## EORM NO. 103 COPY MOFTG CE (UNO)) For Use With Note Form No. 1447

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	November 9, 19 90 be	
Hee O. Ann and Y	(oung S. Ahn, his wife	
manyan di kaman pagaga di kiship pana pini hikana, man minimba ayan dike mara a sa sa k	nama an anna an	DEPT-01 RECORDING \$13
130 Huelh Rd., N	Orthbrook, Illinois REET) (CITY) (STATE)	. 744444 TRAN 5600 11/20/90 10:15:0 - +9269 + D ※一タローちるちフさん
(NO. AND ST	REET) (CITY) (STATE)	COOK CONTY PECAPAGE
erein referred to as "Morty	gagors," and PETERSON BANK	
3232 W. Peterso	on Ave., Chicago, Illinois	
(NO. AND ST	REET) (CITY) (STATE)	Above Space For Recorder's Use Only
rein referred to as "Morty	gagee," witnesseth:	(3000 spice to recorder a sac sail)
		on the installment note of even date herewith, in the principal sum of
		DOLLARS gee, in and by which note the Mortgagots promise to pay the said principal
am and interest at the rate	), payable to the order of and delivered to the Mortgag	payment of the balance due on the 10th day of November
2 91 and all of said princi	and and interest are made nasable at such alace as the hole	ders of the note may from time to time, in writing appoint, and in absence
such appointment, then a	if the flice of the Mortgagee at Peterson Bank	k, 3232 W. Peterson Ave., Chicago, IL 60659
NOW, THEREFORE ad limitations of this mort	, the Mortgagor to secure the payment of the said princip gage, and the performance of the covenants and agrees	oal sum of money and said interest in accordance with the terms, provisions ments herein contained, by the Mortgagors to be performed, and also in knowledged, do by these presents CONVEY AND WARRANT unto the
onsideration of the sum of	One Dollar in head paid, the receipt whereof is hereby ac	knowledged, do by these presents CONVEY AND WARRANT unto the 1 Estate and all of their estate, right, title and interest therein, situate, lying
ortgagee, and the Mortga of being in the	Village of Northbrook COUNTY OF	F AND STATE OF ILLINOIS, to wit:
ter (reing to in a	Ox	
Per lega	1 description actached hereto an	nd made a part hereof.
	( )	
T 125 IN LON	E TREE SUBDIVISION UNIT NO.	2, A SUBDIVISION OF THE NORTH 940.93
ET OF THE NO	RTH WEST 1/4 OF THE SOUTH W	JEST 1/4 OF SECTION 5, TOWNSHIP 42
ORTH, RANGE 1	2 EAST OF THE THIRD PRINCIP	PAL MERIDIAN, IN COOK COUNTY,
LINDIS.		
high with the property he	reinafter described, is referred to herein as the "premise	(1)
men, with the property ne	remarker described, is rejerred to never as the products	
		· / / /
ermanent Real Estate Inde	ex Number(s): 04-05-310-018	
	ex Number(s): 04-05-310-018	nois 60062
	ex Number(s): 04-05-310-018 430 Huelh Rd., Northbrook, Illi	nois 60062
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ddress(es) of Real Estate:	430 Huelh Rd., Northbrook, Illi	rtannacus thuran bake and a and all conts is one and or of its thorough for so
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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 become 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 the not expressly subordinated to the lien thereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit 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; (6) make no material alterations in said premises except as required by law or municipal ordinance.
- 2. Mortgagors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to the Mortgagore duplicate receipts 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 taxes 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 mortgage'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 Mortgagee 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 Mortgagee 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 (60) 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 note hereby secured, the Mortgagors covenant and agree to pay such tax in the manner required by any such law. The Mortgagors for her covenant to hold harmless and agree to indemnify the Mortgagee, and the Mortgagee's successors or assigns, against any liability it are d by reason of the imposition of any tax on the issuance of the note secured hereby.
- 5. At such time as the Mortgagors are not in default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagors hall have such privilege of making prepayments on the principal of said note (in addition to the required payments) as may be provided it said note.
- 6. Mortgagors shall ker, all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning and windstorm outer policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness 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 reveval policies not less than ten days prior to the respective dates of expiration.
- 7. In case of default therein. Mortgagee may, but need not, make any payment or perform any act hereinbefore required of Mortgagors in any form and manner deemed expedient, and way, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, con., priorise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or contest any lax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connectic a the rewith, including attorneys' fees, and any other moneys advanced by Mortgagee to protect the mortgaged premises and the tien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest there is at the highest rate now permitted by Illinois law. Inaction of Mortgagee shall never be considered as a waiver of any right accruing to the Mortgagors.
- 8. The Mortgagee making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate produced from the appropriate public office will inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lies or title or claim thereof.
- 9. Mortgagors shall pay each item of indebtedness herein π entirined, both principal and interest, when due according to the terms hereof. At the option of the Mortgagee and without notice to Mortgagors, all unpaid indebtedness secured by this mortgage shall, notwithstanding anything in the note or in this mortgage to the contrary, hereoffe due and payable (a) immediately in the case of default in making payment of any installment of principal or interest on the note, or (b) y han default shall occur and continue for three days in the performance of any other agreement of the Mortgagors herein contained.
- 10. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof. In any suit to foreclose the fien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for attorneys' fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as too tems to be expended after entry of the decree) of procuring all such abstracts of title title searches, and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to title as Mor gagee may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had jurstant to such decree the true condition of the title to prosecute such suit or to evidence to bidders at any sale which may be had jurstant to such decree the true condition of the title or the value of the premises. All expenditures and expenses of the nature in this para, as mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the basis at the basis of the commence of the major of the foreclosure hereof after accrual of such a large proceedings, to which the Mortgagee shall be a party, either as plaintiff, claimant or defendant, by reason of this mortgage of any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such a, he to foreclose 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 priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are tienti-ined in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additions to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; tour's, any overplus to Mortgagors, their heirs, legal representatives or assigns, as their rights may appear.
- 12. Upon or at any time after the filing of a complaint to foreclose this mortgage the court in which such complaint is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without receiver to the solvency or insolvency of Mortgagors at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not, and the Mortgage may be appointed as such receiver. Such receiver shall have power to collect the rents, 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 lien 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 Mortgagee 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 lien 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. Mortgagee shall release this mortgage and lien thereof 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 all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether 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.