a deposit on December 31 of each year of one full year's tax and special assessment payments. In addition mortgagors agree to deposit monthly with holder 1/12 of the annual hazard insurance premiums based upon the most recent invoice therefor. In the event that the amount on deposit is not sufficient to pay the real estate taxes, special assessment payment and insurance premiums when due, mortgagors agree to pay the deficiency on demand. Deposits shall not be subject to the control of decinn of mortgagors, nor shall mortgagors be entitled to payment of any interest thereon. If mortgagors shall default in the payment of the note secured hereby, when due, holder may at its option apply all or any part of said deposits to cure such default. Holder may commingle deposits made hereunder with its own funds.

FOR REGORDERS INDEX PURPOSES INSERT STREET ADDRESS OF AROVE DESCRIBED PROPERTY HERE D NAME The Franklin Park Bank \mathbf{E} STREET 3044 N. Rose St. Ť Lucretia Kielhack CITY Franklin Park, Il. 60131 E 1 24 1 · R Y OR INSTRUCTIONS

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Identification No. 1463 3044 N. ROSE St. Franklin Park. (Address)