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Borrower requesting payment.

Mortgage. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the rate provided in the Agreement and shall be payable with interest upon notice from Lender to any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Mortgage.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the rate provided in the Agreement and shall be payable with interest upon notice from Lender to any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Mortgage.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Mortgage, 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 action may include paying any sums secured by a lien which has priority over this Mortgage appearing in court, paying reasonable attorney's 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.

6. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the property which may attach priority over this Mortgage, and leasehold payments or ground rents, if any. Borrower shall promptly furnish to Lender receipts evidencing these payments.

5. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Agreement and this Mortgage shall be applied as provided in the Agreement. Charges incurred pursuant to paragraph 7 hereof will be treated as Finance Charges for purposes of application of payments only.

4. Finance Charges. Borrower agrees to pay interest on the ("Financing Charge") on the outstanding Principal Balance of Borrower's Preferred Line Account as determined by the Agreement. Borrower agrees to pay interest at the Annual Percentage Rate of 14.40%.

Lender reserves the right, after notice to Borrower to change the Annual Percentage Rate, the credit limit, or cancel on the Maturity Date. Borrower still owes amounts under the Agreement. Borrower will pay those amounts in full if, on the Maturity Date, Borrower does not exercise the right to refinance.

3. Agreed Periodic Payments. During the term hereof, Borrower agrees to pay on or before the payment due date shown on each periodic Billing Statement the Minimum Payment Due for that Billing Cycle. Each Billing Cycle will be approximately one month. The payment due date for each Billing Cycle is approximately five (5) days after the close of the Billing Cycle.

2. Line of Credit Loan. This Mortgage secures a line of credit loan Agreement. Borrower will enjoy access to that line of credit during the term hereof.

1. Payment of Principal and Interest. Borrower shall promptly pay when due by the terms of the Agreement the principal of and interest accrued on the indebtedness evidenced by the Agreement together with any other fees, charges or premiums imposed by the Agreement or by this Mortgage.

Borrower and Lender covenant and agree as follows:
subject to any encumbrances of record.

Borrower is an Illinois land trust, warrants and will defend generally the title to the property against all claims and demands, and convey the property and that the property is unencumbered, except for encumbrances of record. Borrower, unless 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.

PLN. No. 19-36-315-024
PROPERTY ADDRESS: 2837 W. 85th PLACE, CHICAGO, ILLINOIS 60652

OF SECTION 36, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN
VACATED STREETS ADJOINING SAID LOTS IN BEVERLY PARK SUBDIVISION IN SAID SOUTHWEST 1/4
OF THE SOUTHEAST 1/4 OF SECTION 36, AND A RESUBDIVISION OF LOTS 1, 2, AND PART OF 3
LOT 176 IN CHARLES I. CREEK'S SUBDIVISION OF PART OF THE NORTH 25 CHAINS OF THE EAST 1/2
OF SECTION 36, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN
"Property" located in the County of Cook and State of Illinois.

Trust, in which case Borrower, not Lender, grants, conveys and quit claims to Lender the following described property
made on the date hereof. Borrower does hereby mortgage, grant, convey and warrant unless Borrower be an Illinois land
such loans made after the date hereof enjoy the same priority and security hereby created as if all such loans had been
of principal after the date hereof as provided for in the Agreement in being the intention of Lender and Borrower that all
interest, made to Borrower by Lender pursuant to paragraph 7 hereof "future advances", and certain "loans" advances
and agreements of the Borrower under the Mortgage, and the Agreement, by the repayment of any future advances, with
of all other sums with interest thereon advanced to protect the security of this Mortgage, and the performance of the covenants,
To secure to Lender on the repayment of the indebtedness under the Agreement, with interest thereon, and payment
the "Maturity Date".

(10) years from the date hereof, all such sums, if not sooner paid, being due and payable ten (10) years from the date hereof,
hereunder interest, optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for ten
of principal of 1/6th of the principal balance outstanding and unpaid as of the date of the most recent advance to Borrower
date hereof, in the principal sum of U.S. \$ 10,000.00.

WHEREAS, Borrower is indebted to Lender pursuant to a Preferred Line Account Agreement ("Agreement") of even
date hereof, in the principal sum of U.S. \$ 10,000.00.

Borrower's "Credit Limit" or so much
of such principal as may be advanced and outstanding, with interest thereon, providing for periodic installment payments
of principal of 1/6th of the principal balance outstanding and unpaid as of the date of the most recent advance to Borrower
hereunder interest, optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for ten
(10) years from the date hereof, all such sums, if not sooner paid, being due and payable ten (10) years from the date hereof.

To secure to Lender on the repayment of the indebtedness under the Agreement, with interest thereon, and payment
of all other sums with interest thereon advanced to protect the security of this Mortgage, and the performance of the covenants,
and agreements of the Borrower under the Mortgage, and the Agreement, by the repayment of any future advances, with
interest, made to Borrower by Lender pursuant to paragraph 7 hereof "future advances", and certain "loans" advances
of principal after the date hereof as provided for in the Agreement in being the intention of Lender and Borrower that all
such loans made after the date hereof enjoy the same priority and security hereby created as if all such loans had been
made on the date hereof. Borrower does hereby mortgage, grant, convey and warrant unless Borrower be an Illinois land
Trust, in which case Borrower, not Lender, grants, conveys and quit claims to Lender the following described property
"Property" located in the County of Cook and State of Illinois.

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78617-5-88--

PL 11th Series 4 PL-10-85

PREFERRED LINE
PO Box 803487
Chicago Illinois 60680
Telephone 11 312 621 3117



-88-477987

This Instrument was prepared by: GEORGE PAV

PREFERRED LINE Agreement

THIS MORTGAGE ("Mortgage") is made this 11th day of OCTOBER 1988 between Mortgagee (GEORGE GAYNOR AND SHARON R. GAYNOR, HIS WIFE)

444-101-7583

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-88-477987

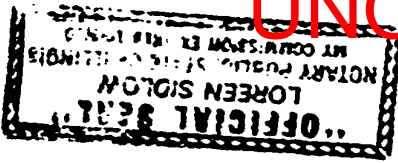
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Property of Cook County Clerk's Office

-22-411021

01/10/20

Handwritten signature/initials



Notary Public

10-9-90

Commission Expires

11th day of October 1988

I the undersigned a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that GEORGE GAYNOR AND SHARON B. GAYNOR, HIS/HER personally known to me to be the same person whose names is 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 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 official seal, this

STATE OF ILLINOIS)
COUNTY OF COOK)
SS

Borrower SHARON GAYNOR A/K/A SHARON R. GAYNOR

Handwritten signature of Sharon Gaynor

Borrower

GEORGE GAYNOR

Handwritten signature of George Gaynor

BORROWER

Dated 11- Oct 88

14. Waiver of Homestead. Borrower waives all right of homestead exemption in the property...

13. Acceleration Remedies. Upon a Default by Borrower, Lender at its option may require immediate payment in full of all sums secured by this Mortgage...

12. Transfer of the Property. If all or any part of the property, or an interest therein is sold or transferred by Borrower or if the beneficial interest or any part thereof in any land trust holding title to the property is assigned, sold or transferred to the beneficial interest in the title holding trust enters into Articles of Agreement for deed or any agreement for installment sale of the property or the beneficial interest in the title holding trust, without Lender's prior written consent...

(B) If Borrower is in default under this Mortgage, Lender may require Borrower to pay immediately the principal balance outstanding, any and all interest, together with all other fees, costs or premiums charged to Borrower's account, the principal balance outstanding under the Agreement after default shall continue to accrue interest until paid at the rate provided for in the Agreement as if no default had occurred.

(A) Borrower shall commit a default under this Mortgage if any of the following occurs: (1) failure to pay when due any sum of money due under the Agreement or pursuant to this Mortgage; (2) failure to perform or keep any term, provision, condition, covenant, warranty or representation contained in the Agreement or the Mortgage which is required to be performed or kept by Borrower; (3) occurrence of a default or an event of default under any agreement, instrument or document before, now or at any time hereafter delivered to Lender; (4) occurrence of a default or an event of default under any agreement, instrument or document before, now or at any time hereafter delivered to Lender by any guarantor of Borrower's obligations under the Agreement or the Mortgage; (5) if the property that is the subject of this Mortgage or the beneficial interest in any land trust holding title to that property is attached, seized, subject to a writ of distress, garnishment or is levied upon or becomes subject to any lien or comes within possession of any receiver, trustee, custodian or assignee for benefit of creditors, or if such property or beneficial interest is encumbered or otherwise subject to any claim of lien except such encumbrances that are expressly subordinate to this Mortgage; (6) the filing of any petition under any Section or Chapter of the Bankruptcy Reform Act of 1978 or any similar law by Borrower or against Borrower and such petition is not dismissed within 60 days; or if Borrower shall be declared incompetent, or if a conservator shall be appointed for any or all of Borrower's assets, including the property; (7) Borrower defaulting in, or an action is filed alleging a default in any other obligation of Borrower to a creditor other than Lender; (8) Lender receives actual knowledge that Borrower made any material misrepresentation or omitted any material information in the Agreement, Mortgage or in Borrower's application for the Agreement.

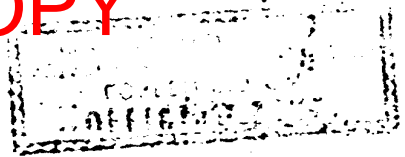
11. Default. Borrower shall constitute a default under this Mortgage if any of the following occurs: (1) failure to pay when due any sum of money due under the Agreement or pursuant to this Mortgage; (2) failure to perform or keep any term, provision, condition, covenant, warranty or representation contained in the Agreement or the Mortgage which is required to be performed or kept by Borrower; (3) occurrence of a default or an event of default under any agreement, instrument or document before, now or at any time hereafter delivered to Lender; (4) occurrence of a default or an event of default under any agreement, instrument or document before, now or at any time hereafter delivered to Lender by any guarantor of Borrower's obligations under the Agreement or the Mortgage; (5) if the property that is the subject of this Mortgage or the beneficial interest in any land trust holding title to that property is attached, seized, subject to a writ of distress, garnishment or is levied upon or becomes subject to any lien or comes within possession of any receiver, trustee, custodian or assignee for benefit of creditors, or if such property or beneficial interest is encumbered or otherwise subject to any claim of lien except such encumbrances that are expressly subordinate to this Mortgage; (6) the filing of any petition under any Section or Chapter of the Bankruptcy Reform Act of 1978 or any similar law by Borrower or against Borrower and such petition is not dismissed within 60 days; or if Borrower shall be declared incompetent, or if a conservator shall be appointed for any or all of Borrower's assets, including the property; (7) Borrower defaulting in, or an action is filed alleging a default in any other obligation of Borrower to a creditor other than Lender; (8) Lender receives actual knowledge that Borrower made any material misrepresentation or omitted any material information in the Agreement, Mortgage or in Borrower's application for the Agreement.

10. Prior Mortgages. Borrower covenants and agrees to comply with all of the terms and conditions and covenants and agreements regarding to the terms of this Mortgage or the Agreement without that Borrower's consent...

9. Successor and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Mortgage shall bind and benefit 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 Mortgage but does not execute the Agreement, or is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the property under the terms of this Mortgage, by is not personally obligated to pay the sums secured by this Mortgage, and Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Mortgage or the Agreement without that Borrower's consent.

8. Borrower Not Released; Forbearance by Lender Not a Waiver; Extension of the time for payment on the Mortgage. Extension of the time for payment on the Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower's successor in interest. Lender shall not be required to operate in any proceeding against any successor in interest of the original Borrower or to extend time for payment or to reduce or refuse to extend time for payment or to extend time for payment or to extend time for payment on the Mortgage by reason of any demand made by the original Borrower or by a Borrower's successor 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.

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