BOX 889-WNOFFICIAL COPY 7 5 4 287542165

WHEN RECORDED MAIL TO:

Luckin Bank 2546 W. Golf Road Hoffman Estates, Illinois 60194

BEND TAX NOTICES TO:

TOOK COUNTY, ILLINOIS FILED FOR RECORD

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SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MORTGAGE

THIS MORTGAGE IS DATED 10-01-1967, BETWEEN WILLIAM J. BELLAH and PATRICIA K. BELLAH, his wife, ("GRANTOR"), whose address in 3193 MEDFORD COURT, AUAUTA, illinois 60604; and Larkin Bank ("LENDER"), whose address is 2549 W. Golf Road, Hoffman Estates, Illinois 86184

GRANT OF MORTGAGE. For valuable for alderation, Grantor mortgages and warrants and conveys to Lender all of Crantor's right, title, and interest in and to the following described rest property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures, all essements, royalties, appurtenances, all rights rataling to the real property (including minerals, oil, gas, water, and the like), and all ditch rights (including stock in utilities with disch or irrigation rights) located in COOK County, State of Illinois (the "Real Property") and legally described as:

LOT 22 IN WILLIAMSBURG HILLS, UNIT (O. 1) BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE NOVITH EAST 1/4 OF SECTION 34, TOWNSHIP 41 NORTH, TANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 24 1/25 AS DOCUMENT 86382848, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 320 JSSSICA LANE, BARTLETT, ILLINOIS 60103. The property tax identification number for the Real Property is 06-34-201-017-0000.

Grantor presently assigns to Lender all of Grantor's right, title, and Interest in and to the Rents from the Real Property. In addition, Grantor grants Lender a Uniform Commercial Code security interest in the Rents and the Personal Prope ty described below.

DEFINITIONS. The following words shall have the following meanings when use I in this Mortgage:

Borrower. The word "Borrower" means WILLIAM J. BELLAH and PATRICIA K. BELLAH. The words "Borrower" and "Grantor" are used interchangeably in this Mortgage.

Grantor. The word "Grantor" means WILLIAM J. BELLAH and PATRICIA K. BELLAH. The words "Grantor" and "Borrower" are used interchangeably in this Mortgage. The Grantor is the mortgagor under this Mortgage.

Improvements. The word "Improvements" means without limitation all existing and future buildings, acutures, facilities, additions and similar construction on the Real Property.

Indebtedness. The word "indebtedness" means all principal and interest psyable under the Mole and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enforce obligations (Grantor under this Mortgage, together with interest on such amounts as provided in this Mortgage.

Lender, The word "Lender" means Larkin Bank. The Lender is the mortgages under this Mortgage.

Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender, and includes without limitation and security interest provisions relating to the Personal Property and Rents.

Note. The word "Note" means that certain note or credit agreement dated 10-01-1987 in the original principal amount of \$27,200.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of and substitutions for the note or seement. The interest rate on the Note is 2.000 points over the index which is Highest Prime Rate as published in the Money Rates section of the WALLSTREET JOURNAL (The Index) making an initial rate of 10.750%. The currently acheduled final payment of principal and interest on the Note will be due on or before 10-02-1988. NOTICE TO BORROWER: THE NOTE CONTAINS A VARIABLE INTEREST RATE.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property owned by Grantor, now or subsequently attached or affixed to the Real Property, together with all accessions, parts, and additions to, all replacements of, and all substitutions for any of such accessions, parts, and additions to, all replacements of, and all substitutions for any of such property, and together with all proceeds (including insurance proceeds and refunds of premiums) from any sale or other disposition 📆 of auch property

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Red Property" mean the real property described above in the "Grant of Mortgage" section,

Related Documents. The words "Related Documents" mean and include any promiseory notes, loan agreements, guaranties, security agreements, and all other documents executed in connection with this Mortgage of the Indebtedness, whether now or hereafter existing.

Ments. The word "Rents" means all rents, revenues, income, issues, and profits from the Real Property and the Personal Property.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE PAYMENT OF THE INDESTEDNESS AND PERFORMANCE OF ALL OBLIGATIONS OF GRANTOR UNDER THE NOTE AND THIS MORTGAGE AND IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due, and shall strictly perform all of Grantor's obligations.

THIS DOCUMENT PREPARED BY: GLEN E. SHORT, 2549 W. GOLF RD., HOFFMAN ESTATES, IL. 60194

INOFFICIAL COPY

Käen recorded mail to:

SHOW BOW

2543 W. Cog Road Notican Eccates, Illiana 10151

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POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that its possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until in default, Grantor may remain in possession and control of and operate and manage the Property and collect the Rents from the Property.

Duty to Maintain. Grantor shall maintain the Property in first class condition and promptly perform all repairs and maintenance necessary to preserve Its value.

Hezardous Substances. Grantor represents and warrants that the Property never has been, and never will be so long as this Mortgage remains a lien on the Property, used for the generation, manufacture, storage, treatment, disposal, release or threatened release of any hazardous substance, as those terms are defined in the Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), applicable state laws, or regulations adopted pursuant to either of the foregoing. Gramor agrees to indemnify and hold harmises Lender against any and all claims and losses resulting from a breach of this provision of the Mortgage. This obligation to indemnify shall survive the payment of the Indebtedness and satisfaction of this Mortgage.

Nulsance, Waste. Grantor shall neither conduct or permit any nulsance nor commit or suffer any strip or waste on or to the Property or any portion thereof, including with at 'mitation removal, or alienation by Grantor of the right to remove, any timber, minerals (including oil and gas), or soil, or gravel or rock products.

Removal of Improvement. Grantor shall not demolish or remove any Improvements from the Real Property without the prior written consent of Lender, Lender shall consum & Crantor makes arrangements satisfactory to Lender to replace any Improvements which Grantor proposes to remove with improvements of at least cond value.

Lender's Right to Enter. Lender and the agents and representatives may enter upon the Real Property at all reasonable times to attend to Lander's interests and to inspect the Property.

Compliance with Governmental Requirements. Grantor shall promptly comply with all laws, ordinances, and regulations of all governmental authorities applicable to the use or occupancy of the Property Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate while, so long as Grantor has notified Lender in writing prior to doing so and Lender's interests in the Property are not jeopardized. Lender may recome Grantor to post adequate security or surety bond (reasonably satisfactory to Lender) to protect Lender's interest.

Duty to Protect. Grantor shall do all other acts, in addition to those acts set forth above in this section, that from the character and use of the Property are reasonably necessary to protect and preserve the Property.

DUE ON SALE - CONSENT BY LENDER. Lender may at its option, Coulare immediately due and payable all sums secured by this Mortgage upon the sale or transfer of all or any part of the Real Property, or any interest there's, without the Lender's prior written consent. A "sale or transfer" means the conveyance of real property or any right, title or interest therein; whether legal or equitable; whether voluntary or involuntary; by outright sale; deed; installment sale contract; land contract; contract for deed; leasehold interest with a term granter than three years; lease-option contract; sale, assignment or transfer of any beneficial interest in or to any land trust holding title to the Real Property; of early other method of conveyance of real property interest. If any Grantor is a corporation, transfer also includes any change in ownership of more than 25% of the voting stock of Grantor. However, this option shall not be exercised by Lender If exercise is prohibited by federal law or by Illinois icw.

TAXES AND LIENS.

Payment. Grantor shall pay when due before they become delinquent all taxes, special taxer, as resements, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work fone on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the Interest of Lender under this Mortgage, except for the lien of taxes and assessments not due, and except as otherwise provided in the following partyraph.

Right To Contest. Granior may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lander's Interest in the Property is not jeopardized. If a lien arises or is filed as a result of reinpayment, Grantor shall within 15 days after the lien arises or, if a lien is filed, within 15 days after Grantor has notice of the filing, secure the discharge of the lien or deposit with Lender, cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs, attorneys' fees, or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Gran or shall defend itself and Lander and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an audioval obligee under any surely bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand turnish to Lender evidence of payment of the taxes or assessments and shall purhorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

Notice of Construction. Grantor shall notify Lender at least 15 days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanics, materialmens, or other construction lien could be asserted on account of the work, services, or materials and the cost exceeds \$20,000.00. Grantor will on request furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE.

Maintanance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. In no event shall the insurance be in an amount less than \$34,000.00. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of 10 days prior written notice to Lender.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Grantor falls to do so within 15 days of the casualty. Lender may, at its election, apply the proceeds to the reduction of the indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, C pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default hereunder. Any proceeds which 🚉 have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used to pay any amounts owing to Lender under this Mortgage, then to prepay accrued interest, and then principal of the indebtedness. If Lender holds any proceeds after payment in full of the Indebtedness, such proceeds shall be paid to Grantor.

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Unampired Insurance at Sale. Any unexpired insurance shall inure to the benefit of, and pass to, the purchaser of the Property covered by this Mortgage at any trustee's sale or other sale held under the provisions of this Mortgage, or at any foreclosure sale of such Property.

EXPENDITURES BY LENDER. If Grantor fails to comply with any provision of this Mortgage or if any action or proceeding is commenced that would affect Lender's interests in the Property, Lender may, at its option, on Grantor's behalf take the required action and any amount that it expends in so doing shalf be added to the indebtedness. Amounts so added shalf be payable on domand with interest from the date of expenditure until paid at the Note rate. The rights provided for in this section shalf be in addition to any other rights or any remedies to which Lender may be entitled on account of the default. By taking the required action, Lender shalf not cure the default so as to bar it from any remedy that it otherwise would have had.

WARRANTY: DEFENSE OF TITLE.

Title. Grantor warrants that it holds marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in any policy of title insurance issued in favor of, and accepted by, Lender in connection with this Mortgage.

Defence of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under this Morigage, Grantor shall defend the action at its expense. Grantor may be the nominal party in such proceeding but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as may be in quarter by it from time to lime to permit such participation.

Complience With Laws. Grantor warrante that its use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

CONDEMNATION.

Application of Net Proceeds. If all prints part of the Property is condemned, Lender may at its election require that all or any portion of the net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' tees necessarily paid or incurred by Grantor, or Lender in connection with the condemnation.

Proceedings. If any proceedings in concemnation are filed, Grantor shall promptly notify Lender in writing and Grantor shall promptly take such steps as may be necessary to defend the action and cotal 1.1.3 award. Grantor may be the nominal party in such proceeding but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered, to Lender such instruments as may be requested by it from to no to time to permit such participation.

IMPOSITION OF TAX BY STATE.

State Taxee Covered. The following shall constitute state taxer to which this section applies: (a) a specific tax upon this type of Mortgage or upon all or any part of the indebtedness secured by this Mortgage; (b), prescript tax on any Grantor which the taxpayer is authorized or required to deduct from payments on the indebtedness secured by this type of Mortgage; (c), a tax on this type of Mortgage chargeable against the Lender or the holder of the Note; and (d) a specific tax on all or any portion of the indebtedness or on payments of principal and interest made by any Grantor.

Remedies. If any state tax to which this section applies is enacted subsequent to the date of this Mortgage, this event shall have the same effect as a default, and Lender may exercise any or all of the remedies available to do in the event of a default unless the following conditions are met: (a) Grantor may lawfully pay the tax or charge imposed by the state tax; and (b) Grantor pays or offers to pay the tax or charge within 30 days after notice from Lender that the tax law has been enacted.

SECURITY AGREEMENT: FINANCING STATEMENTS.

Security Agreement. This instrument shall constitute a security agreement to the extent \$1.9 of the Property constitutes fixtures or other personal property, and Lender shall have all of the rights of a secured party under the Illinois Uniform Commercial Code.

Security interest. Upon request by Lender, Grantor shall execute financing statements and talls vihatever other action is requested by Lender to perfect and continue Lender's security interest in the Rents and Personal Property. Grantor hereby repoints Lender as Grantor's attorney in fact for the purpose of executing any documents necessary to perfect or continue the security interest granted in the Fients and Personal Property. In addition to recording this Mortgage in the real property records, Lender may, at any time and without further authorization from Grantor, file copies or reproductions of this Mortgage as a financing statement. Grantor will reimburse Lender for all expenses incurred in pensioning this security interest. Upon default, Grantor shall assemble the Personal Property and make it available to Lender within three days after receipt of written demand from Lander.

Addresses. The mailing address of Grantor (debtor) and the mailing address of Lender (secured party) from which internal no concerning the security interest granted by this Mortgage may be obtained (each as required by the Illinois Uniform Commercial Code) are as started on the first page of this Mortgage.

FULL PERFORMANCE. If Grantor pays all of the Indebtedness when due and otherwise performs all the obligations imposed upon Grantor under this Mortgage and the Nota, Lender shall execute and deliver to Grantor a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time.

DEFAULT. The following shall constitute events of default:

Default on Indebtedness. Borrower falls to make any payment when due on the Indebtedness.

Default on Other Payments. Failure of Grantor within the time required by this Montgage to make any payment for taxes or insurance, or for any other payment necessary to prevent filling of or to effect discharge of any lien.

Compliance Default. Failure to comply with any other term, obligation, covenant or condition contained in this Mortgage, the Note or in any of the Related Documents. If such a failure is curable and if Grantor has not been given a notice of a breach of the same provision of this Mortgage within the preceding 12 months, it may be cured (and no event of default will have occurred) if Grantor, after receiving written notice from Lender demanding cure of such failure: (a) cures the failure within 15 days; or (b) if the cure requires more than 15 days, immediately initiates steps sufficient to cure the failure and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

Breaches. Any warranty, representation or statement made or furnished to Lender by or on behalf of Grantor under this Morigage, the Note or the Related Documents is, or at the time made or furnished was, false in any material respect.

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Insolvency. The insolvency of Grantor, appointment of a receiver for any part of Grantor's property, any assignment for the benefit of creditors, the commencement of any proceeding under any bankruptcy or insolvency laws by or against Grantor, or the dissolution or termination of Grantor's existence as a going business (if Grantor is a business). Except to the extent prohibited by tederal law or Illinois law, the death of Grantor (if Grantor is an individual) also shell constitute an event of default under this Mortgage.

Foreclosure, etc. Commencement of foreclosure, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Grantor against any of the Property, however this subsection shall not apply in the event of a good faith dispute by Grantor as to the validity or reasonableness of the claim which is the basis of the foreclosure, provided that Grantor gives Lender written notice of such claim and furnishes reserves or a surely bond for the claim satisfactory to Lender.

Lessehold Default. If the interest of Grantor in the Property is a lessehold interest, any default by Grantor under the terms of the lesse, or any other event (whether or not the fault of Grantor) that results in the termination of Grantor's lessehold rights.

Breach of Other Agreement. Any breach by Grantor under the terms of any other agreement between Grantor and Lender that is not remedied within any grace period provided therein, including without limitation any agreement concerning any indebtedness or other obligation of Grantor to Lender, whether existing now or later.

Events Affecting Guary Ave. Any of the preceding events occur with respect to any guarantor of any of the Indebtedness or such guarantor dies or becomes incompetent, whees the obligations arising under the guaranty and related agreements have been unconditionally assumed by the guarantor's estate in a manner satisfaction to Lender.

inequality. If Lender reason by reems itself insecure.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any event of default and at any time thereafter, Lender may exercise any one or more of the following rights and remedies, in televison to any other rights or remedies provided by law:

Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment penalty which Grantor would be required to pay.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Minols Uniform Commercial Code.

Collect Rents. Lender shall have the right, without notice to Grantor, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or use less directly to Lender. If the Rents are collected by Lender, then Crantor interocably designates Lender as Grantor's attorney in fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by lender's or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

Morks jee in Possession. Lender shall have the right to be placed as my right gee in possession or to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The mortgages in receiver may serve without bond if permitted by law, Lender's light to the appointment of a receiver shall exist whether or not the appointment of the Property exceeds the Indebtedness by a substantial amount. Furtheyment by Lender shall not disqualify a person from serving as a receiver.

Judicial Foreclosure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

Nonjudicial Sale. If permitted by applicable law, Lender may foreclose Grantor's interest in all or same part of the Personal Property or the Real Property by nonjudicial sale.

Deflotency Judgment. If permitted by applicable law, Lender may obtain a judgment for any deficiency commining in the Indebtednase due to Lender after application of all amounts received from the exercise of the rights provided in this section.

Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Note or by law.

Sale of the Property. To the extent permitted by applicable law, Grantor hereby waives any and all right to have the property marshalled. In exercising its rights and remedies, Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

Notice of Sale. Lender shall give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least 10 days before the time of the sale or disposition.

Walver; Election of Remedies. A waiver by any party of a breach of a provision of this Mortgage shall not constitute a waiver of or prejudice the party's rights otherwise to demand strict compliance with that provision or any other provision. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or take action to perform an obligation of Grantor under this Mortgage after failure of Grantor to perform shall not affect Lender's right to declare a default and exercise its remedies under this Mortgage.

Atterneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and on any appeal. Whether or not any court action is involved, all reasonable expenses incurred by Lender that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the indebtedness payable on demand and shall bear interest from the date of expenditure until repaid at the Note rate. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorney fees and legal expenses whether or not there is a lawsuit, including attorneys' fees for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), as peaks and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), auryleyors' reports, and appraisal fees, and title insurance, to the extent permitted by applicable law. Borrower also will pay any court costs, in addition to all other sums provided by law.

NOTICES TO GRANTOR AND OTHER PARTIES. Any notice under this Mortgage, including without limitation any Notice of Default and any Notice of Sale to Grantor, shall be in writing and shall be effective when actually delivered or, if mailed, shall be deemed effective on the third day after being deposited as either first class mail, registered or certified mail, postage prepaid, directed to the addresses shown at the top of page 1. Any party may change the address for notices by written notice to the other parties. All copies of notices of foreclosure from the holder of any lien which has priority over this Mortgage. So this Mortgage. For notice purposes, Grantor agrees to keep Lender informed in

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at all times of Grantor's current address.

MISCELLANEOUS PROVISIONS. The following provision are a part of this Mortgage:

Walver of Right of Redemption. NOTWITHSTANDING ANY OF THE PROVISIONS TO THE CONTRARY CONTAINED IN THIS MORTGAGE, GRANTOR HEREBY WAIVES, TO THE EXTENT PERMITTED UNDER ILL. REV. STAT., CH. 110 SECTION 15-1801(b) OR ANY SIMILAR LAW EXISTING AFTER THE DATE OF THIS MORTGAGE, ANY AND ALL RIGHTS OF REDEMPTION ON BEHALF OF GRANTOR AND ON BEHALF OF ANY OTHER PERSONS PERMITTED TO REDEEM THE PREMISES.

Successors and Assigns. Subject to the limitations stated in this Mortgage on transfer of Grantor's interest, this Mortgage shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lander, without notice to Grantor, may deal with Grantor's successors with reference to this Mortgage and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Mortgage or liability under the Indebledness.

Applicable Law. This Mortgage has been delivered to Lender in the State of Illinois. Except as set forth hereinafter, this Mortgage shall be governed by, construed and enforced in accordance with the laws of the State of Illinois, except and only to the extent of procedural matters related to the perfection and enforcement by Lender of its rights and remedies against the Property, which matters shall be governed by the laws of the State of Illinois. However, in the event that the entroceability or validity of any provision of this Mortgage is challenged or questioned, such provision shall be governed by whichever applicable state or the law would uphold or would enforce such challenged or questioned provision. The loan transaction which is evidenced by the Note and this More 23s (which secures the Note) has been applied for, considered, approved and made in the State of Illinois.

Time of Essence. Time is of the essence of this Mortgage.

Walver of Homestead Exergition. Grantor hereby releasee and waives all rights and benefits of the homestead exemption laws of the State of Illinois as to all Indebtedness secured by this Mortgage.

Merger. There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for the benefit of Lander in any caparaby, without the written consent of Lender.

endment. No alteration or amendment of this Mortgage or the Note shall be effective unless in writing and signed by the parties sought to be charged or bound by the afteration or amendation.

Caption Headings. Caption headings in this Mortgage are for convenience purposes only and are not to be used to interpret or define the provisions of this Mortgage.

Walvers and Consents. Lender shall not be deemed to he' e walved any rights under this Mortgage (or under the Related Documents) unless such walver is in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a walver of such right or any other right. A waiver by any party of a provision of this mor, age shall not constitute a waiver of or prejudice the party's right otherwise to demand strict compilance with that provision or any other provision. Whenever consent by Lender is required in this Mortgage, the granting of such consent by Lender in any instance shall not constitute continuing consent to sul sequent instances where such consent is required.

Severability. The unenforceability or invalidity of any provision or provisions of this Mortgage as to any persons or circumstances shall not render that provision or those provisions unenforceable or invalid as to any other purpose or circumstances, and all provisions of this Mortgage, in all other respects, shall remain valid and enforceable.

Builtiple Parties. It Grantor (Including any and all Borrowers executing this Mortg. consists of more than one person or entity, all obligations of Grantor under this Mongage shall be joint and several, and all references to Grantor shall mean each and every Grantor.

PATRICIA K. BELLAH

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DIPLEDGES IT HAS READ ALL OF THE PROVISIONS OF THIS MORT GAIDE AND EACH GRANTOR AGI

LIAM J. BEILLA

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WILLIAM I GELLAH

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This Mortgage prepared by.

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10-01-1987

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COUNTY OFCOOK				
On this day before me, the undersigned Notary F be the individuals described in and who executed	d the Mortgage and ad	red WILLIAM J. BELLAH a knowledged that they signed	ind PATRICIA K. BELLAH, is the Mortgage as their free an	o me known to Id voluntary act
and deed, for the uses and purposes therein meni	100	OGROBED	07	
Given white my hand and official seel this	day of	OCTOBER	, 19 <u>87</u> ,	
N TO THE STATE OF		Residing at BARTLETT	ILLINOIS	 .
Notary Public in and A the State of ILLING	DIS	My commission expires		
ASER PRO (tm) Ver 2.15 (c) 1967 by CFI Bankers Service Group	, Inc. Altrights reserved.			
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