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1. Payments. I agree to make all payments on the secured debt when due Uninss we agree otherwise, any payments you receive from me or for my benefit will be applied first to any amounts I owe you on the secured debt (exclusive of interest or principal. If partial prepayment of the secured debt occurs for any reason it will not reduce of excuse any subsequently scheduled payment until the secured debt is paid in full.

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- 2. Claims against Title. I will pay all taxes, assessments, liens and encumbrances on the property when due and will defend title to the property against any claims which would impair the tien of this mortgage. You may require me to assign any rights, claims or defenses which I may have against parties who supply labor or materials to improve or maintain the property.
- 3. Insurance. I will keep the property insured under terms acceptable to you at my expense and for your benefit. You will be named as loss payed or as the insured on any such insurance policy. Any insurance proceeds may be applied, within your discretion, to either the restoration or repair of the damaged property or to the secured debt. If you require mortgage insurance, I agree to maintain such insurance for as long as you require.
- 4. Property. I will keep the property in good condition and make all repairs reasonably necessary.
- 5. Expenses, I agree to pay all your expenses, including reasonable attorneys fees if I break any covenants in this mortgage or in any obligation secured by this mortgage. Attorneys fees include those awarded by an appellate court. I will pay these amounts to you as provided in Covenant 10 of this mortgage.
- 6. Default and Acceleration, if I fail to make any payment when due or break any covenants under this mortgage, any prior mortgage or any obligation secured by this mortgage, you may accelerate the maturity of the secured debt and demand immediate payment and exercise any other remedy available to you. You may foreclose this mortgage in the manner provided by law:
- 7. Assignment of Rents and Profits. I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing it may collect and retain the rents as long as I am not in default. If I default, you, your agent, or a court appointed receiver may take possession and manage the property and collect the rents. Any rents you collect shall be applied first to the costs of managing the property, including court costs and attorneys' feets commissions to rental agents, and any other necessary related expenses. The remaining amount of rents will then apply to payments on the secured debt as provided in Covenant 1.
- 8. Waiver of Homestead I hereby waive all right of homestead exemption in the property
- 9. Lesseholds; Condominium, Flanned Unit Developments. Lagree to comply with the provisions of any lease if this mortgage is on a unit a condominium or a planned unit development, I will perform a flot my duties under the covenants, by laws, or regulations of the condominium or planned unit development.
- 10. Authority of Mortgages to Perform for Mortgagos, if I fail to perform any of my duties under this mortgage, you may perform the duties or cause them to be performed. You may sign my name or pay any amount if necessary for performance. If any construction on the property is discontinued or not carried on in a reliscontable manner, you may do whatever is necessary to protect your security interest in the property. This may include completing the construction.

Your failure to perform will not preclude you from exercising any of your other rights under the law or this mortgage.

Any amounts paid by you to protect your security interest will be secured by this mortgage. Such amounts will be due on demand and will bear interest from the date of the payment until paid in full at the interest rate in effect on the secured debt.

- 11. Inspection. You may enter the property to inspect if you give me notice beforehand. The notice must state the reasonable cause for your inspection.
- 12. Condemnation, I assign to you the proceeds of any ar and or claim for damages connected with a condemnation or other taking of all or any part of the property. Such proceeds will be applied as pluvised in Covenant 1. This assignment is subject to the terms of any prior security agreement.
- 13. Waiver, By exercising any remedy available to you, you do no give up your rights to later use any other remedy. By not exercising any remedy, if I default, you do not waive your right to later consider this event a default if it happens again.
- 14. Joint and Several Liability: Co-signers; Successors and Assigns 82 M. An duties under this mortgage are joint and several, if i co-sign this mortgage but do not co-sign the underlying debt i do so only to mor gaze my interest in the property under the terms of this mortgage i also agree that you and any party to this mortgage may extend, modify or make any other changes in the terms of this mortgage or the secured debt without my consent. Such a change will not release me from the trims of this mortgage.

The duties and benefits of this mortgage shall bind and benefit the successors of dissigns of either or both of us

15. Notice. Unless otherwise required by law, any notice to me shall be given by delivering it or by mailing it by certified mail addressed to me at the Property Address or any other address that I tell you. I will give any notice to you by certified mail to your address on the front side of this mortgage, or to any other address which you have designated.

Any notice shall be deemed to have been given to either of us when given in the manner siat of above

- 16. Transfer of the Property or a Beneficial Interest in the Mortgagor, If all or any part of the proventy or any interest in it is sold or transferred without your prior written consent, you may demand immediate payment of the secured defit. Yr. may also demand immediate payment if the mortgagor is not a natural person and a beneficial interest in the mortgagor is sold or transferre 1. However, you may not demand payment in the above situations if it is prohibited by federal law as of the date of this mortgage.
- 17. Release. When I have paid the secured debt, you will discharge this mortgage without charge to me. I agree to pay all costs to record this mortgage.

Contract to

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SCHEDULE A

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That part of the Northeast Quarter of the Northwest Quarter of Section 24, Township 42 North, Range 10, East of the Third Principal Meridian, described as commencing at a point on the East line of said Northwest Quarter, said point being South 00000'00" West as measured along said East line of the Northwest quarter of said Section 24, a distance of 667.47 feet from the north quarter corner of said Section 24; thence South 90000'00" (at right aggles to said East line of the Northwest quarter) a distance of 169.23 feet to the place of beginning of the tract of land being herein described; thence South 00000'00" West 139.80 feet; thence South 60000'00" East 139.80 feet; thence South 3000'00" West 73.34 feet; thence North 6000'00" West 139.80 feet; thence South 60000000 West 139.80 feet; thence North 30000'00" West 73,34 feet; thence North 60000'00" East 94.52 feet; thence North 30000'00" West 27.67 feet; thence North 60°00'00" East 38.33 feet: thence South 30°00'00" East 27.67 feet; thence North The began to the country Clark's Office 60°00'00" East 16.95 feat; thewer Worth 00°00'00" East 139.80 feat; thence North 90° 00'00" East 73.34 feet to the place of beginning, in Cook County, Illinois.

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Property of Cook County Clerk's Office

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