#### MORTGAGE

90469312

SEP 2 6 1990

| THIS MORTGAGE is made this 24TH day of SEPTEMBER 19 90 between the Mortgagor, pittle B BELL AND MARGARET 1 SELL HIS WIFE, IN JOINT TENANCY  herein "Norrower", and Mortgagee HOUSEHOLD FINANCE CORPORATION 111 corporation organized and existing under the laws of DELAWARE whose address is 330 W. 12TH ST. CALLMET PARK, 11 B0843 herein Lender").  The following paragraph preceded by a checked box is applicable.  WHIRE S. Borrower is indebted to Lender in the principal sum of S NA widelened by Bontrower's Loan Agreement dated NA and any extensions or renewals thereof including those pursuant to any Renegotiable Rate Agreement (herein "Note"), providing for monthly installments of many be developed.  WHIRE S. Borrower is indebted to Lender in the principal sum of S NA videnced by Bontrower's Loan Agreement dated NA and any extensions or renewals thereof including any adjustments to the amount of payments or the contract rate if that rate is variable, with the balance of the industrial of Borrower's Revolving Loan Agreement dated SEPTEMBER 2, 1990 and stensions and renewals thereof (origin "Note"), providing for monthly installments, and interest at the rate and under the terms specified in the Note, including any adjustments in the interest rate if that rate is variable, and providing for a redit limit stated in the principal sum; above and an initial advance of S 24, 700, 00 or so much thereof the terms specified in the Note, including any adjustments in the interest rate if that rate is variable, and providing for a redit limit stated in the principal sum; above and an initial solvance of 324, 700, 00 or so much thereof the terms specified in the Note, including any adjustments in the interest rate if that rate is variable, and providing for a redit limit state in the principal sum; and the rate and under the law of the principal sum; and the rate and under the law of the principal sum; and the rate and under the law of the rate                     | X If box is checked   | l, this mortgage secu  | ires future advance   | es.   |  |  |
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| ierein "Borrower"), and Murtgagee HOLSEHOLD FINANCE CORPORATION 111 corporation organized and existing under the laws of DELAWARE whose address is 330 W. 1271H ST. CALLMET PARK, 11 BOB43  WHERE'S S. Borrower is indebted to Lender in the principal sum of \$ NA indenced by Borrower's Loan Agreement dated NA and any extensions or renewals thereof netuding those pursuant to any Renegotiable Rate Agreement) (herein "Note"), providing for monthly installments of incipal and interest; including any adjustments to the amount of payments or the contract rate is variable, this the balance of the instabledness, if not sooner paid, due and payable on NA  WHIRERAS, Borrows is indebted to Lender in the principal sum of \$ 24, 700,00 or so much thereof may be advanced pursuant to Borrower's Revolving Loan Agreement dated SEPTEMER 24, 1000 or so much thereof may be advanced pursuant to Borrower's Revolving Loan Agreement dated SEPTEMER 24, 1000 or so much thereof may be advanced pursuant to Borrower's Revolving Loan Agreement dated SEPTEMER 24, 1000 or so much thereof may be advanced pursuant to Borrower's Revolving Loan Agreement dated SEPTEMER 24, 1000 or so much thereof a child in the Note; including any adjustments in the interest rate if that rate is variable, and providing for a edit limit stated in the principal sum above and an initial advance of \$ 24, 700,00  TO SECURE to Lender the reps ment of (1) the indebtedness evidenced by the Note, with interest electrons, cluding any increases if the contract rate is variable, 20 through a discontract rate is variable, and providing for a corporate of all days and advance of the contract rate is variable to the principal sum above and an initial advance of \$ 24, 700,00  TO SECURE to Lender the reps ment of (1) the indebtedness evidenced by the Note, with interest the contract rate is variable to the contract rate is variable. The principal sum of the prin                |   |  |   |   | 19 <u>90</u> , be                                      | tween the Mortgagor,   |
| whose address is 300 w. 1271H ST. CALLMET PARK, 1L BOB43  The following paragraph preceded by a checked box is applicable.  WHIRDES, Borrower is indebted to Lender in the principal sum of \$ NA and any extensions or renewals thereof related to the principal sum of the principal sum                    | LLIE G BELL AND M   | <u>ARGARET L BELL,</u>   | HIS WIFE, IN  | JOINT TENANCY   | <del></del>  | <del></del>  |
| whose address is 300 w. 1271H ST. CALLMET PARK, 11 BOB43  The following paragraph preceded by a checked box is applicable.  WHIRPLAS, Borrower is indebted to Lender in the principal sum of \$ NA defenced by Borrower's Loan Agreement dated A and any extensions or renewals thereof related by the principal and interest. Telcular gan a adjustments to the amount of payments or the contract rate if that rate is variable, the balance of the debtedness, if not sooner paid, due and payable on NA  WHIRPLAS, Borrower's indebted to Lender in the principal sum of \$ NA defence of the debtedness, if not sooner paid, due and payable on NA  WHIRPLAS, Borrower's indebted to Lender in the principal sum of \$ 24,700.00, or so much thereof may be advanced pursuant to Borrower's Revolving Loan Agreement dated SEPTEMER 24, 1980, and the cases and renewals thereof. Greenin "Note", providing for monthly installments, and interest at the rate and under terms specified in the Note, inclusing any adjustments in the interest rate if that rate is variable, and providing for a still limit state in the principal sum a tower and an initial advance of \$ 24, 700,00  TO SECURE to Lender the repairment of (1) the indebtedness evidenced by the Note, with interest thereon, cluding any increases if the contract rate is Variable; (2) future advances under any Revolving Loan Agreement; (3) the principal sum increases and an initial advance of \$ 24, 700,00  TO SECURE to Lender the repairment of (1) the indebtedness evidenced by the Note, with interest thereon, cluding any increases if the contract rate is Variable; (2) future advances under any Revolving Loan Agreement; (3) the principal any increases if the contract rate is Variable; (2) future advances under any Revolving Loan Agreement; (3) the repair of the variable and repair and render's successors and assigns the following descript of the variable and render and render's successors and assigns the following descript of the variable and render and render's successors and assigns                                    | erein "Borrower"), and  | Mortgagee HOUSEH   | OLD FINANCE CO  | PORATION III  |  | *  |
| The following paragraph preceded by a checked box is applicable.  WHERE's, Borrower is indebted to Lender in the principal sum of \$ NA and any extensions or renewals thereof including those pursant to any Renegotiable Rate Agreement) (herein 'Note'), providing for monthly installments of incipal and interest, including any adjustments to the amount of payments or the contract rate if that rate is variable, the the balance of the fuerboteness, if not sooner paid, due and payable on NA NA  WHEREAS, Borrower's indebted to Lender in the principal sum of \$ 24,700,00 or so much thereof may be advanced pursuant to Borrower's Revolving Loan Agreement dated SEPTEMBER 24, 1600 and tensions and renewals thereof (urrain 'Note'), providing for monthly installments, and interest at the rate and under terms specified in the Note, including any adjustments in the interest rate if that rate is variable, and providing for a cut in the principal sum's love and an initial advance of \$ 24,700,00 or so much thereof cut the rate and understant in the interest rate if that rate is variable, and providing for a cut in the principal sum's love and an initial advance of \$ 24,700,00 or so which interest the rate and understant in the interest rate if that rate is variable, and providing for monthly installments, and interest at the rate and understant in the interest rate if that rate is variable, and providing for monthly installments, and interest at the rate and understant in the interest at the rate and understant in the interest of the rate and understant in the interest at the rate and understant in the interest in the rate is the rate and understant in the variable, and providing for monthly installments, and interest at the rate of the rate and understant in the contract rate is variable, and seven in the contract                 | corporation organized at  | nd existing under the  | laws of DELAY   | YARE  |  | whose address is   |
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| studing any increases if the contract rate is veriable; (2) future advances under any Revolving Loan Agreement; (3) the yment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this prigage; and (4) the performance of the coverage and agreements of Borrower herein contained, Borrower does reby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property stated in the County of COOK  LOT 8 IN RESUBDIVISION OF BLOCK 7 IN NENNGE'S SUBDIVISION, BEING A RESUBDIVISION OF THE SOUTH 1/2 OF BLOCKS 10, 11, 12 AND THE NORTH 1/2 OF BLOCKS 10, 11, 12 AND THE NORTH 1/2 OF BLOCKS 10, 11, 12 AND THE NORTH 1/2 OF BLOCKS 10, 11, 12 AND THE NORTH 1/2 OF BLOCKS 10, 11, 12 AND THE NORTH 1/2 OF BLOCKS 10, 11, 12 AND THE NORTH 1/2 OF BLOCKS 10, 11, 12 AND THE NORTH 1/2 OF BLOCKS 10, 11, 12 AND THE NORTH 1/2 OF BLOCKS 14, 15 AND 18 IN FIRST ADDITION TO KENSINGTON SUBDIVISION OF THE SCOTION 27, TWONSHIP 37 NORTH, RANGE 14, EAST OF THE JHIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.  PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.  100 N. LASARLE ESTATE  LOAN SERVICES  SUITE #1015  100 N. LASARLE  CHICAGO  PINTER 25-27-120-017  Ich has the address of 12118 S INDIANA.  CHICAGO  CHICAGO  CHICAGO  CHICAGO  CHICAGO   | may be advanced pur<br>ensions and renewals the<br>terms specified in the                                 | suant to Borrower's<br>hereof (derein "Note<br>Note, including any                         | s Revolving Loan "), providing for adjustments in th          | Agreement dated<br>monthly installme<br>e interest rate if th | SEPTEMBER<br>nts, and interes<br>at rate is variab     | 24, 1990 and that the rate and under   |
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| inois 80628 (herein "Property Address");  |   |  |   |   | 160177   |  |

TOGETHER with) all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage,

grant and convey the Property, and that the property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands,

subject to encumbrances of record.
UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:
1. Payment of Principal and Interest at Variable Rates. This mortgage secures all payments of principal and

1. Payment of Principal and Interest at Variable Rates. This mortgage secures all payments of principal and interest due on a variable rate loan. The contract rate of interest and payment amounts may be subject to change as provided in the Note. Borrowers shall promptly pay when due all amounts required by the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimates thereof. Borrower shall not be obligated to make such assessments and hills and reasonable estimates thereof. Borrower shall not be obligated to make such assessments and bills and reasonable estimates thereof. assessments and but's and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the original to the Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said f xe, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, an ...v. ing said account or verifying and compiling said assessments and bills, unless Lender pays and applying the Funds, an avering said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest 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 Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made of applicable law requires such interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debit 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 Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes. assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes. assessments, insurance premiums and ground rents, shall exceed the amount required to pay said

taxes, assessments, insurance premiums and around rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to part a ter, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender

Upon payment in full of all sums secured by this Mort age, Lender shall promptly refund to Borrower any funds held by Lender. If under paragraph 17 hereof the Property is old or the Property is otherwise acquired by Lender, Lender, shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by

Lender at the time of application as a credit against the sums served by this Mortgage.

3. Application of Payments. All payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest, and then to the principal.

4. Prior Mortgages and Deed of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due, Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground tents, if any

Mortgage, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or rereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender

may require.

The insurance carrier providing the insurance shall be chosen by the Borrower sulfect to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renervals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a furm acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any rich gage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof

of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 day; from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance unefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property

or to the sums secured by this Mortage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.

Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then

Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys fees, and take such action as is necessary to protect Lender's interest.

reasonable altorneys lees, and take such action as is necessary to protect Lender's interest.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the contract rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof.

Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may take or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement

with a lien which has priority over this Mortgage.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. 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 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extrao, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided it. in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address 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 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 Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Several inty. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provisions of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the confliction

conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in

connection with improvements made to the Property.

16. Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) the creation of a lier or encumbrance subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, (c) the grant of all leasehold interest of three years or less not containing an option to purchase, (d) the creation of a purchase money eccurity interest for household appliances, (e) a transfer to a relative resulting from the death of a Borrower, (f) a transfer where the spouse or children of the Borrower become an owner of the property, (g) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of the Borrower becomes an owner of the property, (h) a transfer into an inter vivos trust in which the Borrower is and remains a beneficiary and which does not relate to a transfer of rights of occupancy in the property, on (i) any other transfer or disposition described in regulations prescribed by the Federal Home Loan Bank Board, Borrover shall cause to be submitted information required by Lender to evaluate the transferce as if a new loan were being made to the transferce, Borrower

information required by Lender to evaluate the transferee as if a new loan were being made to the transferee, Borrower will continue to be obligated under the Note and this Mortgage unless Lender releases Borrower in writing.

If Lender does not agree to such sale or transfer, Lender may declare all of the sums coursed by this Mortgage to be immediately due and payable. If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Is nower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any semeties permitted by paragraph 17 hereof.

any remedies permitted by paragraph 17 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's areach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage Legalogue by indicinal proceeding, and sale of the Property. The notice shall sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. It the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary

evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under his Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorney's fees;

and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof, in abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 7 hereof or abandonment of the Property, Lender shall be entitled to have a

receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge

to Borrower. Borrower shall pay all costs of recordation, if any.

21. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property under state or Pederal law.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

|  | Willie B. Bell   |
|--|--|
| O/X  | WILLIE G BELL -Borrower  |
| 4  | margarer Beel  |
| CTATE OF THE INOTE   | MARGARET L BELL  |
| STATE OF ILLINOIS, COOK  | County ss:   |
| WILLE G BELL AND MARCHAST L  | ublic in and for said county and state, do hereby certify that BELL, HIS WIFE IN JOINT TENANCY   |
|  |  |
| Given under my hand and official seal, this  | 24 day of Section 1920.  |
| My Commission expires:   | Poll .   |
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