MORTGAGE

THIS INDENTURE WITNESSETH That the undersigned,

MARTIN HERNANDEZ and DEBBIE HERNANDEZ, husband and wife.

of CNICACO , County of COOK , State of Illinois, hereinafter referred to as the Mortgagors, do hereby convey and warrant to EDISON CREDIT UNION , a corporation having an office and place of business at CHICACO,

Illinois, hereinafter referred to as the Mortgagee the following real estate situate in the County of COOK , State of Illinois, to-wit:

LOT 10 IN BLOCK 34 IN CIRCUIT COURT PARTITION OF THE SOUTH EAST QUARTER OF SECTION 31, TOWNSMIP 38 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN

SECTION 31', TOWNSHIP 38 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIA (EXCEPT LAND BELINGING TO SOUTH CHICAGO RAILROAD COMPANY), IN COOK COUNTY, ILLINOIS,

PIN: 21-31-427-027

COMMONLY KNOWN AS: 8626 . BALTIMORE, CHOO, IL

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TOGETHER with all the buildings and improvements now or hereafter erected therein and all appurtenances, apparatus and fixtures and the rants, issues and profits thereof, of every name, nature and kind.

TO HAVE AND TO HOLD the said property unto said Mortgagee forever, for the uses and purposes herein set forth, free from all rights and benefits under the Homestead Exemption laws of the State of Illinois, which said rights and benefits said Mortgagors do hereby release and waive.

This mortgage is given to secure: (1) The payment of a certain indebtedness payable to the order of the Mortgages, evidenced by the Mortgagor's Note of even date herewith in the Principal sum of Fifteen

Thousand Dollars and no /100 dollars (\$ 15,000,00), together with interest in accordance with the terms thereof; (2) Any additional advances made by the Mortgages to the Mortgagors or their successors in title, prior to the cancellation of this mortgage and the payment of any subsequent Note evidencing the same, in accordance with the terms thereof.

It is the intention hereof to secure the payment of the total indebtedness of the Mortgagors to the Mortgagee within the limits prescribed herein whether the entire amount shall have been advanced to the Mortgagors at the date hereof or at a later date or having been advanced shall have been paid in part and future advances thereafter made. All such future advances so made shall be liens and shall be secured by this mortgage equally and to the same extent as the amount originally advanced on the security of this mortgage, and it is expressly agreed that all such future advances shall be liens on the property herein described as of the date hexeof.

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THE MORTGAGORS COVENANT: (1) The term "indebtedness" as herein used shall include all sums owed or agreed to be paid to the Mortgagee by the Mortgagors or their successors in title, either under the terms of said Note as originally executed or as modified and amended by any subsequent Note, or under the terms of this mortgage or any supplement thereto or otherwise; (2) To repay to the Mortgagee the indebtedness secured hereby, whether such sums shall have been paid or advanced at the date hereof or at any time hereafter; (3) To pay when due all taxes and assessments levied against said property or any part thereof, and to deliver receipts therefore to the Mortgagee promptly upon demand; (4) To keep the buildings and improvements situated on said property continually insured against fire and such other hazards, in such amount and with such carrier as the Mortgages shell approve, with loss payable to the Mortgages as interest may appear; (5) Naither to commit nor to suffer any strip, waste, impairment or deterioration or the mortgaged premises or any part thereof, and to maintain the mortgaged premises in good condition and repair; (6) To comply with all applicable lews, ordinances, rules and regulations of any nation, state or municipality, and neither to use nor to permit the property to be used for any unlawful purices; (7) To keep the mortgaged premises free from liens superior to the lien of this mortgage, except as aforesaid, and to pay when due any indobtedness which may be secured by lien or charges on the premises superior to the lim hereof; (8) That no sale or conveyance of said property will be made without the prior written consent of the Mortgagee; (9) That time is of the essance of this mortgage and of the Note secured hereby and no waiver of any right or obligation hereunder or of the obligation secured hereby shall at any time thereafter be held to be a waiver of the terms hereof, or of any note secured hereby , and that the lien of this mortgage shall remain in full force and effect during any postponement or extension of the time of payment of the indebtedness or any part thereof secured hereby; (10) That in the event the ownership of the mortgaged premises or any part thereof becomes vasted in a person or persons other than the Mortgagors, the Mortgagee may without notice to the Mortgagors deal with such successor or successor in interest with reference to this mortgage and the indebtedness hereby secured in the same manner as with the Mortgagors; (11) That upon the commencement of any . foreclosure proceeding hereto the court in which such suit in filed may at any time, either before or after sale and without notice to the Mortgagors, appoint a receiver with power to manage, rent and collect the rents, issues and profits of said premises during the pendency of such foreclosure suit, and the statutory period of redemption, and such rents, issues and profits, when collected either before or after any foreclosure sale, may be applied toward the payment of the indebtedness or any deficiency decree, costs A taxes, insurance or other items necessary for the protection and preservation of the property, including the expenses of such receivership; and upon foreclosure and sale of said premises there shall first be paid out of the proceeds of such sale a reasonable sum for plaintiff's attorney's fees, and all expenses of advertising, selling and conveying said premises, all sums advanced for court costs, any taxes or other liens

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or assessments or title costs, master's fees and costs of procuring or completing an abstract of title, title guaranty policy or Torrens Certificate showing the complete title of said premises, including the foreclosure decree and Certificate of Sale; there shall next be paid the indebtedness secured hereby, and finally the overplus, if any, shall be returned to the Mortgagors. The purchaser at said sale shall have no duty to see to the application of the purchase money.

If there be only one mortgagor, all plural words herein referring to Mortgagors shall be construed in the singular.

IN WITNESS WHEREOF the Mortgagors have hereunto set their hands and A.D. 1986 . seals this ___17th_ day of _____ December

27 JAI 87 23 46 DEFINITE HERNANDEZ

STATE OF ILLINOIS SS COUNTY OF WILL

I, a Notary Public, in and for the said county in the state husband and wife, personally known to me to be the same persons whose names ___are_ subscribed to the foregoing instrument appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their own free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and Notorial Seal this __17th MAY OF A.D. 19<u>86</u> OFFICIAL SEAL M (1) Pratapas Notaty Public, State of Illinois 14 K 🖠

KAMERMAN, FREEDMAN AND ANSELMO 2011 Swift Drive - Box A

Oak Brooks IL 60521

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This instrument prepared by:

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