

4. HAZARD INSURANCE. Borrower shall, at its cost, keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards including within the term "extended coverage," and such other hazards (collectively referred to as "Hazards") as Lender may require. Borrower shall maintain Hazard Insurance for the entire term of the Note or such other period as Lender may require and it shall be required to pay the amount of the premium in full at the time of the Property; or (b) the amount

3. PRIOR MORTGAGES AND DEEDS OF TRUST; CHARGES; LIENS. Borrower shall fully and timely perform all of Borrower's obligations under any mortgage, deed of trust, or other security agreement with a lien which has or appears to have any priority over this Mortgage, including Borrower's covenants to make any payments when due. Borrower shall pay or cause to be paid, at least 10 days before delinquency, all taxes, assessments, and other charges, fines, and impositions attributable to the Property and all encumbrances, charges, loans, and liens (other than any prior first mortgage or deed of trust) on the Property which may attain any priority over this Mortgage, and leasehold payments or ground rents, if any. Borrower shall deliver to Lender, upon its request, receipts evidencing such payment.

2. APPLICATION OF PAYMENTS. Unless applicable law requires otherwise, all payments received by Lender under the Note and this Mortgage shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraphs 6 and 26 of this Mortgage, then to interest payable on the Note, then to other charges payable under the Note, and then to the principal of the Note.

1. PAYMENT OF PRINCIPAL AND INTEREST. Borrower shall promptly pay when due, in accordance with the terms of the Note, the principal and interest on the indebtedness evidenced by the Note, together with any late charges or other charges imposed under this Note.

Borrower covenants that Borrower is the lawful owner of the estate in land hereby conveyed and has the right to grant, convey, and mortgage the Property, and that the Property is unencumbered except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record. Borrower covenants that Borrower will neither take nor permit any action to partition or subdivide the Property or otherwise change the legal description of the Property or any part thereof, or change in any way the condition of title of the Property or any part thereof.

Notwithstanding anything to the contrary herein, the Property shall include all of Borrower's right, title, and interest in and to the real property described above, whether such right, title, and interest is acquired before or after execution of this Mortgage. Specifically, and without limitation of the foregoing, if this Mortgage is given with respect to a leasehold estate held by Borrower, and Borrower subsequently acquires a fee interest in the real property, the lien of this Mortgage shall attach to and include the fee interest acquired by Borrower.

To secure to Lender on condition of the repayment of the amount of the indebtedness evidenced by a Note of even date herewith in the principal sum of U.S. \$ 60,425.22, with interest as stated herein, the principal balance of the indebtedness, if not sooner paid due in accordance with this Mortgage to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower contained in this Mortgage and in the Note.

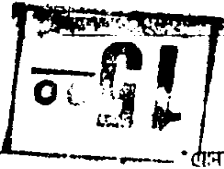
Property, which Borrower hereby grants to Lender as Secured Party (as such term is defined in the UCC):
"Property" is hereby deemed to be, as well, a Security Agreement under the UCC for the purpose of creating a security interest in such "Property"; as to any property which does not constitute a fixture (as such term is defined in the Uniform Commercial Code), this Mortgage, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the Mortgage to Lender to collect and apply such rents), royalties, mineral, oil, and gas rights and profits, water, water rights, and water rights of ways, streets, avenues, and alleys adjoining the Property, and rents (subject however to the rights and authorities given in this deed or hereafter created on the property, and all easements, rights, appurtenances, after-acquired title or reversion in and to the lands now or hereafter owned by Borrower, and all other sums, with interest thereon, advanced in accordance with this Mortgage to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower contained in this Mortgage and in the Note.

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THIS MORTGAGE IS BEING RECORDED TO INCLUDE THE PREPAYMENT CLAUSE ATTACHED.

Permanent Parcel No.: 20-31-222-016
which has the address of 8153-55 S. Paulina, Chicago, Illinois (herein "Property Address");

Borrower, in consideration of the indebtedness herein recited, grants, bargains, sells and conveys, warrants, and mortgages unto Lender and Lender's successors and assigns, the following described property located in the County of Cook, State of Illinois: Chicago, Cook County of Illinois, State of Illinois: Principal Meridian, in Cook County, Illinois.

THIS MORTGAGE is made by and between David A. Hudson and Mary D. Hudson, husband and wife, as joint tenants

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9. BORROWER NOT RELEASED; FORBEARANCE BY LENDER NOT A WAIVER. Extension of the time for payment, acceptance by Lender of payments other than according to the terms of the Note, modification in payment terms of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower, or the waiver or failure to exercise any right granted in this Mortgage or under the Note shall not operate to release, in any manner, the liability of the original Borrower, Borrower's successors in interest, or any guarantor or surety therefor. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify payment terms of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Lender shall not be deemed, by any act of omission or commission, to

8. CONDEMNATION. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust, or other security agreement with a lien which has priority over this Mortgage. Borrower agrees to execute such further documents as may be required by the condemnation authority to effectuate this paragraph. Lender is hereby irrevocably authorized to apply or release such moneys received or make settlement for such moneys in the same manner and with the same effect as provided in this Mortgage for disposition or settlement of proceeds of hazard insurance. No settlement for condemnation damages shall be made without Lender's prior written approval.

7. INSPECTION. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that, except in an emergency, Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor stated to Lender's interest in the Property.

6. PROTECTION OF LENDER'S SECURITY. If Borrower fails to perform the covenants and agreements contained in this Mortgage or in the Note or if any action or proceeding is commenced which affects Lender's interest in the Property or the rights or powers of Lender, then Lender without demand upon Borrower but upon notice to Borrower pursuant to paragraph 11 of this Mortgage, may, without releasing Borrower from any obligation in this Mortgage, make such appearances, defend the action or proceeding, disburse such sums, including reasonable attorneys' fees, and take such actions as Lender deems necessary to protect the security of this Mortgage. If Lender has required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

5. PRESERVATION AND MAINTENANCE OF PROPERTY; LEASEHOLDS; CONDOMINIUMS; PLANNED UNIT DEVELOPMENTS. Borrower shall use, improve, and maintain the Property in compliance with applicable laws, statutes, ordinances, orders, requirements, decrees, or regulations, shall keep the Property in good condition and repair, including the repair or restoration of any improvements on the Property which may be damaged or destroyed, shall not commit or permit waste or permit impairment or deterioration of the Property, and shall fully and promptly comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall promptly perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or a planned unit development, the by-laws and regulations of the condominium or a planned unit development, and constituent documents, all as may be amended from time to time. If a condominium or a planned unit development is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part of this Mortgage.

4. If the Property is acquired by Lender, all right, title, and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to such sale or acquisition shall become the property of Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

3. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender in writing within 30 calendar days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is irrevocably authorized to settle the claim and to collect and apply the insurance proceeds at Lender's sole option either to restoration or repair of the property or to the sums secured by this Mortgage.

2. The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust, or other security agreement with a lien which has or appears to have any priority over this Mortgage, the amounts collected by Borrower or Lender under any hazard insurance policy may, at Lender's sole discretion, either be applied to the indebtedness secured by this Mortgage and in such order as Lender may determine or be released to Borrower for use in repairing or reconstructing the Property, and Lender is hereby irrevocably authorized to do any act done pursuant to such notice.

1. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Subject to the rights and terms of any mortgage, deed of trust, or other security agreement with a lien which has or appears to have any priority over this Mortgage, the amounts collected by Borrower or Lender under any hazard insurance policy may, at Lender's sole discretion, either be applied to the indebtedness secured by this Mortgage and in such order as Lender may determine or be released to Borrower for use in repairing or reconstructing the Property, and Lender is hereby irrevocably authorized to do any act done pursuant to such notice.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust, or other security agreement with a lien which has or appears to have any priority over this Mortgage. If Borrower makes the premium payment directly, Borrower shall promptly furnish to Lender all renewal notices and, if requested by Lender, all receipts of paid premiums. If policies and renewals are held by any other person, Borrower shall supply copies of such to Lender within 10 calendar days after issuance. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Subject to the rights and terms of any mortgage, deed of trust, or other security agreement with a lien which has or appears to have any priority over this Mortgage, the amounts collected by Borrower or Lender under any hazard insurance policy may, at Lender's sole discretion, either be applied to the indebtedness secured by this Mortgage and in such order as Lender may determine or be released to Borrower for use in repairing or reconstructing the Property, and Lender is hereby irrevocably authorized to do any act done pursuant to such notice.

25. WAIVER OF STATUTORY RIGHTS. Borrower shall not and will not apply for or avail itself of any homestead, appraisal, valuation, redemption, stay, extension, or exemption laws, or any so-called "moratorium laws," now existing or hereafter enacted, in order to prevent or hinder the enforcement or foreclosure of this Mortgage, but hereby waives the benefit of such laws. Borrower, for itself and all who may claim through or under it, waives any and all right to have the property and estates comprising the Property marshalled upon any foreclosure or lien hereof and agrees that any court having jurisdiction to foreclose such lien may order the Property sold as an entirety. Borrower hereby waives any and all rights of redemption from sale under any order of decree or foreclosure, pursuant to rights granted in its Mortgage, on behalf of the Mortgagee and each and every person acquiring any interest

24. TAXES. In the event of the passage after the date of the Mortgage of any law changing in any way the laws now in force for the taxation of mortgages, or debts secured thereby, or the manner of operation of such taxes, so as to affect the interest of Lender, then and in such event Borrower shall pay the full amount of such taxes.

23. ACTUAL KNOWLEDGE. For purposes of this Mortgage and the Note, Lender will not be deemed to have received actual knowledge of the information required to be conveyed to Lender in writing by Borrower until the date of actual receipt of such information at Park Blvd., Suite 400, Englewood, Colorado 80111 (or such other address specified by Lender to Borrower). Such date shall be conclusively determined by reference to the return receipt in possession of Borrower. If such return receipt is not available, such date shall be conclusively determined by reference to the "Received" date stamped on such written notice by Lender or Lender's agent. With regard to other events or information not provided by Borrower under the Note, Lender will be deemed to have actual knowledge of such event or information as of the date Lender receives a written notice of such event or information from a source Lender reasonably believes to be reliable, including, but not limited to, a court or other governmental agency, institutional lender, or title company. The actual date of receipt shall be determined by reference to the "Received" date stamped on such written notice by Lender or Lender's agent.

22. TIME OF ESSENCE. Time is of the essence of this Mortgage and the Note.

21. INCORPORATION OF TERMS. All of the terms, conditions, and provisions of the Note are by this reference incorporated in this Mortgage as if set forth in full. Any Event of Default under the Note shall constitute an Event of Default under this Mortgage without further notice to Borrower.

20. REQUEST FOR NOTICES. Borrower requests that copies of any notice of default be addressed to Borrower and sent to the Property Address. Lender requests that copies of notices of default, sale, and foreclosure from the holder of any lien which has priority over this Mortgage be sent to Lender's address, as set forth on page one of the Mortgage.

19. RELEASE. Upon payment and discharge of all sums secured by this Mortgage, this Mortgage shall become null and void and Lender shall release this Mortgage. Borrower shall pay all cost of recordation, if any.

18. ASSIGNMENT OF RENTS, APPOINTMENT OF RECEIVER, LENDER IN POSSESSION. As additional security under this Mortgage, Borrower hereby assigns to Lender the rents of the Property, provided that prior to acceleration under paragraph 17 of this Mortgage or the occurrence of an Event of Default under this Mortgage or abandonment of the Property, Borrower shall have the right to collect and retain such rents as they become due and payable.

17. ACCELERATION REMEDIES. Upon the existence of an Event of Default, Lender may, at its sole option, declare all of the sums secured by this Mortgage to be immediately due and payable without further demand, and invoke any remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees.

As an alternative to declaring all sums secured by this Mortgage to be immediately due and payable, Lender may waive its option to accelerate and agree in writing, prior to close of the sale or transfer or the promise to sell or transfer, to the transferee's assumption of the outstanding obligation under the Note on terms satisfactory to Lender. Lender's acceptance of the transferee's assumption of the obligation under the Note shall not release Borrower from any of its obligations under the Note and Mortgage, and Borrower shall assume the status of the guarantor of the Note until paid in full. Borrower understands that Lender will not permit the assumption of the outstanding balance under the Note in any event and will declare the entire outstanding principal balance plus accrued interest and other charges due to be immediately due and payable (see paragraph 17 of this Mortgage), unless (i) Borrower has submitted to Lender a written acknowledgment from the transferee that the transferee has received (a) a copy of the Note and Mortgage, and (b) notice of the amount of Borrower's outstanding principal balance, (ii) Borrower has submitted to Lender a written acknowledgment from transferee that transferee has received such material and understands that Lender's security interest reflected by this Mortgage will remain on the Property until the entire outstanding principal balance as of the date of such sale or transfer or promise together with accrued interest and other charges, is paid in full; (iii) Borrower causes to be submitted to Lender from the transferee a loan application as required by Lender so that Lender may evaluate the creditworthiness of the transferee as if a new loan were being made to the transferee; and (iv) Lender does not, in its sole opinion, believe that (A) its security will be impaired or (B) a breach of any promise or agreement in this Mortgage will occur or (C) such transfer will permit the acceleration of any loan which has priority in right of payment over the indebtedness evidenced by the Note. The transferee and Borrower shall retain the right to repay the Note before the due date, in whole or in part, at any time without premium or penalty.

within 30 days after the notice to Borrower of such acceleration shall constitute an Event of Default. Note and declare all indebtedness secured by this Mortgage to be immediately due and payable. Failure to pay such indebtedness in each case without Lender's prior written consent, Lender shall be entitled to immediately accelerate the amounts due under the limitation sale or transfer in any proceeding for foreclosure or judicial sale of the Property or beneficial interest in the Trust, if any, Property, or any direct or indirect interest therein, is otherwise sold or transferred, voluntarily or involuntarily, including without part of the beneficial interest in the Trust, if any, or amended or terminates any ground leases affecting the Property, or if title to the

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16. TRANSFER OF THE PROPERTY. If the Borrower, or beneficiary of a Trust, if any, sells, conveys, assigns, or transfers, or promises or contracts to sell, convey, assign, or transfer, all or any part of the Property or any interest therein, including all or any

Note or this Mortgage that grace period shall prevail). Borrower fails to keep any other covenant contained in the Note or this Mortgage not otherwise specified in this paragraph 15 (10-day grace period, unless the failure is by its nature not curable, in which case no grace period or, if another grace period is specified in the creditor of Borrower attempts to (for actually does) seize or obtain a writ of attachment against the Property (no grace period); (9) credit described in the Note or whose lien has or appears to have any priority over the lien hereof (no grace period), or any other credit instrument or mortgage evidencing or securing an obligation of Borrower with priority in right of payment over the line of in which to remove the lien, claim or lien, or encumbrance); (8) Borrower defaults or an action is filed alleging a default under any (7) Borrower further encumbers the Property, or suffers a lien, claim or lien, or encumbrance against the Property (30-day grace period); her creditors, becomes insolvent or becomes unable to meet his or her obligations generally as they become due (no grace period); bankruptcy proceedings are instituted against Borrower and not dismissed within 60 calendar days, under any provision of any state or federal bankruptcy law in effect at the time of filing (no grace period); (6) Borrower makes an assignment for the benefit of his or bankrupt, materially impairs the security of the credit described in the Note (no grace period); (5) Borrower files for bankruptcy, or (4) Borrower dies or changes his or her marital status and transfers Borrower's interest in the Property to someone who either Borrower's credit application (no grace period) or made any false or misleading statements on Borrower's credit application (no grace period); (3) Lender receives actual knowledge that Borrower omitted material information in the Note (no grace period); (2) Borrower fails to pay when due any amounts due under the Note or this Mortgage (30-day grace period); (1) Borrower fails to pay events of Default. (Applicable grace periods are set forth parenthetically after each event.) The events are: (1) Borrower fails to pay b. Events of Default. Set forth below is a list of events which, upon the lapse of the applicable grace period, if any, will constitute

Default will occur under this Mortgage upon the giving of the above notice. Such notice shall be given to Borrower in accordance with paragraph 11 of this Mortgage and shall contain the following information: (1) the name of the Borrower's breach or violation; (2) the action, if any, required or permitted to cure such breach or violation; (3) the applicable grace period, if any, during which such breach or violation must be cured; and (4) whether failure to cure such breach or violation within the specified grace period, if any, will result in acceleration of the sums secured by this Mortgage and the potential foreclosure of this Mortgage. The notice shall further inform Borrower of the right, if any, under applicable law, to reinstate his credit under this Mortgage after acceleration.

15. EVENTS OF DEFAULT

14. REMEDIES CUMULATIVE. Lender may exercise all of the rights and remedies provided in this Mortgage and in the Note or which may be available to Lender by law, and all such rights and remedies shall be cumulative and concurrent, and may be pursued singly, successively, or together, at Lender's sole discretion, and may be exercised as often as occasion herefor shall occur.

13. BORROWER'S COPY. Borrower shall be furnished a copy of the Note and of this Mortgage at the time of execution or after recordation of this Mortgage.

12. GOVERNING LAW; SEVERABILITY. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of federal law to this Mortgage. If any provision of this Mortgage shall be adjudged invalid, illegal, or unenforceable by any court, such provision shall be deemed stricken from this Mortgage and the balance of the Mortgage shall be construed as if such provision had never been included. As used in this Mortgage, "cost," "expenses," and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited in this Mortgage.

11. NOTICES. Except for any notice required under applicable law to be given in another manner: (a) any notice to Borrower (or Borrower's successors, heirs, legatees, devisees, and assigns) provided for in this Mortgage shall be given by hand-delivering it to, or by mailing such notice by registered or certified mail addressed to Borrower (or Borrower's successors, heirs, legatees, devisees, and assigns) at the Property Address or at such other address as Borrower (or Borrower's successors, heirs, legatees, devisees, and assigns) may designate by written notice to Lender as provided in this Mortgage; and (b) any notice to Lender shall be given by registered or certified mail to Lender at Park Place, 6880 DTC Blvd., Suite 400, Englewood, Colorado 80111 or to such other address as Lender may designate by written notice to Borrower (or to Borrower's successors, heirs, legatees, devisees, and assigns) which have provided Lender with written notice of their existence and address as provided in this Mortgage. Any notice provided for in this Mortgage shall be deemed to have been given on the date hand delivery is actually made or the date notice is deposited into the U.S. mail system as registered or certified mail addressed as provided in this paragraph 11.

10. SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; CO-SIGNERS. The covenants and agreements contained in this Mortgage shall bind, and the rights under this Mortgage shall inure to, the respective successors, heirs, legatees, devisees, and assigns of Lender and Borrower, subject to the provisions of paragraph 16 of this Mortgage. All covenants and agreements of Borrower (or Borrower's successors, heirs, legatees, devisees, and assigns) shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to encumber that Borrower's interest in the Property under the lien and terms of this Mortgage and to release homestead rights, if any, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower under this Mortgage may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

in the event of Borrower's default under this Mortgage or the Note. A waiver of Lender's right as otherwise provided in this Mortgage to accelerate the maturity of the indebtedness secured by this Mortgage shall apply only to the extent specifically set forth in the writing. A waiver as to one event shall not be construed as constituting or as a waiver as to any other event. The procurement of insurance or the payment of taxes, other liens, or charges by Lender shall not be a waiver of any of its rights or remedies under this Mortgage unless such waiver is in writing and signed by Lender. Any such waiver shall apply only to the extent specifically set forth in the writing.

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DEPT-01 RECORDING 10/08/85 14:42:00
#2281 # 85-226288

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COOK COUNTY, ILLINOIS
FILED FOR RECORD
1986 JUL 22 PM 12: 17
Wells Fargo Credit Corp.
P. O. Box 3086
Englewood, CO 80155
Boy 15

This instrument prepared by: When recorded, return to:

My Commission Expires: 3/30/88

Notary Public

Lucette M. Blum

by David A. Hudson and Mary D. Hudson, husband and wife, as joint tenants.

October 7th day of 1985

COUNTY OF

STATE OF ILLINOIS

DATE:

DATE:

DATE: 10-7-85

DATE: 10-7-85

Mary D. Hudson, wife

David A. Hudson, husband

Mary D. Hudson

David A. Hudson

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

27. CAPTIONS. The captions of this Mortgage are for convenience and reference only. They in no way define, limit, or describe the scope or intent of this Mortgage. In this Mortgage, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

26. EXPENSE OF LITIGATION. In any suit to foreclose the lien of this Mortgage or enforce any other remedy of the Lender under this Mortgage or the Note, there shall be allowed and included, as additional indebtedness in the judgment or decree, all expenses and expenses which may be paid or incurred by or on behalf of Borrower for attorneys' fees, appraisers' fees, outlays for documentary and expert evidence, stenographers' charges, publication costs, survey costs, and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all abstracts of title, title searches and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to title as Lender may deem reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or value of the Property. All expenditures and expenses of the nature in this paragraph mentioned, and such expenses and fees as may be incurred in said Property and the maintenance of the lien of this Mortgage, including the fees of any attorney employed by Lender in any litigation or proceeding affecting this Mortgage, the Note or the Property or in preparation for the commencement or defense of any proceeding or threatened suit or proceeding, shall be immediately due and payable by Borrower, with interest thereon at the default interest rate.

In or to the Property described in this Mortgage subsequent to the date of this Mortgage, and on behalf of all other persons to the extent permitted by Illinois law.

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Property of Cook County Clerk's Office

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of 1/1/10

Wells Fargo Credit Corporation
By: Mary D. Hudson

By: _____
Its: _____
By: _____
Its: _____

Borrower (Corporation/Partnership Name)

Person signing below has granted Creditor a security interest in property securing this loan, but does not personally promise to repay this loan.

Borrower Mary D. Hudson
Mary D. Hudson
(Seal)
Borrower David A. Hudson
David A. Hudson
(Seal)

PREPAYMENT PENALTY: Borrowers agree to pay a Prepayment Penalty equal to _____ years of the original Principal if they prepay this loan in full within _____ years after the date of the date of this loan, or a Prepayment Penalty equal to _____ % of the original Principal if they prepay this loan in full _____ years or more after the date of this loan but within _____ years of the date of this loan.

() MORTGAGE (COMMERCIAL ADJUSTABLE RATE)
_____ % if prepaid on or before _____ ; or
_____ % if prepaid after _____ but on or before _____ ; or
_____ % if prepaid after _____ but on or before _____ ; or

() MORTGAGE (COMMERCIAL ADJUSTABLE RATE)
19 _____
that there shall be no premium if prepayment is made after _____
principal amount of this Note shown on the face hereof; provided, however,
or before _____, the premium shall be _____ % of the full
(b) If prepayment is made after the date specified in subparagraph (a), but on
shall be _____ % of the full principal amount of this Note shown on the face
hereof;
(a) If prepayment is made on or before _____, the premium

Borrower shall have the right to prepay this Note either partially or in full on any regular installment date, upon payment of a prepayment premium as follows:

() MORTGAGE VARIABLE RATE
5.0 % if prepaid on or before 11-07-86 ; or
3.0 % if prepaid after 11-07-86 but on or before 11-07-87 ; or
xxxxxxx before
xxxxxxx before

PREPAYMENT PENALTY: If this loan is paid in full during one of the time periods set forth below, Borrowers agree to pay a Prepayment Penalty. Such Prepayment Penalty shall be in an amount equal to the percentage of original Principal listed below as being applicable to the period during which the prepayment occurs:

() MORTGAGE
The undersigned Creditor and Borrowers agree that the following checked paragraph shall be incorporated into the Mortgage signed by them as part of the loan transaction described above.

Account Number 20002-2 Date of Loan October 7, 1985

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