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State of Illinois, County of Cook ss I. the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that SYED S. SAGHIR NASIM SAGHIR HIS WIFE IMPRESS SEAL personally known to me to be the same person(S) whose name \$\frac{5}{are/iS}\$ subscribed to the foregoing instrument, appeared before me this day in person, and acknowleded that 1 n. ey signed, sealed and delivered the said intrument as his/her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. Given under my hand and official seal, this Dh day of March 19 Almost Commission expires (Clyn 19 Almost Corporate North 207, Bannockburn, IL (NAME AND ADDRESS) OR RECORDER'S OFFICE BOX NO. (CITY) OR RECORDER'S OFFICE BOX NO. Page 1672 OR CORDER'S OFFICE BOX NO. (CITY) OR RECORDER'S OFFICE BOX NO.		BELOW		at)	(Seal)
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personally known to me to be the same person(S) whose name S/are/15 subscribed to the foregoing instrument, appeared before me this day in person, and acknowleged that 1 n ey signed, sealed and delivered the said intrument as his/her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. Given under my hand and official seal, this 27 th day of 19 A2 Commission expires (19 A2 Commiss					
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THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS MORTGAGE):

- 1. Mortgagors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may pacome damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lian thereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the iner premise texhibit satisfactory evidence of the discharge of such prior lien to the Mortgagee; (4) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (8) make no material alterations in said premises except as required by Jaw or municipal ordinance.
- 2. Mortgagors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sawer service charges, and other charges against the premises when due, and shall, upon written request, furnish to the Mortgagee duplicatereceipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.
- 3, in the event of the enactment after this date of any law of Illinois deducting from the value of land for the purpose of taxation any lien thereon, or imposing upon the Mortgagee the payment of the whole or any part of the taxas or assessments or charges or liens herein required to be paid by Mortgagors, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or the mortgages's interest in the property, or the manner of collection of taxes, so as to affect this mortgage or the debt secured hereby or the holder thereof, then and in any such event, the Mortgagors, upon demand by the Mortgagee, shall pay such taxes or assessments, or reimburse the Mortgage therefor; provided, however, that if in the opinion of counsel for the Mortgagee (a) it might be unlawful to require Mortgagors to make such payment or (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law, then and in such event, the Mortgages may elect, by notice in writing given to the Mortgagors, to declare all of the indebtedness secured hereby to be and become due and payable sixty (80) days from the giving of such notice.
- 4. If, by the laws of the United States of America or of any state having jurisdiction in the premises, any tax is due or becomes due in respect of the issuance of the often the premises, any tax is due or becomes due in respect of the issuance of the often that is the manner required by any such taw. The Mortgagors further coverant to how names and agree to indemnify the Mortgagoe, and the Mortgagoe's successors or assigns, against any liability incurred by reason of the imposition of any tax on the issuance of the note secured hereby.
- 5. At such time as the Mirtgagors are not in default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagors shall have such as the default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagors shall have such as the default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagors shall have such as the default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagors shall have such as the default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagors shall have such as the default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagors shall have such as the default either under the terms of the note secured hereby or under the terms of this mortgage, the
- 6. Mortgagors shall keep all [2] dings and improvements now or hereafter situated on said premises insured against loss or damage by fire, tightning and windstorm under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing of repairing the same or to pay in full the incebedness secured hereby, all in companies satisfactory to the Mortgagee, under insurance policies payable, in case of loss or damage, to Mortgagee, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to the Mortgagee, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.
- 7. In case of default therein, Mortgagee may, 32 weed not, make any payment or perform any act nare inherior required of Mortgagors in any form and manner deemed expedient, and may, but need not, 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 tien or title or claim thereof, or redeem from any tax sale or forteiture affecting said premises or contest any tax or assessment. All more; significantly of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys fees, and any other moises advanced by Mortgagee to protect the mortgaged premises and the fien hereof, shall be so much additional indebtedness secured hereby and shall be om) immediately due and payable without notice and with interest thereon at the highest rate now permitted by tillinois law. Inaction of Mortgagee in all over be considered as a waiver of any right accruing to the Mortgage or account of any default hereunder on the part of the Mortgagors.
- 8. The Mortgagee making any payment hereby authorized relation, to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof.
- 9, Mortgagors shall pay each item of indebtedness herein mentions to both principal and interest, when due according to the terms hereof. At the option of the Mortgagee and without notice to Mortgagors, all unpaid inder (echess secured by this mortgage shall, notwithstanding anything in the note or in this mortgage to the contrary, become due and payable (a) immiglicity in the case of default in making payment of any installment of principal or interest on the note, or (b) when default shall occur and continuate to three days in the performance of any other agreement of the Mortgagors herein contained.
- Mortgagors nerein contained.

 10. When the indebtedness hereby secured shall become due whether by acceleration is otherwise. Mortgages shall have the right to foreclose the lien hereof, the analysis of the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale allowed and expenses which may be paid or incurred by or on behalf of Mortgages if sillowings (see, appraiser) stees, outlays for documentary and expert evidence, stenographers' 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 insurates a pilicies. Torrens certificates, and similar data and assurances with respect to title as Mortgagee may deem to be reasonably necessary siller it procedures used such suit or to evidence to bioders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby, no immediately due and payable, with interest thereon at the highest rate now permitted by Illinois law, when paid or incurred by Mortgages in connection with (a) any proceedings, to which the Mortgages shall be a party, either as plaintiff, claimant or rater and, by reason of this mortgage or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure here. In all records whether or not actually commenced; or (c) preparations for the defense of any actual or threatened suit or proceeding which might affect the premises or the security hereof.
- 11. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of __forty: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any overplus to Mortgagors, their heirs, loyal, understaking as their rights may appear.
- as their rights may appear.

 12. Upon or at any time after the fitting of a complaint to foreclose this mortgage the court in which such complaint is fill diver appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the sokiency or insolvency of Mortgagors at the time of application for such receiver and without regard to the their value of the premises or whether the same shall be then occupied as a homestead or not, and the Mortgagore may be appointed as such receiver. Such receiver shall have power to collect the ents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, 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. The Court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this mortgage, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.
- 13. No action for the enforcement of the lies or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.
 - 14. The Mortgages shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.
- 15. The Mortgagors shall periodically deposit with the Mortgagee such sums as the Mortgagee may reasonably require for payment of taxes and assessments on the premises. No such deposit shall bear any interest.
- 16. If the payment of said indebtedness or any part thereof be extended or varied or if any part of the security be released, all persons now or at any time hereafter liable therefor, or interested in said premises, shall be held to assent to such extension, variation or release, and their liability and the ilen and all provisions hereof shall continue in full force, the right of recourse against all such persons being expressly reserved by the Mortgagee, notwithstanding such extension, variation or release.
- 17. Mortgages shall release this mortgage and fien (nereof by proper instrument upon payment and discharge of all indebtedness secured hereby and payment of a reasonable fee to Mortgagee for the execution of such release.
- 18. This mortgage and all provisions hereof, shall extend to and be binding upon Mortgagors and all persons claiming under or through Mortgagors, and the word "Mortgagors" when used herein shall include such persons and all persons liable for the payment of the indebtedness or any part thereof, whather or not such persons shall have executed the note or this mortgage. The word "Mortgagee" when used herein shall include the successors and assigns of the Mortgagee named herein and the holder or holders, from time to time, of the note secured hereby.