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THIS INSTRUMENT PREPARED BY AND MAIL TO:  
Annette Wieczorek  
WEST SUBURBAN BANK OF DOWNERS GROVE/LOMBARD  
2800 S. FINLEY, DOWNERS GROVE, IL 60515

## MORTGAGE

THIS MORTGAGE, made this 26th day of October, 1989, by REGU SOLAI AND MALLAR SOLAI, His Wife, AND KRISH SOLAI AND SHANTHI SOLAI, His Wife, (hereinafter sometimes called "Mortgagor") to WEST SUBURBAN BANK OF DOWNERS GROVE/LOMBARD, an Illinois banking corporation, with an office at 2800 S. Finley, Downers Grove, IL 60515, (hereinafter sometimes called "Mortgagee").

Whereas, Mortgagor is or will become the owner and holder of fee simple title in and to all of the real estate described in and by this reference made a part hereof, which as follows forms a portion of the Premises hereinafter described:

LOTS 1, 2 AND THE WEST 7 FEET OF LOT 3 IN BLOCK 1 IN H.O. STONE'S NORTHLAKE ADDITION BEING A SUBDIVISION OF ALL THAT PART OF THE NORTHEAST 1/4 OF SECTION 6, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 3, 1936 AS DOCUMENT 10697148 IN COOK COUNTY, ILLINOIS.

P.I.N. 15-06-207-001 (LOT 1), 15-06-207-002 (LOT 2) AND 15-06-207-049 (LOT 3).  
RECORDING FEE \$15.25  
RECORDING TAX \$24.00  
TOTAL \$39.25  
DATE 10/26/89 14:41.09  
BOOK # 6 #--# 89514971

Address: 17 W. North Ave., Northlake, Il. 60164

Whereas, Mortgagor desires Mortgagee to lend money in connection with Mortgagor's acquisition of the Premises, hereinafter described and Mortgagee is willing to lend provided that Mortgagor will grant a mortgage as security for such indebtedness; and

Whereas, Mortgagor has, concurrently herewith, executed and delivered to Mortgagee a Note (the "Note") of even date herewith payable to the order of Mortgagee in the amount of ONE HUNDRED FIFTY-THREE THOUSAND SEVEN HUNDRED FIFTY AND NO/100 DOLLARS, (\$153,750.00) bearing interest initially at an annual rate equal to 10.50% per annum, payable in installments as provided therein, with the unpaid balance and any accrued interest being due and payable on November 1, 2009; and

Now, therefore, to secure the payment of the principal and interest on the Note according to its tenor and effect, and to secure the payment of all other sums which may at any time be due and owing or required to be paid as herein provided (the "Indebtedness Hereby Secured"), and the performance and observance of all of the covenants, agreements and provisions herein and in the Note contained, and in consideration of the premises and for other good and valuable considerations, the receipt and sufficiency whereof are hereby acknowledged by Mortgagor, Mortgagor DOES HEREBY GRANT, DEMISE, RELEASE, ALIEN, MORTGAGE, WARRANT, CONVEY unto Mortgagee, its successors and assigns forever; the real estate described herein and by this reference made a part hereof (which together with the property mentioned in the next succeeding paragraphs hereto, is called the "Premises");

Together with all right, title and interest of Mortgagor, including any after-acquired title or reversions, in and to the beds of the ways, streets, avenues and alleys adjoining the aforesaid real estate;

Together with all and singular the tenements, hereditament, easements, appurtenances, passages, waters, water courses, riparian rights, other rights, liberties, and privileges, thereof or in any

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way now or hereafter appertaining to said real estate, including any other claim at law or in equity as well as any after-acquired titles, franchise or license and reversions and remainder and remainders hereof;

Together with all buildings and improvements of every kind and description now or hereafter erected or placed thereon, and all fixtures, furnishings and equipment now or hereafter owned by Mortgagor and attached to or forming a part of or used connection with the aforesaid real estate and all renewals, replacements and substitutions therefore, whether or not attached to said building(s), it is mutually agreed that all of the aforesaid property owned by Mortgagor and placed on the aforesaid realty shall, so far as permitted by law, be deemed to be fixtures, a part of the realty, and security for the Indebtedness Hereby Secured;

Together with all awards and other compensation heretofore or hereafter to be made to the present and all subsequent owners of the Premises for any taking by eminent domain, either permanent or temporary, of all or any part of the Premises or any easement or appurtenance thereof, including severance and consequential damage and change in grade of streets, which said awards and compensation are hereby assigned to Mortgagor.

To have and to hold the Premises, and all other above-described property and rights, unto Mortgagee, its successors and assigns, forever; Mortgagor hereby **RELEASING AND WAIVING** all right under and all virtue of the homestead exemption laws of the State of Illinois.

Provided, nevertheless, that if Mortgagor shall pay when due the Indebtedness Hereby Secured and duly and timely perform and observe all of the terms, provisions, covenants and agreements herein provided to be performed and observed by Mortgagor, then this Mortgage shall cease and become void and of no effect, otherwise to remain in full force and effect.

**MORTGAGOR COVENANTS AND AGREES AS FOLLOWS:**

1. **Payment of Indebtedness.** Mortgagor shall pay when due (a) the principal of and interest and premium, if any, on the indebtedness evidenced by the Note, and (b) all other Indebtedness Hereby Secured; and Mortgagor shall duly and punctually perform and observe all of the term, provisions, conditions, covenants and agreement on the Mortgagor's part to be performed and observed as provided herein and in the Note; and this Mortgage shall secure such payment, performance and observance.

2. **Maintenance, repair, restoration, liens, etc.** Mortgagor shall: (a) keep the Premises in good condition and repair, without waste, and free from mechanic's materialmen's or like liens or claims or other liens or claims for lien; (b) comply with all requirements of law, municipal ordinance or restrictions and covenants of record with respect to the Premises and the use thereof; (c) suffer or permit no unlawful use of, or nuisance to exist upon, the Premises, and (d) cause the Premises to be managed in competent and professional manner.

3. **Other liens.** Except as otherwise expressly provided herein, Mortgagor shall not create or suffer to exist any mortgage, lien, charge or encumbrance to attach to the Premises, whether inferior or superior to the lien of this Mortgage, excepting only the lien of real estate taxes and assessments not due or delinquent.

4. **Taxes.** Mortgagor shall pay before any penalty attaches all general and special taxes, assessments, water charges, sewer charges, and other fees, taxed, charges and assessment of every kind and nature whatsoever (all such, the "Taxes"), whether or not assessed against Mortgagor, if applicable to the Premises or any interest therein, or the Indebtedness Hereby Secured, or any

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obligation or agreement secured hereby; and Mortgagor shall, upon written request, furnish to Mortgagee duplicate receipts therefor.

5. Insurance. Mortgagor at its own expense will keep insured all of the buildings and improvements now or hereafter included with the Premises, and each and every part and parcel thereof against such risks as Mortgagee may require.

All policies of insurance shall be with companies, and in form and amounts satisfactory to Mortgagee. All policies of casualty insurance shall have attached thereto mortgage clauses or endorsements in favor of and with loss payable to and in form satisfactory to Mortgagee and shall provide that such insurance may not be cancelled or altered as to Mortgagee without at least 10 days prior written notice to Mortgagee.

6. Proceeds of Insurance. Mortgagee shall give Mortgagee prompt notice of any damage to or destruction of the Premises, and Mortgagee may apply the proceeds of insurance consequent upon any insured casualty upon the Indebtedness Hereby Secured, in such order or manner as Mortgagee may elect.

7. Condemnation. Mortgagor hereby assigns, transfers and sets over unto Mortgagee the entire proceeds of any award or claim for damages for any of the Premises taken or damaged under the power of eminent domain or of a claim or treat of condemnation. Mortgagee may elect to apply the proceeds of the award upon or in reduction of the Indebtedness Hereby Secured then most remotely to be paid, whether due or not. No interest shall be allowed to Mortgagor on account of any award held by Mortgagee.

8. Stamp Tax. If, by the laws of the United States of America, or of any state or subdivision thereof, any tax is used or becomes due in respect of the issuance of the Note or this Mortgage, or any related document, Mortgagor shall pay such tax in the manner required by law.

9. Extensions of Time and Amendments on Junior Liens and others. If the payment of the Indebtedness Hereby Secured, or any part thereof, be extended or varied, or if any part of the security liable therefor, or interested in the Premises, shall be held to assent to such extension, variation or release, and their liability, and the lien, and all provisions hereof, shall continue in full force and effect, without obtaining the consent of the holder of such junior lien and without the lien of this Mortgage losing its priority over the rights of any such junior lien.

10. Performance of Mortgagor's Obligations. In case of default herein, Mortgagee, either before or after acceleration of the Indebtedness Hereby Secured or the foreclosure of the lien hereof and during the period of redemption, if any, may, but shall not be required to, make any payment or perform any act herein required of Mortgagor (whether or not Mortgagor is personally liable there-fore) in any form and manner deemed expedient to the Mortgagee; and Mortgagee may, but shall not be required to, make full or partial payments of principal or interest on prior encumbrances, if any and purchase, discharge, compromise or settle any tax lien or other prior lien or title claim thereof, or redeem from any tax sale or forfeiture affecting the Premises and such improvements and pay operating costs and expenses, including management and attorney's fees, of every kind and nature in connection therewith, so that the Premises and improvements shall be operational and usable for their intended purposes. All monies paid for any of the purposes herein authorized, and all expenses paid or insured in connection therewith, shall be so much additional Indebtedness Hereby Secured, whether or not they exceed the face amount of the Note, and shall become immediately due and payable without notice, and with interest thereon at the Default Rate, as defined in the Note.

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11. Inspection. Mortgagee shall have the right to inspect the premises and all books, records and documents relating thereto at all reasonable times, and access thereto shall be permitted for that purpose.

12. Financial Statements. If required by Mortgagee, Mortgagor will furnish to Mortgagee financial and operating statements of the Premises for such periods, in such form and at such times as required by Mortgagee, all at Mortgagor's expense.

13. Uniform Commercial Code. The Mortgage constitutes a Security Agreement under the Illinois Uniform Commercial Code (the "Code") with respect to any part of the Premises which may or might now or hereafter be or be deemed to be personal property, fixtures or property other than real estate (all for the purposes of this Paragraph 13 called "Collateral"); all of the terms, provisions, conditions and agreements contained in this Mortgage pertain and apply to the Collateral as fully and to the same extent as to any other property comprising the Premises; in addition thereto:

(a) Mortgagor represents that it (being the debtor as that term is used in the Code) is and will be the true and lawful owner of the Collateral, subject to no liens, charges or encumbrances other than this Mortgage or in favor of Mortgagee.

(b) The Collateral will be kept at the real estate comprised within the Premises, and will not be removed therefrom without the prior written consent of Mortgagee (being the Secured Party as that term is used in the Code) or any other person and the Collateral may be affixed to such real estate but will not be affixed to any other real estate.

(c) Mortgagor will be at its own cost and expense, upon demand, furnish to Mortgagee such further information and will execute and deliver to Mortgagee such financing statements and other documents in form satisfactory to Mortgagee and will do all such acts and things as Mortgagee may at any time or from time to time request to establish and maintain a first-priority perfected security interest in Secured; subject to no prior liens or encumbrances and Mortgagor will pay the cost of filing the same or recording such financial statements or other documents and this instrument, in all public offices wherever filing or recording is deemed by Mortgagee to be desirable.

(d) Upon any Event of Default hereunder and at any time thereafter, Mortgagor at its option may declare the Indebtedness Hereby Secured immediately due and payable, all as more fully set forth in Paragraph 16 hereof, and thereupon Mortgagee shall have the remedies of a secured party under the Code. Any foreclosure sale may be held as part of and in conjunction with any foreclosure sale of the real estate comprised with the Premises, the Collateral and real estate to be sold as one lot if Mortgagee so elects. The net proceeds realized upon any such disposition, after deduction for the expenses of retaking, holding, preparing for sale, selling or the like and the attorney's fees and legal expenses incurred by Mortgagee, shall be applied against the Indebtedness Hereby Secured. Mortgagee will account to Mortgagor for any surplus realized on such disposition.

(e) The remedies of the Mortgagee hereunder are cumulative and the exercise of any one or more of the remedies provided for herein or under the Code shall not be construed as a waiver of any of the other remedies of Mortgagee, including having the Collateral deemed part of the realty upon any foreclosure thereof so long as any part of the Indebtedness Hereby Secured remains unsatisfied.

(f) This Mortgage is intended to be a financing statement within the purview of Section 9-402(6) of the Code with respect to the Collateral and the goods described at the beginning of the Mortgage, which goods are or are to become fixtures relating to the Premises. The addresses of Mortgagor (Debtor) and Mortgagee (Secured Party) are set forth

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in Paragraph 27 hereof. This Mortgage is to be filed for record with the Recorder/Registrar of the County, Counties where the Premises are located. Mortgagor is the record owner of the Premises.

14. Events of Default. If one or more of the following events (herein called "Events of Default") shall occur:

(a) Default be made and shall continue for five (5) days in the due and punctual payment of the Note or any installment thereof, either principal or interest, as and when the same is due and payable, or if default be made and shall continue for five (5) days in the making any payment monies required to be made hereunder or under the Note; or

(b) If, without the prior written consent of Mortgagee, Mortgagor or any beneficiary of the Mortgagor shall create, effect or consent to or shall suffer or permit (or shall contractor or agree to ) any conveyance, sale, assignment, transfer or alienation of the Premises or any part thereof or interest therein (including without limitation of any beneficial interest), in each case whether any such conveyance, sale transfer, lien or alienation is effected directly, indirectly, voluntarily or involuntarily, by operation of law or otherwise; or

(c) If (and for the purpose of this subsection (d) of this Paragraph 14 only, the term Mortgagor shall mean and include not only Mortgagor but any beneficiary of a trustee mortgagor),

(1) Mortgagor shall file a petition in voluntary bankruptcy under any chapter of the federal bankruptcy code, or any similar law for the relief of debtors, state or federal, now or hereafter in effect, or

(2) Mortgagor shall file an answer admitting insolvency or inability to pay its debts, or

(3) Within thirty (30) days after the filing against Mortgagor of any involuntary proceeding under the federal bankruptcy code or similar law for the relief of debtors, such proceedings shall not have been vacated or stayed or

(4) Mortgagor shall be adjudicated a bankrupt, or a trustee or receiver shall be appointed for Mortgagor for all or a material part of Mortgagor's property or the Premise, in any involuntary proceeding, or any court shall have taken jurisdiction of all or the major part of Mortgagor's property of the Premises in any involuntary proceeding for the reorganization, dissolution, liquidation or winding up of Mortgagor, and such jurisdiction relinquished or vacated or stayed on appeal or otherwise stayed within thirty (30) days, or

(5) Mortgagor shall make an assignment for the benefit of creditors or shall admit in writing its inability to pay its debts generally as they become due or shall consent to the appointment of a receiver or trustee or liquidator of all or a material part of its property, or the Premises; or

(d) If default shall continue for ten (10) days after notice thereof by Mortgagee to Mortgagor in the due and punctual performance or observance of any other agreements or conditions herein or in the Note;

then Mortgagee is hereby authorized and empowered, at its option, and without affecting the lien hereby created or the priority of said lien or any right of Mortgagee hereunder to declare, without further notice, all Indebtedness Hereby Secured to be immediately due and payable, whether or not such default be thereafter remedied by Mortgagor, and Mortgagee may immediately proceed to foreclose this Mortgage or to exercise any right, power or remedy provided by this Mortgage, the Note or by law or in equity conferred.

15. Possession By Mortgagee. When the Indebtedness Hereby Secured shall become due, whether by acceleration or otherwise, Mortgagee shall have the right to enter into an upon the Premises and take

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possession thereof or to appoint an agent or trustee for the collection of the rents, issues and profits of the Premises. The net income, after allowing a reasonable fee for the collection thereof and for the management of the Premises, may be applied to the payment of taxes, insurance premiums and other charges applicable to the Premises, or in reduction of the Indebtedness Hereby Secured as Mortgagee may elect; the rents, issues and profits of and from the Premises are here by specifically pledged to the payment of the Indebtedness Hereby Secured.

16. Foreclosure. When the Indebtedness Hereby Secured, or any part thereof, shall become due, whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof for such indebtedness or part thereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree of sale all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for attorney's fees, appraiser's fees, outlays for documentary and expert evidence, stenographer's charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, title insurance policies and similar data and assurance with respect to title, as Mortgagee may deem necessary either to prosecute such suit or to evidence to bidders at sales which may be had pursuant to such decree, the true conditions of the title to or the value of the Premises. All expenditures and expenses of the nature mentioned in this paragraph, and such other expenses and fees as may be incurred in the protection of the Premises and the maintenance of the lien of this Mortgage, including probate and bankruptcy proceedings, or in preparation of the commencement or defense of any proceedings or threatened suit or proceeding, shall be so much additional Indebtedness Hereby Secured and shall be immediately due and payable by the Mortgagor, with interest thereon at the Default Rate in the Note per annum until paid.

17. Receiver. Upon, or at any time after, the filing of a complaint to foreclose this Mortgage, the court in which such complaint is filed may appoint a receiver of the Premises. Such appointment may be made either before or after sale, without regard to solvency or insolvency of Mortgagor at the time of application for such receiver, and without regard to the then value of the Premises or whether the same shall be then occupied as a homestead or not; and Mortgagee hereunder or any employee or agent thereof may be appointed as such receiver. Such receiver shall have the power to collect the rents, issues and profits of the Premises during the pendency of such foreclosure suit and, in case of a sale and deficiency, during the full statutory period of redemption, if any, whether there be a redemption or not, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the Premises during the whole of said period.

18. Proceeds of Foreclosure Sale. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as re mentioned in paragraph 16 hereof; Second, all other items which, under the terms hereof, constitute Indebtedness Hereby Secured additional to that evidenced by the Note, with interest on such items as herein provided; Third, to interest remaining unpaid upon the Note; Fourth, to the principal remaining unpaid upon the Note; and Fifth, any remaining amounts to Mortgagor and its successors or assigns, as their rights may appear.

19. Insurance upon Foreclosure. In case of an insured loss after foreclosure proceedings have been instituted, the proceeds of any insurance policy or policies, shall be used to pay the amount due in accordance with any decree of foreclosure that may be entered in any such proceedings, and the balance, if any, shall be paid as

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the court may direct. In the case of foreclosure of this Mortgage, the court in its decree, may provide that Mortgagee's clause attached to each of the casualty insurance policies may be cancelled and that the decree creditor may cause a new loss clause to be attached to each of said casualty insurance policies making the loss thereunder payable to said decree creditors. In the event of foreclosure sale, Mortgagee is hereby authorized, without the consent of Mortgagor, to assign any and all insurance policies to the purchaser at the sale, or to take such other steps as Mortgagee may deem advisable to cause the interest of such purchaser to be protected by any of the said insurance policies without credit or allowance to Mortgagor for prepaid premiums thereon.

20. Waiver. Mortgagor hereby covenants that it will not at any time insist upon or plead, or in any manner whatsoever claim or take any advantage of any stay, exemption, extension, or moratorium law now or at any time hereafter in force, nor claim, take or insist upon any benefit or advantage of or from any law now or hereafter in force providing for the valuation or appraisal of the Premises, or any part thereof, prior to any sale or sales thereof to be made pursuant to any provisions herein contained, or to any decree, judgment, or other of any court of competent jurisdiction; or after such sale or sales claim or exercise any rights under any statute now or hereafter in force to redeem the property so sold, or any part thereof, or relating to the marshalling thereof, upon foreclosure sale or other enforcement hereof. Mortgagor hereby expressly waives any and all right of redemption from sale under any order or decree of foreclosure of this Mortgage, on its own behalf and on behalf of each and any person acquiring any interest in or title to the Premises subsequent to the date hereof, it being the intent hereof that any and all such rights of redemption of Mortgagor and of all other person, are and shall be deemed to be hereby waived to the full extent permitted by the Provisions of Illinois Revised Statutes, Chapter 77, Sections 18 (a) and 18 (b), and any statute enacted in replacement or substitution thereof.

21. Further Assurances. Mortgagor will do, execute, acknowledge and deliver and every further acts, deeds, conveyances, transfers and assurances necessary or proper, in the sole judgment of Mortgagee, for better assuring, conveying, mortgaging, assigning and confirming unto Mortgagee all property mortgaged hereby or property intended so to be, whether now owned by Mortgagor or thereafter acquired.

22. Successors. In the event that the ownership of the Premises becomes vested in a person or persons other than Mortgagor, Mortgagee may, without notice to Mortgagor, deal with such successor or successors in interest of Mortgagor with reference to this Mortgage and the Indebtedness Hereby Secured in the same manner as with Mortgagor. Mortgagor will give immediate written notice to Mortgagee of any conveyance, transfer or change in ownership of Premises, but nothing in this Paragraph shall vary or negate the provisions of Paragraph 14 hereof.

23. Rights Cumulative. Each right, power and remedy herein conferred upon Mortgagee is cumulative and in addition to every other right, power or remedy, express or limited, given now or hereafter existing at law or in equity, and each and every right, power and remedy herein set forth or otherwise so existing may be exercised from time to time as often and in such order as may be deemed expedient to Mortgagee and the exercise or the beginning of the exercise of one right, power or remedy shall not be a waiver of the right, power or remedy. No delay or omission of Mortgagee in the exercise of any right, power or remedy shall impair any such right, power or remedy, or be construed to be a waiver of any type.

24. Assigns. This Mortgage and each and every covenant, agreement and other provision hereof shall be binding upon Mortgagor and its successors and assigns (including, without limitation, each and

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every record owner from time to time of the premises or any other person having an interest thereon), and shall incur to the benefit of Mortgagee and its successors and assigns.

25. Time of the Essence. Time is of the essence of the Note, this Mortgage, the Assignments and any other document evidencing or securing the Indebtedness Hereby Secured.

26. Notices. Any notice which any party hereto may desire or may be required to give to any other party shall be in writing, and the mailing thereof by registered or certified mail, postage prepaid, return receipt requested, to the respective addresses of the parties set forth below, or to such other place as any party may by notice in writing designate for itself.

(a) If to Mortgagor: REGU & MALLAR SOLAI AND KRISH & SHANTHI SOLAI, 1222 OAKHILL DR., DOWNERS GROVE, IL. 60515.

(b) If to Mortgagee: WEST SUBURBAN BANK OF DOWNERS GROVE/LOMBARD, 2800 S. FINLEY; DOWNERS GROVE, IL 60515

And such other notice may be served by personal delivery thereof to the other party, which delivery shall constitute service of notice hereunder on the date of such delivery.

28. Nonrecourse. Nothing contained in this Mortgage or the Note shall obligate the Mortgagor further than to bind the right, title and interest of the Mortgagor in the Premises, and in default hereunder, no deficiency or other personal judgment shall be demanded or entered against Mortgagor.

IN WITNESS WHEREOF, the Mortgagor has caused this Mortgage to be duly signed, sealed and delivered the day and year first above written.

Regu Solai  
REGU SOLAI

Mallar Solai  
MALLAR SOLAI

Krish Solai  
KRISH SOLAI

Shanthi Solai  
SHANTHI SOLAI

STATE OF ILLINOIS)  
COUNTY OF ~~WINNEBAGO~~  
COOK

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that REGU SOLAI AND MALLAR SOLAI, HIS WIFE and KRISH SOLAI AND SHANTHI SOLAI, personally known to me ~~XXXX~~ ~~XXXX~~ ~~XXXXXXXXXXXXXXXXXXXX~~ are the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal, this 27th day of October, 1989.

Debra Jo Broughton  
Notary Public

My commission expires: 7/28/92



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