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LOAN # 8000250

[Space Above This Line For Recording Date]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on THIS 4TH DAY OF AUGUST 19 86 . The mortgagor is DONALD A. DUPIES AND MARGARET T. DUPIES, HUSBAND AND WIFE ("Borrower"). This Security Instrument is given to MIDNATION FUNDING CORPORATION, which is organized and existing under the laws of THE STATE OF OKLAHOMA, and whose address is P.O. BOX 26880, OKLAHOMA CITY, OKLAHOMA 73126 ("Lender"). Borrower owes Lender the principal sum of THREE HUNDRED EIGHTY EIGHT THOUSAND AND NO/100----- Dollars (U.S. \$ 388,000.00). 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 not paid earlier, due and payable on SEPTEMBER 1ST, 2016 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other debts, with interest, advanced under paragraph 7 to protect the security of this 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 COOK County, Illinois:

SEE ATTACHED LEGAL DESCRIPTION

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PTN#05-13-402-048-0000

JB

which has the address of 1324 TRAPP LANE WINNETKA
[Street] [City]
 Illinois 60093 ("Property Address");
[Zip Code]

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. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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.

70-51-020 DF Blazovich

COOK County Clerk's Office

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(Address)
OKLAHOMA CITY, OKLAHOMA 73107
(Name)
3232 WEST RENO
REIDATION FUNDING CORPORATION
This instrument was prepared by:

Carolyn T. Duples
Notary Public

My Commission expires 2-14-90
Box 333-7-57
M. J. J.

Given under my hand and official seal, this 4th day of August, 1986, set forth.

signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they personally known to me to be the same person(s) whose name(s) are do hereby certify that Donald A. Duples and Margaret T. Duples, his wife

I, the undersigned, a Notary Public in and for said county and state, County ss: STATE OF ILLINOIS

(Seal) Borrower
(Seal) Borrower
(Seal) Borrower MARGARET T. DUPLES
(Seal) Borrower DONALD A. DUPLES

By SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

- Other(s) [specify] ASSUMPTION RIDER
- Graduated Payment Rider
- Adjustable Rate Rider
- Condominium Rider
- 2-4 Family Rider
- Planned Unit Development Rider

NON-UNIFORM COVENANTS, Borrower and Lender further covenant and agree as follows:
19. Acceleration; Remedies. Lender shall give notice to Borrower 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 non-existence 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. Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower waives all right of homestead exemption in the Property.
22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.
23. Rider to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es))

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UNIFORM COVENANTS, Conditions and Lender covenants and agree as follows

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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 necessary 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 sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under 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 priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured 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 this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. 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.

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 Lender'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 any 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 proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender 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 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 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.

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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.

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 Lender.

In the event of a total taking of 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 condormor 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 authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender 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.

10. Borrower's Right to Release; 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 operate 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 or postpone the time 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 exercise of any right or remedy.

11. Successors and Assigns; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and extend to the 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 the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security 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: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceed permitted limits will be refunded to Borrower. Lender may also 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 variation of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable, according 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 paragraph 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 law 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 or the Note 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.

18. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the expiration of this period. Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

If Lender exercises this option, Lender shall give Borrower notice of a 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. Upon reinstatement by Borrower, this Security Instrument shall continue unchanged. Upon acceleration 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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EXHIBIT A

LEGAL DESCRIPTION

PARCEL 1:

THAT PART OF LOTS 6 AND 7 (TAKEN AS A TRACT) IN HIGGINS ESTATE SUBDIVISION OF THE NORTH EAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 18, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS AS PER PLAT THEREOF RECORDED MARCH 4, 1875 IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS, IN BOOK 9 OF PLATS, PAGE 61 AS DOCUMENT 16404 DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE SOUTH LINE OF SAID LOT 7, 526.5 FEET WEST OF THE WEST LINE OF HIBBARD ROAD, THENCE NORTH 247.5 FEET MORE OR LESS ON A LINE PARALLEL WITH THE SAID WEST LINE OF HIBBARD ROAD TO ITS POINT OF INTERSECTION WITH A STRAIGHT LINE (DRAWN FROM A POINT 319 FEET WEST OF THE WEST LINE OF HIBBARD ROAD AND 247.5 FEET NORTH OF THE SOUTH LINE OF SAID LOT 7 TO A POINT 247.5 FEET SOUTH OF THE NORTH LINE OF LOT 5 AND 528 FEET EAST OF THE WEST LINE OF SAID LOT 6 IN HIGGINS ESTATE SUBDIVISION AFORESAID); THENCE WESTERLY ALONG SAID STRAIGHT LINE A DISTANCE OF 116 FEET THENCE SOUTH ALONG A LINE PARALLEL WITH THE WEST LINE OF HIBBARD ROAD, 247.5 FEET MORE OR LESS TO ITS POINT OF INTERSECTION WITH THE SOUTH LINE OF SAID LOT 7, (SAID POINT OF INTERSECTION BEING 642.5 FEET WEST OF THE WEST LINE OF HIBBARD ROAD); THENCE EAST ALONG THE SOUTH LINE OF SAID LOT 7 TO THE POINT OF BEGINNING, ALL IN COOK COUNTY, ILLINOIS

ALSO

PARCEL 2:

EASEMENTS FOR THE BENEFIT OF PARCEL 1 AS ESTABLISHED IN DECREE ENTERED AUGUST 9, 1937 IN CASE 3406741 CIRCUIT COURT OF COOK COUNTY, ILLINOIS AND CONFIRMED AND CREATED BY GRANT DATED SEPT 18, 1952 AND RECORDED OCTOBER 2, 1952 AS DOCUMENT 15450419 BY RESERVATION DATED SEPT 30, 1952 RECORDED OCTOBER 2, 1952 AS DOCUMENT 15450420, BY GRANT DATED OCTOBER 20, 1952 RECORDED DECEMBER 31, 1953 AS DOCUMENT 15803122, BY RESERVATION DATED JANUARY 15, 1954 AND RECORDED JANUARY 21, 1954 AS DOCUMENT 15816458, BY RESERVATION DATED OCTOBER 14, 1952 AND RECORDED JANUARY 10, 1953 AS DOCUMENT 15527126 BY RESERVATION DATED JANUARY 15, 1954 AND RECORDED JANUARY 21, 1954 AS DOCUMENT 15816735 AND BY GRANT DATED MARCH 30, 1954 AND RECORDED APRIL 7, 1954 AS DOCUMENT 15875099 FOR INGRESS AND EGRESS OVER AND UPON THE FOLLOWING DESCRIBED PREMISES (EXCEPT THE WEST 494.5 FEET THEREOF) AND FOR THE PURPOSE OF USING, CONNECTING WITH, PLACING, REPLACING, MAINTAINING, REMOVING AND REPAIRING SANITARY SEWER PIPES OR MAINS, STORM SEWER PIPES OR MAINS, WATER PIPES, GAS PIPES AND TELEPHONE AND ELECTRIC CONDUITS UNDERNEATH THE SURFACE OF THE GROUND OF FOLLOWING DESCRIBED PREMISES:

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THAT PART OF LOT 6 IN HIGGINS ESTATE SUBDIVISION OF THE NORTH EAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 18, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS AS PER PLAT THEREIN RECORDED MARCH 4, 1975 IN THE RECORDERS OFFICE OF COOK COUNTY, ILLINOIS IN BOOK 9 OF PLATS, PAGE 61 AS DOCUMENT 16404, BOUNDED AND DESCRIBED AS FOLLOWS:
BEGINNING AT A POINT IN THE WEST LINE OF HIBBARD ROAD 265.5 FEET NORTH OF THE SOUTH LINE OF LOT 7 IN SAID SUBDIVISION, THENCE WEST PARALLEL WITH THE SOUTH LINE OF SAID LOT 7, 319 FEET, THENCE WESTERLY 437 FEET TO A POINT 229.5 FEET SOUTH OF THE NORTH LINE OF LOT 5 AND 528 FEET EAST OF THE WEST LINE OF SAID LOT 6 IN SAID SUBDIVISION, THENCE WEST PARALLEL WITH SAID NORTH LINE OF SAID LOT 5, 33.5 FEET THENCE SOUTH PARALLEL WITH THE WEST LINE OF SAID LOT 6, 9 FEET, THENCE WEST PARALLEL WITH THE NORTH LINE OF SAID LOT 5, 16.5 FEET, THENCE SOUTH PARALLEL TO THE WEST LINE OF SAID LOT 6, 9 FEET, THENCE WEST ALONG A LINE PARALLEL TO AND 247.5 FEET SOUTH OF THE WEST LINE OF SAID LOT 5, 478 FEET TO THE WEST LINE OF SAID LOT 6, THENCE SOUTH ALONG THE WEST LINE OF SAID LOT 6, 12 FEET, THENCE EAST PARALLEL WITH SAID NORTH LINE OF LOT 5, 528 FEET THENCE EASTERLY 437 FEET TO A POINT 235.5 FEET NORTH OF SOUTH LINE OF SAID LOT 7 AND 319 FEET WEST OF THE WEST LINE OF HIBBARD ROAD, THENCE EAST ALONG A LINE PARALLEL WITH THE SOUTH LINE OF SAID LOT 7, 319 FEET TO THE WEST LINE OF HIBBARD ROAD, THENCE NORTH 30 FEET TO THE POINT OF BEGINNING (EXCEPTING THEREFROM THE NORTH 12 FEET OF PARCEL 1 HEREIN BEFORE DESCRIBED IN COOK COUNTY, ILLINOIS.

Subject to:

1. General taxes for 1986 and subsequent years;
2. Building lines and building and liquor restrictions of record;
3. Zoning and building laws and ordinances;
4. Private, public and utility easements of record;
5. Covenants and restrictions of record as to use and occupancy; and
6. Acts of the Grantee.

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ASSUMPTION RIDER

LOAN # 8000250

This Rider is made this 4TH day of AUGUST, 1986, and is incorporated into and shall be deemed to amend and supplement the Mortgage/Deed of Trust/Security Deed (Security Instrument) and Note (Note), both of the same date, given by the undersigned (Borrower) to secure property described in the Security Instrument located at:

1324 TRAPP LANE

WINNETKA, ILLINOIS 60093

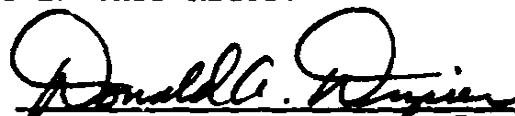
to MIDNATION FUNDING CORPORATION (Lender).

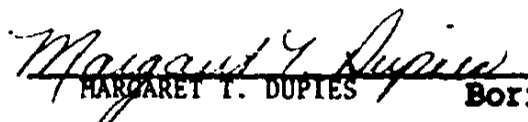
ADDITIONAL COVENANTS: In addition to the covenants and agreements made in the Security Instrument at Uniform Covenant 17 (Transfer of Property, or a Beneficial Interest in Borrower) and at paragraph 10 (Uniform Secured Note) in the Note, the Borrower and Lender further covenant and agree as follows:

Lender will exercise its option to allow an assumption of this loan, at the same rate of interest as set forth in the Note, as provided by applicable law at the date of this Note and Security Instrument, and upon the prior credit approval of the assuming borrower by Lender's insurance underwriter, presently General Electric Mortgage Insurance Companies (GEMICO), according to the insurance underwriter's underwriting standards at the time the assumption is requested.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an Assumption Agreement that is acceptable to Lender, and that obligates the transferee to keep all the promises and agreements made in the Note and the Security Instrument unless Lender releases Borrower in writing.

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Rider.


DONALD A. DUPIES Borrower


MARGARET T. DUPIES Borrower

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