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COOK COUNTY, ILLINOIS FILED FOR RECORD

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WHEN RECORDED

MAIL TO:

LINCOL" NATIONAL BANK 3959 N LINCOLN AVENUE CHICAGO ILLINOIS 60613 ATTENTION - REAL ESTATE DEPT.

\$16.00

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LINCOLN NATIONAL BANK 3939 North Lincoln Ave Chicego, Illinois 60615

MOITGAGE

THIS MORTGAGE made this 27th day of November , 19 89 ,
between Maxwell Griffin, Jr. and Linda C. Griffin, his wife
LINCOLN NATIONAL BANK OF CHICAGO (hereinafter referred to as "Mortgagee").
WHEREAS, Mortgagor is indebted to Mortgagee in the principal sum of two hundred twenty thousand and 00/100
DDLLARS, (\$ 220,000.00), which indebtedness is evidenced by Mortgagor's Note dated November 27 , 19 89 (hereinafter referred to as the "Note"); and
WHEREAS, the Note provides for interest to be charged under the No.s from the date hereof to and including November 30, 1990 is nine in fifty one hundreths percent (9.50 %); and
WHEREAS, during the remaining term of the Note, interest shall be charged on the balance of principal remaining from time to time outstanding at a rate equal to three percent (3.00 %) above the weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year (hereinafter referred to as the "Index"); and
WHEREAS, the Note provides for initial monthly instalments of one thousand eight hundred thirty five and 35/100 Dollars (\$ 1.835.35) on the first of each month commencing with December 1 , 19 89
with the balance of the indebtedness, if not mooner paid, due and payable on November 30, , 1999

THIS INSTRUMENT WAS PREPARED BY MICHAEL PARILLA VICE PRESIDENT LINCOLN NATIONAL BANK 3959 N. LINCOLN AVENUE CHICAGO, ILLINOIS 60613

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NOW, THEREOFRE, Mortgagor to secure the payment of the Note with Interest thereon, the payment of all other sums with interest thereon advanced in accordance herewith to protect the security of this Mortgage, and the performance of the convenants and agreements of Mortgagor herein contained. Mortgagor does hereby mortgage, grant and convey the Mortgagee the following described real estate locted in the County of _________, State of Illinois __:

Lot 7 in Block 3 in Buckingham's second addition to Lake View in the North East 1 of section 20, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

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Permanent	Tax No	-21 <u></u> 1 060	000	-		•	
which has	Tax No. 14-20- 1041 W. the address of	Grace St.	Chicago,	Illinois	60613		- W. A

(herein "Property Address").

TOGETHER with all the improvements now or hereafter erected on or attached to the property, and all easements, rights appurtenances, rents royalties, mineral, oil and gas rights and profits, writer, water rights, and all fixtures now or hereafter attached to the property, all of which including replacements and additions thereto, shall be deemed to be end remain a part of the property covered by this Mortgage and all of the foregoin; together with said property (or the leasehold estate if the Mortgage is on a legachold) are herein referred to as the "Premises."

Mortgagor convenants the Mortgagor is lawfully seized in the estate hereby conveyed and has the right to mortgage, grant and convey the Premises, that the Premaises is unencumbered and Mortgagor will warrant and defend generally the title to the Premises against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of receptions to coverage in any title insurance policy insuring Mortgagor's interest in the Premises.

IT IS FURTHER UNDERSTOOD THAT:

- 1. Mortgagor shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, and late charges as provided in the Note, and the principal of and interest on any future advances secured by this Mortgage.
- 2. In addition, Mortgagor shall:
- (a) Promptly repair, restore or rebuild any improvement now or hereafter on the property which may become damaged or destroyed.
- (b) Pay immediately when due and payable all general taxes, special taxes, special assessments, water charges, sower service charges and other taxes and charges against the property, including those heretofore due, (the monthly payments provided in the Note in anticipation of such taxes and charges to be applied thereto provided said payments are actually made under the terms of said Note), and to furnish Mortgages, upon request, with the original or duplicate receipts thereof, and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement.

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(Described Property Address).

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- on the property insured against loss or damage by fire, lightning, wind storm or such other hazards, as Mortgagee may reasonable require to be insured against under policies providing for payment by the insured companies of monies sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, in such companies through such agents or brokers and in such form as shall be satisfactory to Mortgagee, until said indebtedness is fully paid, or in the case of foreclosure, until expiration of the period of redemption; such insurance policies, including additional and renewal policies shall be delivered to and kept by Mortgagee and shall contain a clause satisfactory to Mortgagee making them payable to Mortgagee, as its interest may appear, and in case of loss under such policies, Mortgagee is authorized to adjust, collect and compromise, in its descretion, sign, upon demand, all receipts, vouchers and releases required of it by the insurance companies; application by Mortgageee of any of the proceeds of such insurance to the indebtedness hereby secured shall not excuse Mortgager from making all monthly payments until the indebtedness is paid in full. In the event of a loss, Mortgager shall give prompt notice to the insurance carrier and Mortgagee. Mortgage may make proof of loss if not made promptly by Mortgager. All policies shall be delivered at least 10 days before such insurance shall expire. All policies shall provide further that Mortgagee shall receive 11 tays notice prior to cancellation.
- (d) Complete within a reasonable time any buildings or improvements now or at any time in process of erection upon said property.
- (e) Keep said Premises in good condition and repair without waste and free from my mechanics or other lien or claim not expressly subordinated to the lien hereof.
- (f) Not suffer or permit any unlawful use of or any nuisance to exist on said Premises no. to diminish nor impair its value by any act or omission to act.
- (g) Comply with all requirements of law or municipal ordinances with respect to the Premisic and the use thereof.
- (h) Comply with the provisions of any lease if this Mortgage is on a leasehold.
- (i) Pay the premiums for any life, disability or other insurance if Mortgagor shall procure contracts of incurance upon his life and disability insurance making Mortgagee assignee increunder. In such event and upon failure of Mortgagor to pay the aforescid premiums, Mortgagee may pay the premiums for such insurance and add said priments to the principal indebtedness secured by this Mortgage to be repaid in the same manner and without changing the amount of the monthly payments, unless such change is by mutual consent.
- (j) In the event this Mortgage is on a unit in a condominium, perform all of Mortgagor's obligations under the declaration or covenants creating or governing the condominium, the by-laws and regulations of the condominium and the constituent documents.
- 3. Any sale, conveyance or transfer of any right, title or interest in the Premises or any portion thereof or any sale, transfer or assignment of all or any part of the beneficial interest in any trust holding title to the Premises without the prior written approval of Mortgagee shall, at the option of Mortgagee, constitute a default hereunder on account of which the holder of the Note secured hereby may declare the entire indebtedness evidenced by said Note to be immediately due and payable and foreclose this Mortgage immediately or at any time such default occurs.
- In the case of a failure to perform any of the covenants herein, or if any action or proceeding is commenced which materially affects Mortgagee's interest in the property, including, but not limited to eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, Mortgagee may do on Mortgagor's behalf everything so covenanted; Mortgagee may also do any act it may deem necessary to protect the lien hereof; and Mortgagor

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will repay upon demand any monies paid or disbursed, including reasonable attorneys' fees and expenses, by Mortgages for any of the above purposes and such monies together with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness hereby secured and may be included in any decree forcelosing this Mortgage and be paid out of the rents or proceeds of sale of said Premises if not otherwise paid. It shall not be obligatory upon Mortgages to inquire into the validity of any lien, encumbrance, or claim in advancing monies as above authorized, but nothing herein contained shall be construed as requiring Mortgages to advance any monies for any purpose nor to do any act hereunder; and Mortgages shall not incur any personal liability because of anything it may do or omit to do hereunder nor shall any acts of Mortgages act as a waiver of Mortgages's right to accelerate the maturity of the indebtedness secured by this Mortgage or to proceed to forcelose this Mortgage.

- perfor a ce of any covenant herein contained or contained in the Note or in making any payment under said Note or obligation or any extension or renewal charef, or if proceedings be instituted to enforce any other lien or charge upon any of the Premises, or upon the filing of a proceeding in bankruptcy by or against Mortgagor, or Mortgagor shall make an assignment for the benefit of his creditors or if his property be placed under control of or in custody of any court or officer of the government, or if Mortgagor abandons the Premises, or fails to pay when due any charge or assessment (whether for insurance premiums, maintenance, taxes, capital improvements, purchase of another unit or otherwise) imposed by any condominium, townhouse, cooperative or similar owners' group, then and in any of said events, 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 reclare, without notice all sums secured hereby immediately due and payable, whether or not such default be remedied by Mortgagor, and apply toward the sayment of said mortgage indobtedness and monies of Mortgagor held by Mortgagee, and said Mortgagee may also immediately made of the Francisca en masse without the offering of the several parts separately.
- 6. Upon the commencement or any foreclosure proceeding here-under, the court in which such bill is filted may at any time, either before or after sale, and without notice to Mortgager, or any party claiming under him, and without regard to the solvency of Mortgager or the then value of said Premises, or whether the same shall then be occupied by the owner of the equity of redemption as a homestead, appoint a receiver, with power to manage and rent and to collect the rents, issues and profits of said Premises during the pendency of such foreclosure suit and the statutory period of redemption, and such rents, issues and profits, when collected, may be applied before as well as after the foreclosure sale, towards the payment of the indebtedness, costs, taxes, insurance or other items necessary for the protection and preservation of the Premises, including the expenses of such receivership, or on any deficiency decree whether there be a decree therefor in personam or not, and if a receiver shall be appointed he shall remain in possession until the expiration of the full period allowed by statute for redemption, whether there be redemption or not, and until the issuance of a deed in case of sale, but if no deed be issued, until the expiration of the statutory period during which it may be issued and no lease of said Premises shall be nullified by the appointment or entry in possession of a receiver but he may elect to terminate any lease junior to the lien hereof; and upon foreclosure of said Premises, there shall be allowed and included as an additional indebtedness in the decree of sale all expenditures and expenses together with interest thereon at the (20 %) per annum, or if said rate of interest TWENTY is higher than permitted by state law, which may be paid or incurred by or in behalf of Mortgagee for attorneys' fees, appraiser's fees, court costs and costs (which may be estimated as to include items to be expended after the entry of the decree) and of procuring all such data with respect to title as Mortgagee may reasonably deem necessary either to prosecute such suit or to evidence to bidders at any sale held pursuant to such decree the true title to or value of said Premises; all of which aforesaid amounts

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together with interest as herein provided shall be immediately due and payable by Mortgagor in connection with (a) any proceeding, including a probate or bankruptcy proceeding to which either party hereto shall be a party by reason of this Mortgage or the Note hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after the accrual of the right to foreclose, whether or not actually commenced; or (c) preparations for the defense of or intervention in any suit or proceeding or any threatened or contemplated suit or proceeding, which might affect the Premises or the security hereof. In the event of a foreclosure sale of said Premises there shall first be paid out of the proceeds thereof all of the aforesaid items, then the entire indebtedness whether due and payable by the terms hereof or not and the interest due thereon up to the time of such sale, and the overplus, if any, shall be paid to Mortgagor, and the purchaser shall not be obliged to see to the application of the purchase money.

- 7. Extension of the time for payment or modification or amortization of the sums secured by this Mortgage granted by Mortgages to any successor in interest of Mortgager shall not operate to release in any manner the liability of the original Mortgager and Mortgager's successor in interest. Mortgages shall not be required to commune proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sum secured by this Mortgage by reason of any demand made by the original Mortgager and Mortgager's successor in interest.
- 8. Any forebearance by Mortgagee in exercising any right or remedy hereunder or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercist of any such right or remedy. The producement of insurance or the payment of taxes or other liens or charges by Mortgagee shall not be a waiver of Mortgagee's right to accelerate the indebtedness accured by this Mortgage.
- 9. All remedies provided in this Mortgage are distinct and cumulative to any other right or the under this Mortgage or afforded by law or equity and may be exercised concurrently, independently or successively.
- 10. The covenants contained herein shall bind and the rights hereunder shall inure to, the respective successors and assigns of Mortgagoe and Mortgagor subject to the provisions of surgraph 3 hereof. All covenants and agreements of Mortgagor shall be joint and several.
- applicable law to be given in another manner, any notice to Mortgager shall be given by mailing such notice by certified mail addressed to Mortgager at the Property Address or at such other address as Mortgager, may designate by notice to Mortgagee as provided herein and any notice to Mortgagee shall be given by certified mail, return receipt requested to Mortgagee's address stated herein or to such other address as Mortgagee may designate by notice to Mortgager as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagor or Mortgagee when given in the manner designated herein.
- 12. Upon payment of all sums secured by this Mortgage Mortgage shall release this Mortgage without charge to Mortgagor. Mortgagor shall pay all costs of recordations of any documentation necessary to release into Mortgage.
- 13. Mortgagor hereby waives all right of homestead exemption in the Premises and grants to Mortgagee the right to inspect the Premises at all reasonable times and access thereto shall be permitted for that purpose.
- 14. Mortgagor assigns to Mortgagee and authorizes the Mortgagee to negotiate for and collect any award for condemnation of all or any part of the Premises. Mortgagee may, in its discretion, apply any such award to amounts due hereunder, or for restoration of the Premises.
- 15. If Mortgagor is a corporation Mortgagor hereby waives any and all rights of redemption from sale under any order or decree of foreclosure of this Mortgage, on its own behalf and on behalf of each and every person, except decree or judgment creditors of Mortgagor, acquiring any interest in or title to the Premises subsequent to the date of this Mortgage:

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This Mortgage shall be governed by the law of the jurisdiction in which the Premises are located. In the event one or more of the provisions contained in this Mortgage shall be prohibited or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Mortgage.

It is the intent hereof to secure payment of the Note.

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Maxwell G Affin, br.	Linda C. Griffin his wife
OCA	
STATE OF ILLINOIS	
COUNTY OF COOK	
subscribed to the foregoing instruson and acknowledged that hey represent the foreign and therein set forth, including the stead.	ame persons(s) Whose name(s) (is/are) ame persons(s) Whose name(s) (is/are) americ, appeared before me this day in per- signed, sealed and delivered the said voluntary act, for the uses and purposes colease and waiver of the right of home- notarial sai this
My commission expires:	NOTARY PUBLAT

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