

SOUTHWEST FEDERAL SAVINGS &
LOAN ASSOCIATION OF CHICAGO
4062 SOUTHWEST HIGHWAY
HOMETOWN, IL 60456

89569222

LOAN NO. 0000-9124-0 BOX #404

RECORDED IN THE OFFICE OF THE CLERK OF THE
CIRCUIT COURT OF COOK COUNTY, ILLINOIS
ON THIS 29TH DAY OF NOVEMBER, 1989
FOR THE RECORDING OF A MORTGAGE.

SPACE ABOVE THIS LINE FOR RECORDER'S USE

This instrument was prepared by:

TERESA M. RONKER
4062 SOUTHWEST HIGHWAY
HOMETOWN, IL 60456

**MULTIFAMILY MORTGAGE,
ASSIGNMENT OF RENTS AND SECURITY AGREEMENT
(Security for Construction Loan Agreement)**

THIS MORTGAGE (herein "Instrument") is made this ...29TH..... day of ...NOVEMBER....., 19...89, between the Mortgagor/Grantor, ...SALVATORE ROMANO, AND AND GIOVANNA ROMANO, HIS WIFE....., whose address is ...8834 W. 98TH ST., CALOS HILLS, IL 60465....., (herein "Borrower"), and the Mortgagee, ...SOUTHWEST FEDERAL SAVINGS & LOAN ASSOCIATION OF CHICAGO....., aCorporation....., organized and existing under the laws of THE UNITED STATES OF AMERICA whose address is ...3525 West 63rd, Street, Chicago, IL 60629....., (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of ...TWO HUNDRED THIRTEEN THOUSAND AND NO/100..... Dollars, which indebtedness is evidenced by Borrower's note dated ...NOVEMBER 20, 1989....., (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ...DECEMBER 1, 2009.....;

TO SECURE TO LENDER (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, and all renewals, extensions and modifications thereof; (b) the repayment of any future advances, with interest thereon, made by Lender to Borrower pursuant to paragraph 30 hereof (herein "Future Advances"); (c) the following described property located in ...COOK county....., State of Illinois:

* Delete bracketed material if not completed.

LOTS 18 AND 19 IN MAKAROFF'S SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NO: 18-25-112-012, 18-24-112-000

-89-569222

7460 S. 78TH AVE.
BRIDGEVIEW, IL 60455
P.I.N.:

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(page 2 of 8 pages)

coverage in any life insurance policy insuring Lender's interest in the Property. Property agrees to all claims and demands, subject to any easements and restrictions listed in a schedule of exceptions to the extent property is unencumbered, and that Borrower will warrant and defend generally the title to the property, except as noted above and without default on the part of either lessor or lessee grantee, convey and assign the Property (and, if this instrument is on a leasehold, then the ground lease is in full force and effect without modification, except as noted above and without default on a leasehold) to mortgagor.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage it as the "Property".

together with said property (or the leasedhold estate in the event this instrument is on a leasehold) are herein referred to as "the Property".

All of which, including replacements and additions thereto,

shall be deemed to be and remain a part of the real property covered by this instrument; and all of the foregoing, pictures, antennas, trees and plants, and screens, blinds, shades, curtains and certain roads, mirrors, cabinets, paneling, rugs, attached floor coverings, furniture, sinks, ranges, stoves, refrigerators, dishwashers, dryers, washers, awnings, storm windows, storm doors, exhaust piping apparatus, security and access control, applicators, plumbing, bath tubs, water heaters, water closets, electricity, gas, water, air and light; and all elevators, and related machinery and equipment, fire protection and with the property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, goods of every nature whatsoever now or hereafter located in, or on, or used, or intended to be used in connection with property, and all fixtures, machinery, equipment, boilers, incinerators, buildings, materials, supplies and rents, royalties, mineral, oil and gas rights and properties, water, water rights, and water stock agreements to the hereinafter or hereafter vacated alleys and streets abutting the property, and all easements, rights, appurtenances, together with all buildings, improvements, and tenements now or hereafter erected on the property, and all

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Uniform Covenants, Borrower and Lender covenants, as follows:

1. PAYMENT OF PRINCIPAL AND INTEREST. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, any prepayment and late charges provided in the Note and all other sums secured by this instrument.

2. FUNDS FOR TAXES, INSURANCE AND OTHER CHARGES. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments of principal or interest are payable under the Note (or on another day designated in writing by Lender), until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of (a) the yearly water and sewer rates and taxes and assessments which may be levied on the Property, (b) the yearly ground rents, if any, (c) the yearly premium installments for fire and other hazard insurance, rent loss insurance and such other insurance covering the Property as Lender may require pursuant to paragraph 5 hereof, (d) the yearly premium installments for mortgage insurance, if any, and (e) if this instrument is on a leasehold, the yearly fixed rents, if any, under the ground lease, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Any waiver by Lender of a requirement that Borrower pay such Funds may be revoked by Lender, in Lender's sole discretion, at any time upon notice in writing to Borrower. Lender may require Borrower to pay to Lender, in advance, such other Funds for other taxes, charges, premiums, assessments and impositions in connection with Borrower or the Property which Lender shall reasonably deem necessary to protect Lender's interest (herein "Other Impositions"). Unless otherwise provided by applicable law, Lender may require Funds for Other Impositions to be paid by Borrower in a lump sum or in periodic installments, at Lender's option.

The Funds shall be held in an institution(s) 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 said rates, rents, taxes, assessments, insurance premiums and Other Impositions so long as Borrower is not in breach of any covenant or agreement of Borrower in this instrument. Lender shall make no charge for so holding and applying the Funds, analyzing said account or for verifying and compiling said assessments and bills, unless Lender pays Borrower interest, earnings or profits on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this instrument that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires interest, earnings or profits to be paid, Lender shall not be required to pay Borrower any interest, earnings or profits on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds in Lender's normal format 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 instrument.

If the amount of the Funds held by Lender at the time of the annual accounting thereof shall exceed the amount deemed necessary by Lender to provide for the payment of water and sewer rates, taxes, assessments, insurance premiums, rents and Other Impositions, as they fall due, such excess shall be credited to Borrower on the next monthly installment or installments of Funds due. If at any time the amount of the Funds held by Lender shall be less than the amount deemed necessary by Lender to pay water and sewer rates, taxes, assessments, insurance premiums, rents and Other Impositions, as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within thirty days after notice from Lender to Borrower requesting payment thereof.

Upon Borrower's breach of any covenant or agreement of Borrower in this instrument, Lender may apply, in any amount and in any order as Lender shall determine in Lender's sole discretion, any Funds held by Lender at the time of application (i) to pay rates, rents, taxes, assessments, insurance premiums and Other Impositions which are now or will hereafter become due, or (ii) as a credit against sums secured by this instrument. Upon payment in full of all sums secured by this instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

3. APPLICATION OF PAYMENTS. Unless applicable law provides otherwise, all payments received by Lender from Borrower under the Note or this instrument shall be applied by Lender in the following order of priority: (i) amounts payable to Lender by Borrower under paragraph 2 hereof; (ii) interest payable on the Note; (iii) principal of the Note; (iv) interest payable on advances made pursuant to paragraph 8 hereof; (v) principal of advances made pursuant to paragraph 8 hereof; (vi) interest payable on any Future Advance, provided that if more than one Future Advance is outstanding, Lender may apply payments received among the amounts of interest payable on the Future Advances in such order as Lender, in Lender's sole discretion, may determine; (vii) principal of any Future Advance, provided that if more than one Future Advance is outstanding, Lender may apply payments received among the principal balances of the Future Advances in such order as Lender, in Lender's sole discretion, may determine; and (viii) any other sums secured by this instrument in such order as Lender, at Lender's option, may determine; provided, however, that Lender may, at Lender's option, apply any sums payable pursuant to paragraph 8 hereof prior to interest on and principal of the Note, but such application shall not otherwise affect the order of priority of application specified in this paragraph 3.

4. CHARGES; LIENS. Borrower shall pay all water and sewer rates, rents, taxes, assessments, premiums, and Other Impositions attributable to the Property at Lender's option in the manner provided under paragraph 2 hereof, if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof, or in such other manner as Lender may designate in writing. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph 4, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has, or may have, priority over or equality with, the lien of this instrument, and Borrower shall pay, when due, the claims of all persons supplying labor or materials to or in connection with the Property. Without Lender's prior written permission, Borrower shall not allow any lien inferior to this instrument to be perfected against the Property.

5. HAZARD INSURANCE. Borrower shall keep the improvements now existing or hereafter erected on the Property insured by carriers at all times satisfactory to Lender against loss by fire, hazards included within the term "extended coverage", rent loss and such other hazards, casualties, liabilities and contingencies as Lender (and, if this instrument is on a leasehold, the ground lease) shall require and in such amounts and for such periods as Lender shall require. All premiums on insurance policies shall be paid, at Lender's option, in the manner provided under paragraph 2 hereof, or by Borrower (making payment, when due, directly to the carrier, or in such other manner as Lender may designate in writing).

All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. At least thirty days prior to the expiration date of a policy, Borrower shall deliver to Lender a renewal policy in form satisfactory to Lender. If this instrument is on a leasehold, Borrower shall furnish Lender a duplicate of all policies, renewal notices, renewal policies and receipts of paid premiums if, by virtue of the ground lease, the originals thereof may not be supplied by Borrower to Lender.

In the event of loss, Borrower shall give immediate written notice to the insurance carrier and to Lender. Borrower hereby authorizes and empowers Lender as attorney-in-fact for Borrower to make proof of loss, to adjust and compromise any claim under insurance policies, to appear in and prosecute any action arising from such insurance policies, to collect and receive insurance proceeds, and to deduct therefrom Lender's expenses incurred in the collection of such proceeds; provided however, that nothing contained in this paragraph 5 shall require Lender to incur any expense or take any action hereunder. Borrower further authorizes Lender, at Lender's option, (a) to hold the balance of such proceeds to be used to reimburse Borrower for the cost of reconstruction or repair of the Property or (b) to apply the balance of such proceeds to the payment of the sums secured by this instrument, whether or not then due, in the order of application set forth in paragraph 3 hereof (subject, however, to the rights of the lessor under the ground lease if this instrument is on a leasehold).

If the insurance proceeds are held by Lender to reimburse Borrower for the cost of restoration and repair of the Property, the Property shall be restored to the equivalent of its original condition or such other condition as Lender may approve in writing. Lender may, at Lender's option, condition disbursement of said proceeds on Lender's approval of such plans and specifications of an architect satisfactory to Lender, contractor's cost estimates, architect's certificates, waivers of liens, sworn statements of mechanics and materialmen and such other evidence of costs, percentage completion of construction, application of payments, and satisfaction of liens as Lender may reasonably require. If the insurance proceeds are applied to the payment of the sums secured by this instrument, any such application of proceeds to principal shall not extend or postpone the due dates of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amounts of such installments. If the Property is sold pursuant to paragraph 27 hereof or if Lender acquires title to the Property, Lender shall have all of the right, title and interest of Borrower in and to any insurance policies and unearned premiums thereon and in and to the proceeds resulting from any damage to the Property prior to such sale or acquisition.

6. PRESERVATION AND MAINTENANCE OF PROPERTY; LEASEHOLDS. Borrower (a) shall not commit waste or permit impairment or deterioration of the Property, (b) shall not abandon the Property, (c) shall restore or repair promptly and in a good and workmanlike manner all

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(satisfied & go to sleep)

Borrower authorizes Lender to apply such awards, payments, proceeds or damages, after the deduction of the direct expenses incurred in the collection of such amounts, or to retain or repossess any amount of principal or interest which such condemnable or taking is found to be excessive or illegal.

9. INSPRERATION, Leader may make or cause to be made inscriptions upon and inscriptions of the property.

10. BOOKS AND RECORDS, Borrower shall keep and account in writing at all times as Borrowers address books of accounts and records adequate to reflect correctly the results of the operation of the business, or such other place as Leader may approve in writing.

11. PROPERTY AND EQUIPMENT, Leader may make or cause to be made inscriptions upon and inscriptions of the property.

12. INSTRUMENTS, Leader may make or cause to be made inscriptions upon and inscriptions of all written contracts, leases and other instruments with which affect the property. Such books, records, documents, leases and other instruments shall be subject to examination and inspection by Leader at any reasonable time and expense of Leader.

13. LEADERSHIP, Borrower shall be responsible for the conduct of business and for the payment of expenses of each branch, and for each branch tenant, the space occupied.

Any amounts disbursed by Lender prior to this Paragraph A, with interest thereon, shall become additional indebtedness of Borrower executed by this instrument. Unless Borrower fails to observe terms of payment, such amounts shall be immediately due and payable and shall bear interest from the date of disbursement at the rate stated in the Note unless collection from Borrower of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate which may be collected from Borrower under applicable law. Borrower hereby conveys and agrees that Lender shall be subrogated to the lien of any mortgage or other lien discharged, in whole or in part, by the indebtedness secured hereby. Out-of-pocket expenses incurred to incur any expense or take any action hereunder.

PROTECHION OF INVENTORS SECURITIES - Borrower fails to perform any of the covenants contained in his instrument, or fails to make good on any deficiency in his instrument, or fails to pay any amount due under his terms, including, but not limited to, payment in full of principal, interest, or any other amount due under his terms, he will be liable to the Protechion of Inventors Securities, Inc., for the sum of \$10,000.00 plus all costs of collection, attorney's fees, and expenses of any default of Borrower in the terms and conditions of the ground lease.

10. Leander of any default by Borrower, (iii) shall exercise any option to renew or extend the ground lease of any ground lease received by Borrower from time to time under the provisions of the ground lease of any other conveyance not any other conveyances continued in the ground lease.

11. This instrument is a power of attorney, authority (i) shall comply with the provisions of the ground lease received by Borrower from time to time under the provisions of the ground lease of any other conveyance not any other conveyances continued in the ground lease.

(d) shall keep the Property, including improvements, fixtures, equipment, machinery, and hereby to cover in part the costs of such repair and replacement of damage, injury or loss hereunder, subject to other conditions as aforesaid.

(e) shall keep the Property, including improvements, fixtures, equipment, machinery, and hereby to keep such items in good repair and shall replace

(f) shall provide for the repair and replacement of any governmental body applicable to the Property (g) shall provide for the repair and replacement of any governmental body applicable to the Property (h) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (i) shall give notice in writing to Landlord in a manner to ensure maximum notice period of one month.

and (j) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (k) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (l) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (m) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (n) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (o) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (p) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (q) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (r) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (s) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (t) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (u) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (v) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (w) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (x) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (y) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

and (z) shall be entitled to withdraw by letter any instrument or right of powers of attorney, machinery, equipment, fixtures, or any other items of like kind

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14. ESTOPPEL CERTIFICATE. Borrower shall within ten days of a written request from Lender furnish Lender with a written statement, duly acknowledged, setting forth items secured by this instrument and all right of action, claim or other defense which exists against such sums and the obligations of this instrument.

15. UNIFORM COMMERCIAL CODE SECURITY AGREEMENT. This instrument is intended to be a security agreement pursuant to the Uniform Commercial Code for any of the items specified above as part of the Property which, under applicable law, may be subject to a security interest pursuant to the Uniform Commercial Code, and Borrower hereby grants Lender a security interest in said items. Borrower agrees that Lender may file this instrument, or a reproduction thereof, in the real estate records or other appropriate index, as a financing statement for any of the items specified above as part of the Property. Any reproduction of this instrument or of any other security agreement or financing statement shall be sufficient as a financing statement. In addition, Borrower agrees to execute and deliver to Lender, upon Lender's request, any financing statements, as well as extensions, renewals and amendments thereto, and reproductions of this instrument in such form as Lender may require to perfect security interest with respect to said items. Borrower shall pay all costs of filing such financing statements and any extensions, renewals, amendments and releases thereof, and shall pay all reasonable costs and expenses of any record searches for financing statements Lender may reasonably require. Without the prior written consent of Lender, Borrower shall not create or suffer to be created pursuant to the Uniform Commercial Code any other security interest in said items, including replacements and additions thereto. Upon Borrower's breach of any covenant or agreement of Borrower contained in this instrument, including the covenants to pay when due all sums secured by this instrument, Lender shall have the remedies of a secured party under the Uniform Commercial Code and, at Lender's option, may also invoke the remedies provided in paragraph 27 of this instrument as to such items. In exercising any of said remedies, Lender may proceed against the items of real property and any items of personal property specified above as part of the Property separately or together and in any order whatsoever, without in any way affecting the availability of Lender's remedies under the Uniform Commercial Code or of the remedies provided in paragraph 27 of this instrument.

16. LEASES OF THE PROPERTY. As used in this paragraph 16, the word "lease" shall mean "sublease" if this instrument is on a leasehold. Borrower shall comply with and observe Borrower's obligations as landlord under all leases of the Property or any part thereof. Borrower will not lease any portion of the Property for non-residential use except with the prior written approval of Lender. Borrower, at Lender's request, shall furnish Lender with executed copies of all leases now existing or hereafter made of all or any part of the Property, and all leases now or hereafter entered into will be in form and substance subject to the approval of Lender. All leases of the Property shall specifically provide that such leases are subordinate to this instrument; that the tenant attorns to Lender, such attornment to be effective upon Lender's acquisition of title to the Property; that the tenant agrees to execute such further evidences of attornment as Lender may from time to time request; that the attornment of the tenant shall not be terminated by foreclosure; and that Lender may, at Lender's option, accept or reject such attornments. Borrower shall not, without Lender's written cause, execute, modify, surrender or terminate, either orally or in writing, any lease now existing or hereafter made of all or any part of the Property providing for a term of three years or more, permit an assignment or sublease of such a lease without Lender's written consent, or request or consent to the abordination of any lease of all or any part of the Property to any lessor subordinate to this instrument. If Borrower becomes aware that any tenant proposes to do, or is doing, any act or thing which may give rise to any right of set-off against rent, Borrower shall (i) take such steps as shall be reasonably calculated to prevent the accrual of any right to a set-off against rent, (ii) notify Lender thereof and of the amount of said set-off, and (iii) within ten days after such accrual, reimburse the tenant who shall have acquired such right to set-off or take such other steps as shall effectively discharge such set-off and as shall assure that rents thereafter due shall continue to be payable without set-off or deduction.

Upon Lender's request, Borrower shall assign to Lender, by written instrument satisfactory to Lender, all leases now existing or hereafter made of all or any part of the Property and all security deposits made by tenants in connection with such leases of the Property. Upon assignment by Borrower to Lender of any leases of the Property, Lender shall have all of the rights and powers possessed by Borrower prior to such assignment and Lender shall have the right to modify, extend or terminate such existing leases and to execute new leases, in Lender's sole discretion.

17. REMEDIES CUMULATIVE. Each remedy provided in this instrument is distinct and cumulative to all other rights or remedies under this instrument or afforded by law or equity, and may be exercised concurrently, independently, or successively, in any order whatsoever.

18. ACCELERATION IN CASE OF BORROWER'S INSOLVENCY. If Borrower shall voluntarily file a petition under the Federal Bankruptcy Act, as such Act may from time to time be amended, or under any similar or successor Federal statute relating to bankruptcy, insolvency, arrangements or reorganizations, or under any state bankruptcy or insolvency act, or file an answer in an involuntary proceeding admitting insolvency or inability to pay debts, or if Borrower shall fail to obtain a vacation or stay of involuntary proceedings brought for the reorganization, dissolution or liquidation of Borrower, or if Borrower shall be adjudged a bankrupt or if a trustee or receiver shall be appointed for Borrower or Borrower's property, or if the Property shall become subject to the jurisdiction of a federal bankruptcy court or similar state court, or if Borrower shall make an assignment for the benefit of Borrower's creditors, or if there is an attachment, execution or other judicial seizure of any portion of Borrower's assets and such seizure is not discharged within ten days, then Lender may, at Lender's option, declare all of the sums secured by this instrument to be immediately due and payable without prior notice to Borrower, and Lender may invoke any remedies permitted by paragraph 27 of this instrument. Any attorney's fees and other expenses incurred by Lender in connection with Borrower's bankruptcy or any of the other aforesaid events shall be additional indebtedness of Borrower secured by this instrument pursuant to paragraph 8 hereof.

19. TRANSFERS OF THE PROPERTY OR BENEFICIAL INTERESTS IN BORROWER; ASSIGNMENT. On sale or transfer of (i) all or any part of the Property, or any interest therein, or (ii) beneficial interests in Borrower (if Borrower is not a natural person or persons but is a corporation, partnership, trust or other legal entity), Lender may, at Lender's option, declare all of the sums secured by this instrument to be immediately due and payable, and Lender may invoke any remedies permitted by paragraph 27 of this instrument.

20. NOTICE. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this instrument or in the Note shall be given by mailing such notice by certified mail addressed to Borrower at Borrower's address stated below or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this instrument or in the Note shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

21. SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; AGENTS; CAPTIONS. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 19 hereof. All covenants and agreements of Borrower shall be joint and several. In exercising any rights hereunder or taking any actions provided for herein, Lender may act through its employees, agents or independent contractors as authorized by Lender. The captions and headings of the paragraphs of this instrument are for convenience only and are not to be used to interpret or define the provisions hereof.

22. UNIFORM MULTIFAMILY INSTRUMENT; GOVERNING LAW; SEVERABILITY. This form of multifamily instrument combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property and related fixtures and personal property. This instrument shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision of this instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this instrument or the Note which can be given effect without the conflicting provisions, and to this end the provisions of this

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Any centring upon and linking and matching up of concepts will lead to the Propertry by Leader or the receiver and any application of terms as provided herein shall not cure of waste any delay hereunder or individual right or remedy of Leader under applicable law or provided hereinafter.

If the results of the Property are not sufficient to meet the costs, it may, at the discretion of the Board, add to the amount of the property taxes to be collected from the property under applicable law.

All rents and other revenues collected subsequent to delivery of written notice by Lender to Borrower of the results of taking control of and managing any Borrower's assets or property by Lender shall be applied to the costs of research by Lender to Borrower of any Borrower's assets or property by Lender under this paragraph 26.

Upon Borrower's receipt, regardless of any co-ventures or agreements of Borrower in this instrument, Lender may in person, by agent or by a court-appointed receiver, research or audit the adequacy of Lender's security under this instrument. Lender may in person, by agent or by a court-appointed receiver, research or audit the adequacy of any co-venture or agreement of Borrower in this instrument. Borrower hereby consents to the application of Borrower's funds in this instrument to pay the expenses of such receiver. Lender or the receiver shall be entitled to receive a reasonable fee for managing the property.

COMMUNICATION WITH THE CHURCH: READING AND DISSEMINATING THE DOCUMENTS OF THE LOCAL AND THE UNIVERSAL CHURCH

25. **CONSTRUCTION LOAN PROVISIONS.** Borrower agrees to comply with the requirements of the Construction Loan Agreement, if any, which is hereby incorporated by reference in and made a part of this instrument. All advances made by Lender pursuant to the Construction Loan Agreement shall be disbursed by Borrower to contractors engaged in and conducted at the Construction Site.

mandatory filing of assets in connection with the exercise of any of the remedies permitted by applicable law or provided herein.

2A. WAIVER OF MARSCHALLING. Notwithstanding the existence of any other security interests in the property held by Lender or by any other party, Lender shall have the right to determine the order in which any or all of the property shall be subjected to the remedies provided hereunder.

enjoyed elements of this instrument or to any action brought to enforce the Note or any other obligation secured by this instrument.

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Non-Uniform Covenants. Borrower and Lender further covenant and agree as follows:

27. ACCELERATION; REMEDIES. Upon Borrower's breach of any covenant or agreement of Borrower in this Instrument, including, but not limited to, the covenants to pay when due any sums secured by this Instrument, Lender at Lender's option may declare all of the sums secured by this Instrument to be immediately due and payable without further demand and may foreclose this Instrument by judicial proceeding and may invoke any other remedies permitted by applicable law or provided herein. Lender shall be entitled to collect all costs and expenses incurred in pursuing such remedies, including, but not limited to, attorney's fees, costs of documentary evidence, abstracts and title reports.

28. RELEASE. Upon payment of all sums secured by this instrument, Lender shall release this instrument. Borrower shall pay Lender's reasonable costs incurred in releasing this instrument.

29. WAIVER OF HOMESTEAD AND REDEMPTION. Borrower hereby waives all right of homestead exemption in the Property. If Borrower is a corporation, Borrower hereby waives all right of redemption on behalf of Borrower and on behalf of all other persons acquiring any interest or title in the Property subsequent to the date of this instrument, except decree or judgment creditors of Borrower.

36. FUTURE ADVANCES. Upon request of Borrower, Lender, at Lender's option so long as this Instrument secures indebtedness held by Lender, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Instrument when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Instrument, not including sums advanced in accordance herewith to protect the security of this Instrument, exceed the original amount of the Note (US \$.....213,000.00) plus the additional sum of US \$....NDNE.....

IN WITNESS WHEREOF, Borrower has executed this Instrument or has caused the same to be executed by its representatives thereunto duly authorized.

SALVATORE RIZZANO

GIOVANNA ROMANO

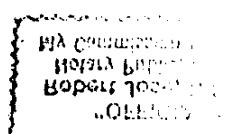
John D. or John D. P. Morrison

Cyclorrhiza leucostachys

Borrower's Address

8834 W. 98111 ST.

PALOS HILLS, IL 60465



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ILLINOIS—Multifamily—1/77—NTIA/HM/C Jmfco/mjst/umc

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Notes Publics

STATE OF ILLINOIS, County ss:

The foregoing instrument was acknowledged before me this
 by (name of officer) (office)
 (date)
 of
 (name of corporation) (date)
 (name of partner on behalf of partnership)
 (name of corporation, general partner or half of
 a limited partner)
 corp.

STATE OF ILLINOIS, County ss: The foregoing instrument was acknowledged before me this
 (date) by (person acknowledging)
 general partner on behalf of (name of partnership)
 a limited partnership.

STATE OF ILLINOIS,	County ss:
I, Robert J. McCormick, a Notary Public in and for said county and state, do hereby certify that	
Robert J. McCormick, a Notary Public in and for said county and state, do hereby certify that	
Given under my hand and official seal, this 29th day of November, 1982.	
My Commission Expires: 06/26/83	
Notary Public, State of Illinois	
Robert Joseph McCormick	
Notary Public Seal	

STATE OF ILLINOIS,	CORPORATE ACKNOWLEDGMENT	
County as: _____		
The foregoing instrument was acknowledged before me this _____		
(date)		
by _____		
(person acknowledging)		
..... a (office) _____		
..... corporation, on behalf (state) _____		
..... of the corporation. (name of corporation) _____		
My Commission Expires:		
Notary Public		