Prepared by: E. W. Swanson 1425 Lake Cook Rd Deerfield, IL 60015

THIS MORTGAGE is made this between the Mortgagor(s) Margaret S McBride, widowed and

(herein Borrower"), and the Mortgagee, TRAVENOL EMPLOYEES CREDIT UNION, whose address is 1425 Lake Cook Road, Deertield, Illinois 60015 (herein

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty two thousand three hundred twenty Dollars, which indebtedness is evidenced by Borrower's note of even date (hereig "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not abover paid, due and payable on March 2, 1990

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, devanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, corrower does hereby mortgage; grant and convey to Lender, and the Lender's successors, the following described properly located in COOK.

Lot 3 in Block 9 in Northbrook Manor, a subdivision of the South half of the South half of the South East quarter (except the Northerly 16 rods of the Easterly 40 rods thereof) and the East half of the South half of the South half of the South West quarter of Section 9, Township 42 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent parcel number: 04-09-307-009

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COOK COUNTY RECORDER 1981

which has the address of 2411 Oak Ave horthbrook, II 60062 which with the property hereinafter described is released to rein as the "property".

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TOGETHER with all of the improvements now or he eafte, erected on the property, and all leasements, rights appurtenances, rents, profits, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage and a remain a part of the property

TO HAVE AND TO HOLD the property unto the Lander, and the Lender's successors and assigns, forever, for the purposes, and upon the uses herein set forth, free from all rights and benefits under and by virtue of the H. mr. if ad Exemption Laws of the State of Illinois, which said rights and benefits the Borrower does herein expressly release and walve. Borrower hereby warrants the time of the ensealing and delivery of these presents. Borrower is well setzed of said real estate and premises in fee simple, and with full legal and equitable title to the mortgage and ording the little power and lawful authority to sell, assign, convey, mortgage, and warrant the same, and that it is free and clear of a cumbrances, except as provided in paragraph 1; and that Borrower will forever warrant and defend the same against all lawful claims.

1. This Mortgage is junior and subordinate to a first mortgage on the property from the Borrower to draw in N/A interconnection and a page 1991 to a stage a page 1991 to a stage 1991 to a st N/A N/A "Prior Mortgage"). The Prior Mortgage secures / note ("Prior Note") dated , in the original prin-

cipal amount of N/A Dotlars (\$ 1/A), made by the Borrower and payable to the holder of the Prior Note and the Prior Mortgage. Borrower hereby covenants and agrees to perform all of the Dollgations under the Prior Note, the Prior Mortgage and all other documents and instruments (PRIOR LOAN DOCUMENTS,") if any, related to the loan ("Prior Lo" in") evidenced by the Prior Note, including but not limited to all of the Borrower's obligations to make payments thereunder when and as they become due. Any default under the Prior Mortgage or Prior Note shall constitute a

In the event the holder of the Prior Note and the Prior Mortgage exercises its rights under this Prior Note, or the Prior Mortgage, to immediately declare all sums remaining unpaid under the Prior Loan to be immediately due and payable, then Lender may, at its option, also declare all remaining unpaid interest and principal under the Note secured by this Mortgage to be also immediately due and payable, immediately or on notice thereof to Borrower or to step in and assume payments to the Prior Note adding all such amount paid to the principal of this loan.

- 2. Borrower shall pay promptly when due the principal of and interest on the indebtedness evidence, by the Note, late charges as provided in the Note, and each indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof.
- 3. In the event of the enactment after this date of any law of illinois deducting from the value of land to the curpose of taxation any lien thereon, or imposing upon the Landar the payment of the whole or any part of the taxes or assessments or charges or tiens herein ric; ill ad to be paid by Borrower, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or the Lendar's interest in the property or the manner of collection of taxes, so as to affect this mortgage or the debt secured hereby or the holder thereof, then and in each such event, the Borrower, upon demand by the Lender, shall pay such taxes or assessments; or reimburse the Lender therefor; provided, however, that if in the opinion of counsel for the Linder (a) it might be unlawful to require Borrower to make such payment or (b) the making of such payment might result in the imposition of interest beyond the mixture. Amount permitted by law, then and in such event, the Lender, may elect; by notice in writing given to the Borrower, to declare all of the indebtedness secured for oy to be and become due and payable sixty (60) days from the giving of such notice.
- 4. If, by the laws of the United States of America or of any state having jurisdiction in the premises, a tax is due or become due in respect of the issuance of the note hereby secured, the Borrower covenants and agrees to pay each such tax in the manner required by any such in. The Borrower further covenants to hold harmless and agree to indemnify the Lender's and the Lender's successors or assigns, against all liability incurred by risk in of the imposition of a tax on the lastinote of the note secured hereby.

 5. Before any penalty attaches borrower shall pay all laxes, assessments and other charges, fines and impositions attributable to the property which may attain a priority over this Mortgage.
- 6. 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 such other hazards as Lender may require for the full insurable value without co-insurance providing for payment by the insurance companies of monles sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, under insurance companies of joint of damage, to Lender, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to the Lender, and in case of insurance about to expire, shall deliver renewal policies not less than fen (10) days prior to the dates of expiration. Each policy of insurance shall include a provision to the effect that it shall not be cancelled or modified without thirty (30) days prior written notice to the Lender. If the Prior Mortgage, requires delivery of each such policy to the holder of the Prior Mortgage, then Borrower may satisfy its obligation under this paragraph by delivering a duplicate original of each such policy or a certificate therefor to the Lender.
- 7. In case of loss, the Lender is hereby authorized, at its sole option, either (I) to settle and adjust any claim under such insurance policies without consent of Borrower, or (ii) to silve Borrower, to agree with the insurance company or companies on the amount to be paid upon the loss, subject to Lender's rights under the PRIOR LOAN DOCUMENTS, in either case, Lender shall have the right to collect and receipt for such insurance money. Such insurance proceeds shall be applied either from time to lime and at the sole option of the Lender, in payment or reduction of the indebtedness secured hereby, whether due or not, or be held used to reimburge Borrower for the cost of the repair or restoration of buildings or improvements on said property. The buildings and improvements shall be so repaired or restored as the Lender may require and approve. No payment made prior to the final completion of such repair or restoration work shall exceed ninety percent (90%) of the value of such work performed, from time to time, and at all times the undisbursed balance of said proceeds remaining in the hands of the Lender shall be at least sufficient to pay for the cost of completion of such work free and clear of items.

 8. Borrower heraby assistance transfers and saits over vinte the applier proceeds a such source of the such as a such such as a such
- Ing in the hands of the Lender shall be at least sufficient to pay for the cost of completion of such work free and clear of items.

 8. Borrower hereby assigns, transfers and sets over unto the Lender the entire proceeds of each award or claim for damages for any of the property taken or damaged under the power of eminent domain or by condemnation, subject to the Lender's rights under the Prior Loan Documents. The Lender may elect to apply the proceeds of the award upon or in reduction of the indebtedness secured hereby, whether due or not, or to require Borrower to return or rebuild, in which event the proceeds shall be held by the Lender and used to relimburate Borrower for the cost of the rebuildings or improvements on the property, in accordance with plans and specifications to be submitted to and approved by the Lender. If Borrower is authorized by the Lender's election as aforesaid to rebuild or restoring the barrower shall be paid out in the same manner as is provided in Paragraph 7 hereof for the payment of insurance proceeds toward the cost of repair, rebuilding or restoring. The surplus which may remain out of said sward after payment of such cost of repair, rebuilding or restoration, at the option of the Lender, shall be applied on account of the indebtedness secured hereby.

 9. Borrower shall keep the property in good condition and repair, without waste and free from mechanic's tiens or other tiens or claims not expressly subordinated to the life hereof, unless otherwise herein provided for, and shall comply with all requirements of law or municipal ordinance with respect to the property and the use thereof.

ty and business to this foregraph to this Mortgage, spare notice of tenter of the factor of the fact All expanditures and expanses incurred by Lender pursuant to this Paragraph to alth interesting payment thereof, and stain bear interest from the date of disbursament at the last payment. unless payment of interest at such rate would be contra ry to applicable law, in which ever shall require Lander to incur an in this Paragraph so compromer, assessing an additional service of the other documents and privileges grants to receive any instructional service any independent of the other documents any independent of the other descriptions. hearis and opene the if and a the extent Lander pays heatering the other documents or instruments, if any, evidencing or securing the first prior tools and the Prior Mortgage, and the property of the property and action shell constitute are all or a portion of the property, such action shell constitute are a claim for the property, such action shell constitute are a claim. enoumber, mortgage or lease all or right, at its election, to declare imp 13. To the extent permitted by law, if benkruptcy or any other proceeding for relief used by or against Borrower, the Lender, at its cetton, may declare this Mortgage in date used hereby shall become immediately due and payable. 14. In addition to all other rights of Lender Command herein, in the event Sorrower of talls to me of glving notice or demand, the same being hereby supressly waived may declare any portion or demand, the same being hereby supressly waived may declare any portion or the same being hereby supressly waived may declare any portion or the same waiver of a default in the apparation of big described that payment be made in accordance with the big waiver of a default in the payment of such full installment. on in chaleuit upon the indebtedn 60. 11 person in any suit to found the light hereby secured shall become due whether by accelerate the penses which may be said of Historian by contents of Lander to showed and included as additions of Lander to stronger, publications and included as additions. tweethyrely be estimated as to items to use policies. Torrers certificates, and is the widerics to bidders at any sale partitions at the parties in this parties thereon at the highest rate now permit uptcy proceedings, to which the Lander sto or (the preparations for the salue of the present the said particularly one and particularly including particularly including party inc. or any inc. / mass hereby whether or r it intually come d by Ultrois tale of the property shall be distribute edings; including all such items as a relabledness additional to that evider in, any remaining sums to Sorrower. to Or have after the filling of a complaint to fore out of one be either before or after sale, without desire this Morto Nors or elter sale, without netto in value of the property or wheth n iləd of the translation power in collect the reads, for the body of the reads, for the collect sense of such receiver, would be entitled to collect sense. cower, except for the interventica of such receiver, would be entitled to collect such rents, leaves and property in such cases for the protection, control, management and operation of the property during the sufficient that the protection of the property during the facilities and each test except the protection of the property during the facility of the facility 19. The Borrower at the request of the lander shall provide popular of paid are bills.

20. Sorrower represents and agrees that the obligation secured hereby constitutes a four assumed in the partition of the paid to the holder of about a first applicable users law if north any characteristic of the holder of the holder of the paid to the holder of hereunder avided the said habite at the said habite herett, the comparence in the said exc belience due under said Note and not to the payment of interes.

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