## ASISICIALI COPTIONPOSAVINGS. MORTGAGE **'TO SECURE AN** EQUITY SOURCE ACCOUNT AGREEMENT

Corporato Office One South Dearborn Street Chicago, Illinois 60603 Telephone (1 312) 977 5000

444-093-9358 This Instrument	was	£	OX 333-CC	Telephone (1 312) 977 5(
	ABBIE DOOMAN	\$16.00	CITICORP	CORDING RETURN TO: SAVINGS OF ILLINO CURCE OFFICE MADISON
			SUITE 120 CHICAGO,	02 IL 60602
THIS MORT	GAGE ("Mortgage") is	made this 14t SEEBE JR and CAROLIN	day of	October
				. De agrec Mant de commente de Regione des la commente de para e <u>considerança e contraça que</u> Acomme de Regio - e malgar de Artica portada de agrecia (que para esp. <u>de agrecia que p</u> er para esp.
		** ***********************************		
a corporation organ Chicago, Illinois 60 WHEREAS, of even date hereof,	nized and existing under 9°05 (herein "Lender"), Borrower is indebted to , adhternally secured, if a	, Citicorp Savings of Illi the laws of the United Sta Lender pursuant to an I appropriate, by a Security the property ("Security	ites, whose address is On Equity Source Account A Agreement and Collatera	e South Dearborn Stree greement (" <b>Agreement</b> Assignment of Benefici
(\$100,000.00 vanced and outstar life and/or disabilit thereafter, for peri life and/or disabilit if not sooner paid, To secure to I the payment of all Mortgage, and the ment of any future a advances pursuant and (c) any "Loans tion of Lender and I created as if all sue agreements under t grant, convey and v veys and quit claims and State of Illinois THE WEST 75 F 4 AND 5 IN TA	J. U.S. dollanding, with inverest ther y insurance primiums, odic installment paymer y insurance premiums being due and payatts with interest to paragraph 7 hereof of advances, with interest to paragraph 7 hereof of advances of principal forrower that all such Last Loans had been made his Mortgage and the Agwarrant (unless Borrower to the following to Londer the following the Loans had been made his mortgage and the Agwarrant (unless Borrower that all such Last Loans had been made his Mortgage and the Agwarrant (unless Borrower that all such Last Loans had been made the Agwarrant (unless Borrower that all such Last Loans had been made the Agwarrant (unless Borrower that all such Last Loans Holder the following the Loans Loans Holder Loans L	rs, (Borrower's "Credit Leon, providing for periodic and miscellaneous fees an and miscellaneous fees a approximately thirty (30 nt r, the indebtedness evist thereon advanced in a mants, and agreements of thereon, made to Borrowe principal to de after the date for the date hereof) as on the date hereof) and greement secured har by, or be an Illinois land rest a described property locate (CK 16 IN LLOYD'S SUPPLON TO TAYLORSPORT N 18 AND PART OF THE EAST OF THE THIRD P	imit") or so much of such a installment payments of charges for ten (10) year anding Principal Balance and charges for twenty (2) years from the date her denced by the Agreement cordance herewith to provide the Borrower herein contoners by Lender pursuant to plate hereof being referred provided for in the Agreemence of enjoy the same price (d) the performance of Befor this purpose, Borrower of in the County of the County of the Bollytsion of Blocks Being a Subdivision NORIA WEST 1/4 OF S	finterest, optional cred ars from the date hereo interest, optional cred (0) years; all such sum reof, t, with interest thereo of the security of the ained, and (b) the repayangraph 7 hereof, (such to as "future advances" ment (it being the interest) and security hereb prower's covenants and ar does hereby mortgage mortgages, grants, cores (2008).  1, 2, 3, OF PART SECTION
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OCTOBER 14, 19 N. BEEBE, MIS	986 AS DOCUMENT NUM WIFE TO CITICORP S	ORDINATE TO THE MOR BER 86 472 927 MADE AVINCS OF HIJANOIS, THE AMOUNT OF \$200	BY JOHN H. BEEBE JE A FEDERAL SAVINGS 7	R. AND CAROLINE
1.1.N. No. 05-18-2	2230080000			
vhich has the addre	rss of 1294	ASBURY AVENUE	(street),	WINNETKA
city),	all the improvements ne	(state and zip codo ow or hereafter erected or	e), (herein "property add i the property, and all ea	
enances, rents, roya part of the propert		d additions shall also be c		xtures now or hereafter

FORM 3981B

in the interest rate, and that Lender may, prior to the maturity of the Agreement, reduce the Available Line of Credit

(A) Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest accrued on the indebtedness evidenced by the Agreement, together with any late charges or other fees, charges or

and/or require repayment of the total balance outstanding under the Agreement. Covenants. Borrower and Lender covenant and agree as follows:

premiums imposed by the Agreement, the Security Agreement, or by this Mortgage.

1. Payment, Term, Rate, and Finance Charges

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Property of Cook County Clerk's Office

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determined and to each "Change to each "Change to ge, and the first to End Repayment to the every twelve to a margin of Reference Rate.

(B) Line of Credit Loan. This Mortvage secures a Line of Credit Loan Agreement. Borrower will enjoy access to that Line of Credit during the list one handred twe tyling (121) Byling Cycles assigned to Borrower's Account. Each Billing Cycle will be approximately one month. I drower's help's light g Cycle may be less than one month.) The Revolving Line of Credit Term of the Agreement is therefore approximately ten (10) years long. Borrower agrees to repay the principal amount of the Loans advanced during the Revolving line of Credit Term of the Agreement during the twenty (20) years commencing at the close of the Revolving Line of Credit Term. This repayment term is referred to herein and in the Agreement as the Closed-End Repayment Term. The total term of the Agreement secured by this Mortgage is therefore approximately thirty (30) years.

(C) Agreed Periodic Payments. During the Revolving Line of Credit Term and for the one hundred twenty first (121st) Billing Cycle, 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. The minimum payment due is the sum of the following charges accrued or incurred in the Billing cycle: (1) Finance Charges; (2) premiums for Optional Credit Life and/or Disability Insurance; (3) the Annual Fee; (4) all other fees and charges incurred pursuant to the Agreement except fees and charges charged to Borrower's Account at the inception of the Agreement as permitted by Paragraphs 11(B) and (C) of the Agreement; (5) principal necessary to reduce the Outstanding Balance of Borrower's account to Borrower's Credit Limit; and (6) any past due payments. The payment due date for each Billing Cycle is approximately twenty-five (25) days after the close of the Billing Cycle. During the Closed-end Repayment Term, Borrower agrees to pay on or before the payment due date shown on each Periodic Billing Statement a minimum payment due computed in the same way as above, plus 1/240th of Borrower's initial Closed-End Principal Balance (The Principal Balance Due from Borrower to Lender at the end of the Revolving Line of Credit Term).

(D) Interest During the Revolving Line of Credit Term. Borrower agrees to pay interest (a "Finance Charge") on the Outstanding Principal Balance of Borrower's Equity Source Account during the Revolving Line of Credit Term

as determined by the Agreement.

The rate of interest ("Annual Percentage Rate") will be determined and will vary based upon a "Reference rate". This Reference Rate shall be the prime rate of interest as published in the Money Rates Section of the Wall Street Journal on the first business day of each month, regardless of when such rates were quoted by the Commercial Banks to the Wall Street Journal. If any such Reference Rate includes the prime rate or base rate of interest quoted by Citibank, N.A., the Reference Rate, if necessary, will be adjusted to negate such inclusion. The Reference Rate is defined by the Wall Street Journal as the base rate on corporate loans at large U.S. Money Center Commercial Banks. In the event more than one Reference Rate is published by the Wall Street Journal for any applicable day, the lowest rate so published shall apply (unless that lowest rate is due solely to a rate quoted by Citibank, N.A. for such applicable day, in which event the next lowest rate shall apply). In the event such a Reference Rate ceases to be published by the Wall Street Journal, the Reference fate shall be the average of the quoted base rates on Corporate Loans at the five largest National Banks in the United States measured by total of assets, such measurement to be taken annually in the last business day of each preceding calendar year. At no time will Citibank, N.A. be considered one of the five National Banks. In the event such Banks cease to quote a base rate, Citicorp will select a comparable Reference Rate outside its control and readily verifiable by Borrovers.

The Reference Rate so determined shall be "if ctive for any Billing Cycle that begins in that month. However, the Reference Rate effective for Borrower's initial Billing Cycle shall be determined in one of two ways. If Borrower's initial Billing Cycle Billing Date occurs in the same morth is the effective date of this Agreement, the Reference Rate shall be the one determined on the first business day of the preceding month. If Borrower's initial Billing Cycle Billing Date occurs in the month after the effective date of this Agreement, the Reference Rate shall be the one determined

on the first business day of the month in which the effective drive of this Agreement occurs.

Borrower rate of interest ("Annual Percentage Rate", shall be the Reference Rate plus a "Margin" of One and 1/4, percent (1,250%) for the applicable Billing Cycle.

Finance Charges will be assessed on a daily basis by applying (by Daily Periodic Rate (the "Daily Periodic Rate" is the Annual Percentage Rate applicable to that Billing Cycle, divided by 505) to the Daily Principal Balance on Borrower's Equity Source Account for each day of the Billing Cycle in which there is an Outstanding Principal Balance.

(E) Interest During the Closed-End Repayment Term. Borrower egrees to pay interest (a Finance Charge) during the Closed-End Term on the Outstanding Principal Balance of Borrower's Equity Source Account which has not been paid beginning on the day after the Conversion Date and continuing until the full Outstanding Principal Balance has been paid. Borrower's Outstanding Principal Balance at the beginning of the Closed-End Repayment Term is that sum disclosed on the periodic Billing Statement for Borrower's One Hundred Twenty-First (121st) Billing Cycle as the Outstanding Principal Balance and is referred to herein as the "Initial Closed-End Principal Balance". If Borrower has used Equity Source Account Checks that have not been posted to Borrower's account a of the Conversion Date, and those checks are subsequently paid by Lender, Borrower's Initial Closed-End Principal Suface will be increased on subsequent periodic Billing Statements to reflect such Loans.

The rate of interest (Annual Percentage Rate) during the Closed-End Repayment Term will be determined and will vary based upon the Reference Rate described in the Agreement and in Paragraph 1(D) hereaf

The "Current Reference Rate" is the most recent Reference Rate available sixty (60) days prior to each "Change Date", (defined below).

Each day on which the interest rate effective during the Closed-End Repayment Term may change, and the first day of the Closed-End Repayment Term, is a "Change Date". Interest rate changes during the Closed-End Repayment Term may occur on the first day of the Closed-End Repayment Term and on the same day of the month every twelve (12) months thereafter.

The interest rate effective on the First Change Date will be the Current Reference Rate plus a margin of One and 1/4 percent (1.250%). On each succeeding Change Date, Lender will determine the Current Reference Rate, and the new interest rate will be equal to the Current Reference Rate, plus the Margin.

Each new interest rate will become effective with each Change Date, and will be reflected in the payment due immediately after that Change Date.

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 periodic payments are due under the Agreement until the Agreement is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Mortgage; (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 escrowitems, 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 Mortgage.

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 Mortgage, Lender shall promptly refund to Borrower any funds held by Lender. If under paragraph 20, 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 Mortgage.

The above and foregoing provisions contained in this paragraph 2 relating to payment by Borrower to Lender of funds in escre v shall be excused so long as Borrower is required on the date hereof, and continues after the date hereof, to make comparable payment of funds in escrow to the holder of a Note secured by a mortgage or similar security agreement on the property, which such mortgage or similar security agreement has priority over this mortgage. Borrower agrees to previde Lender with proof of payment of such funds in escrow.

- 3. Application of (a) ments. Unless applicable law provides otherwise, all payments received by Lender under the Agreement and this Norlgage shall be applied, first to the Finance Charge stated in Borrower's oldest past due periodic Billing Statement, if eary and then (during the Closed-End Repayment Term) to the fraction of the Initial Closed-End Principal Balance due for the same Periodic Billing Statement. Payments will then be applied similarly to Finance Charges and the fraction of the initial Closed-End Principal Balance due on the next oldest past due statement, and then to successive past due statements, until all past due Finance Charges and the fraction of the Initial Closed-End Principal Balance due are fully paid. "The balance of Borrower's payments will next be applied to the amounts stated due on the current periodic Billing Statement in the following order: (1) insurance premiums billed and past due; (2) any Annual Fee which is due and payr ble; (3) any other charge, excluding insurance premiums, authorized by the Agreement; (4) Finance Charges billed but he past due; (5) insurance premiums billed but not yet past due as of the current statement; and (6) payment of any Cassanding Principal Balance. Any balance of payment will be applied to payment of all Finance Charges which accru of Par the Periodic Billing Statement date and prior to the date payment was received by Lender. Any remaining amount will create a credit balance. Charges incurred pursuant to paragraph 7 hereof will be treated as Finance Charges for purposes of application of payments only.
- 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the property which may attain priority over this Mortgage, and le is chold 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 payments. Borrower shed promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payment, directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.
- 5. Hazard Insurance. Borrower shall keep the improvements now assting or bereafter erected on the property insured against loss by fire, hazard, included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the angunts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Bornover 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, Borro wer 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 in-

surance carrier and Lender. Lender may make proof of loss if not made promptly by Bor ower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be polled to restoration or repair of the property damages, if the restoration or repair is economically feasible and Lender's security is not less. ened. 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 Mortgage, whether or not then due, with any a cess paid to Borrower. If Borrower abandons the property, or does not answer within thirty (30) days a notice from Lender that the insurance carrier has offered to settle a claim, the Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the property or to pay sums secured by this Mortgage, 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 payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 20, 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 Mortgage 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 Mortgage 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 Lander's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in the Lander, or the his a legal protecting place payyignificantly affect Lander's rights in the property (such as a protecting in bank unterly protecting protecting in lation for enforce laws or Regulations), then Lander may do and pay for whatever is necessary to protect the value of the property and Lander's rights in the property. Lander's action may include paying any sums secured by a lien which has priority over this Mortgage, appearing in court, paying reasonable attorneys' fees and entering on the property to make repairs. Although Lander may take action under this paragraph 7, Lander does not have to do so.

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 Borrower requesting payment.

If Lender requires mortgage insurance as a condition of making the loan secured by this Mortgage, 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 sums secured by this Mortgage, 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 Mortgage 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 no indoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settly v claim for damages, Borrower fails to respond to Lender within thirty (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 Mortgage, whether or not then due.

Unless Lender and Borrove' otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the periodic payments referred to in paragraph 1 and 2 or change the amount of such

payments.

10. Borrower Not Released; Vorbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this 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 commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sams secured ry, his Mortgage by reason of any demand made by the original Borrower's successors in interest. Any Sorbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successor and Assigns Bound; Joint and Soveral 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 19. Borrower's covenants and agreements shall be joint and severable. Any Borrower who co-signs this Mortgage but does not execute the Agreement (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the property under the terms of this Mortgage, (b) is not personally obligated to pay the sums secured by this Mortgage; and (c) agrees that Lender and any other Borrover may agree to extend, modify, forebear or make any accommodations with regard to the terms of this Mortgage or the Agreement without that Borrower's consent.

12. Loan Charges. If the Agreement secured by this Mortgage is achieve to a law which sets maximum foan charges, and that 'aw 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 exceeded permitted limits will be refunded to Borrower. Lender may choose to make the refund by reducing the principal owed under the Agreement 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 Agreement.

13. Logislation Affecting Londer's Rights. If enactment or expiration of applicable lews has the effect of rendering any provision of the Agreement or this Mortgage unenforceable according to its terms, Leviller, at its option, may require immediate payment in full of all sums secured by this Mortgage and may invoke any lemedies permitted by

paragraph 20.

14. Notices. Any notice to Borrower provided for in this Mortgage 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 Mortgage shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Mortgage shall be governed by federal law and regulation and the law of the jurisdiction in which the property is located. In the event that any provision or clause of this Mortgage or the Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Agreement which can be given effect without the conflicting provision. To this end the provisions of this Mortgage and the

Agreement are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Agreement and of this Mortgage.

17. Prior Mortgages. Borrower covenants and agrees to comply with all of the terms and conditions and covenants of any mortgage, trust deed or similar security instrument affecting the property which has or may have priority over this Mortgage, including specifically, but not limited to, timely making the payments of principal and interest due thereunder. Failure of Borrower to make such payments or keep such terms, conditions and covenants as provided for in such prior mortgages, trust deeds or security agreements shall constitute a default under this Mortgage, and Lender may invoke the remedies specified in paragraph 20 hereof.

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24. Trustee Breulphtion. If this Mortgage is executed by an Himois land trust, knylve executes this Mortgage and authority conferred upon and vestee in it as such trustees and authority conferred upon and vestee in it as such trustees, and it is expressly understood and apprehensive herein or in the Agreement secured by this Mortgage shall be construed or security hereunder that nothing contained herein or in the Agreement secured by this Mortgage spread herein or in the restrict or any interest that eacy accrue the trustee personally to pay said Agreement or any interest that eacy accrue thereon, or any indebtedness accruing hereunder or to personality indebtedness accruing hereunder or to perform any coverned by enforcess or implied for in contained. The any indebtedness accruing hereunder or to perform any coverned by enforcess or implied for in contained. The substitution of the Agreement, if any, being expressly waived, and that any encourants either which is and out of the property hereby conveyed by enforcement of the provisions hereby and the finite in the individual co-maken of said Agreement, but this waiver shall in no way affect the personal liability of any individual co-maker or guarantee of

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

charge to Borrower, Lender shall pay any recordation costs.

22. Rolesse. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without

time prior to the expiration of any period of redemption following judicia, saie, Lander (in person, by agent or by judicially appointed receiver) shall be untitled 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 Lander of the receiver shall be applied first to payment of the property and collection of rents, including, but we limited to, receiver's fees, premiums of the cost or state of the property and collection of rents, including, but we limited to, receiver's fees, premiums on ruceivur's bonds and reasonable attorneys' fees, and then to the sums secure, by this Mortgage.

paragraph 20, including, but not limited to, reasonable attorneys. Pas and cost of title evidence.
21. Lender in Possession. Upon acceleration under paragraph 20 or abandomment of the property and at any title transfer in Possession. Upon acceleration under paragraph 20 or abandomment of the property and at any title is the property and at a property and at

or any covenant or agreement in this Morrgage (but not prior to notice shall specify: (a) the default; the the netion responses to the default; the the default; the default or action result in acceleration of the aums secured by this Mert see, foreclosure by judicial proceeding and the notice may result in acceleration of the arms secured by this Mert see, foreclosure by judicial proceeding and sale of the property. The notice shall further inform Borrower of the right of reinstate after acceleration and the right of assert in the fureclosure proceeding the nonexistence of a default or at ye ther defense of Borrower to acceleration and the right of needesture. If the default is not cared on or belove the date specified in Greineder at its option may require immediate the default is not cared on or belove the date specified in Greineder at its option may require immediate paracelesure proceeding the nonexistence of a default or in Greineder, Lender at its option may require immediate pudicial proceeding. Its about of the collect all expenses incurred in pursaing the remedies provided in full of all sums secured by this Mortgage without further defined in pursaing the remedies provided in get proceeding. Its options the net further defense of the order of the relief proceeding. Its option of the net further defense of the order of the relief provided in collect all expenses in pursaing the remedies provided in relief of the result of the proceeding. It includes also not set of the result of the proceeding to relief the result of the result of the relief of the relief of the result of the relief of the result of the relief of the relie

secured by this Mortgage to be immeda.by due and payable. **20. Acceleration; Remedies.** Lenders and give notice to Horrower prior to acceleration following Borrower's breach

19. Transfer of the Proporty. If all or any part of the property, or an inverse 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, so if the beneficial interest into Articles of Agreement for Doed or any agreement or the title holding land trust, or if the borrower, without tender's prior written consent, excluding (a) the creation of a purchase money security interest for household appliances, prior excluding (a) the creation of a purchase money security interest for household appliances, the transfer by devise, descent or a speration of law upon the death of a joint tenant, or (e) the grant of any leasing the majorial declared in a transfer by devise, deseant or defining an option is purchase, bender may, at tender's option, declare all sums interest of three (3) years or less not containing an option is purchase, Lender may, at Lander's option, declare all sums interest of three (3) years or less not containing an option is purchase, Lender may, at Lander's option, declare all sums interests.

after default shall continue to accrue interest until paid at the rate provided for in the Agreement as it no default had occurred.

enthing the cowerrance of the Agreement or this Mortgage, Lendor may require Borrower to pay in minimaking the Comment of the control of the

Borrower's application for the Agreement.

misrepresentation or omitted any material information in the Agreement, Mortgage, the Security Agreement, or m 16 Borrower to creditors other than Leader; (8) Leader receives actual knowledge that Borrower made any materia assets, including the property; (7) Horrower defaults in, or an action is filed affecting a default in any other oblession. days, or if Borrower shall be declared incompetent, or if a conservator shall be appointed for any or all of Borrower's 400 midinw bessential for an actional properties of the contraction of the period of the problem of the contraction of the cont expressly subordinate to this Mortgage); (6) the (fling of any pertion under any Section or Chapter of the Bankruptcy beneficial interest is encambered or suffers such an encumbrance or claim of lien (except such encumbrances that are cornes within possession of any receiver, trastee, castodian or assignee for benefit of creditors, or if such property or property, is attached, seinod, aubject to a writ of distress warrant, or is levied upon or becomes subject to any fen or tadi wa ohit ganbiot taun buniyan ni taorani ininibona ohi na pangalan kihi Ta ata bula ahi si tuni yinabana bu di (3)  $\infty$  Lendor by any guaranton of Borrower's obligations under the Agreement, the Mortgage, or the Security Agreement: or an event of default under any agreement, instrument or document before, now or at anythne bereatder delivered  $a_{i}$   $a_{i$ ок органдар р'я цоскомал (3) оссинжано од и додинг ок ии смант оригири приским изкосинацт на доскинацт ок досм tion contained in the Agreement, the Mortgage, or in the Security Agreement which is required to be performed, kept Agreement: (2) failure to perform, keep or observe any term, provisions, conditions, covenant, warranty or representa-(1) failure to pay when due any sum of money under the Agreement or pursuant to this Mortgage, or the Security (a) The occurrence of any of the following events shall constitute a definit by Borrawer under this Mortgaget

with this Secur amend and sup	s to this Security ity Instrument, in plement the coven ament, [Check app	ants and agree	n <mark>f ag</mark> reemer ty ements of this S	Ola nebssieb	r don's will t	🖊 incorporated in	to and shall
☐ Condor	minium Rider		□ 2-4 Fam	ily Rider		Other(s) [:	specify]
Dated: _Octob	er 14, 1988		<del></del>				
		IF BORR	OWER IS AN	INDIVIDUA	wer JOHN	H BEEBE JR	and the second s
			λ	Caron	Pina.	WBacko	
STATE OF ILE	INVALCA		Ind	lividual Borro	wer CARC	DLINE N BEEBE	<u></u>
COUNTY OF							
personally know before me this c free and voluntar	ersigned, a Notary  JR and CAROLI  vn to me to be the s  lay in person, and  y act, for the ases a  r my hand and office	NE N BEERE, same person(s acknowledged and purposes the	his wife ) whose name( I that they serin set forth, i	s) is subscribe igned, sealed a neluding the rel	d to the forced lease and wa	egoing instrument the said instrument iver of the right of	, appeared as <u>their</u> homestead.
Civen unde	7 my nand the one	<b>X</b> ,		ant a		holeete	
Commission Ex	pires: 2 /3 (12-	JP761	ICIAL SEAL	€			
STATE OF ILL	INOIS)	7	blic, State of Illinoi I'll County	3			
COUNTY OF	) SS )	My Commiss	ion Expires 5/18/	92			
I, the unde	rsigned, a Notary	Public in and f	or sact County	, in the State :	uforesaid, D	O HEREBY CER	TIFY that
before me this a free and volunta homestead.	on to me to be the day in person, and ary act, for the user my hand and offici	I acknowledgees and purpose al seal, this	thates therein set 1	igned, scaled ar both, including Clay of _	nd delivered t g the releas	he said instrument	as he right of
Commission Exp	pires:		COUR COUNT EILED FOR	Y, ILLINOIS RECORD	6		
IF BORROWER	: IS A TRUST:		1988 OCT 20		7	8481996	88481996
	By:	not personally	•		resaid	Crivo	199
ATTEST:	,					Co	ਨ
Its		(Title)					
STATE OF ILL	INOIS)						
COUNTY OF	) <b>SS</b> )						
	signed, a Notary I						
Secretary, respensed instrument a for the uses and there acknowledged corporation to the corporation of Trustanton of Trustanton to the corporation of Trustanton of Trust	ctively, appeared t as their own free a purposes therein ge that he, as cust to said instrument for the uses and j my hand and officie	pefore me this conditional voluntary as set forth, and odian of the co as his own free ournases there	lay in person, ets and us the f the said rporate seal of and voluntary in wet forth.	und acknowled ree and volunt 'suid corporat act, and as the	dged that th tary act of s ion, did affi e free and ve	ey signed and deli aid corporation, as Secretary did also a the said corpora Juntary act of said	vered the Trustee, o then and ite scal of Leorpora-
					·		
			Nota	ry Public			
Cammingian Fra	i en a c						