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MORTGAGE

THIS MORTGAGE is dated as of December 9, 1989, and is between Thomas E. Curda and Hilda J. Curda, his wife ("Mortgagor") and HARRIS BANK ROSELLE, an Illinois Banking Corporation, 108 East Irving Park Road, Roselle, Illinois 60172, and its successors and assigns ("Mortgagee").

WITNESSETH:

Mortgagor has executed an Installment Note dated as of the date of this Mortgage, payable to the order of the Mortgagor ("Note") in the amount of \$ 17,546.20, payable in 59 monthly installments of \$ 292.40, each or more, and a final installment of \$ 292.40, beginning on January 8, 1990, and continuing on the same day of each successive month thereafter until the Note is paid in full. The Note also provides that the Mortgagor shall pay a late charge on each installment which is late for a period of not less than 10 days of \$6.00 or 5% of the installment, whichever is less. The terms and provisions of the Note are hereby incorporated by reference herein.

To secure payment of the Indebtedness evidenced by the Note and the hereinlater defined Liabilities, Mortgagor does by these presents CONVEY, WARRANT and MORTGAGE unto Mortgagee, all of Mortgagor's estate, right, title and interest in the following described real estate located in Cook County, Illinois:

Lot 16 in Block 45 in Harover Highlands, Unit 6, a Subdivision in the Southeast 1/4 of Section 30 Township 41 North, Range 10, East of the Third Principal Meridian, in Cook County, Illinois.

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PERIODIC VERIFICATION

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which has the address of 7312 Coventry Drive Hanover Park
(Street) (City)
Illinois 60103 (herein "Property Address"); Property Tax No. 07-30-414-016

(State and Zip Code)
which is referred to herein as the "Premises", together with all improvements, buildings, tenements, hereditaments, appurtenances, gas, oil, minerals, easements located in, on, over or under the Premises, and all types and kinds of furniture, fixtures, apparatus, machinery and equipment, including without limitation, all of the foregoing used to supply heat, gas, air conditioning, water, light, power, refrigeration or ventilation (whether single units or centrally controlled) and all screens, window shades, storm doors and windows, floor coverings, awnings, stoves and water heaters, whether now on the Premises or hereafter erected, installed or placed on or in the Premises, or whether or not physically attached to the Premises. The foregoing items are and shall be deemed a part of the Premises and a portion of the security for the Liabilities as between the parties hereto and all persons claiming by, through or under them.

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FORM M-1

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HARRIS BANK ROSELLE
Consumer Loan Dept.
P.O. Box 72200
Roselle, IL 60172



STATE OF ILLINOIS		Cook County	
SARAH M. JOHNSON		DU 15-2000	
, of the age of 30, and of sound mind,		County of	
, residing at 123 Main Street, Elgin, Illinois,		Date	
, do hereby certify		, 1989.	
that <u>THOMAS E. CUTRIDA</u> and <u>HILDA J. CUTRIDA</u> , his wife		Given under my hand and official seal, this 9th day of December	
persons, known to me to be the same person(s) whose names(s) are		, 1989.	
hereby acknowledged that they signed and delivered the said instrument as free and voluntary act,		for the uses and purposes herein set forth.	
and subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as free and voluntary act,		given under my hand and official seal, this 9th day of December	
, 1989.		, 1989.	
, Notary Public		Notary Public	
, Seal		, Seal	
, OATHICAL SEAL		, OATHICAL SEAL	
SARAH M. JOHNSON		SARAH M. JOHNSON	
THE STATE OF ILLINOIS		THE STATE OF ILLINOIS	
COUNTY OF COOK		COUNTY OF COOK	
, 1989.		, 1989.	

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Further, Mortgagor does hereby pledge and assign to Mortgagee, all leases, written or verbal, rents, issues and profits of the Premises, including without limitation, all rents, issues, profits, revenues, royalties, bonuses, rights and benefits due, payable or accruing, and all deposits of money as advance rent or for security, under any and all present and future leases of the Premises, together with the right, but not the obligation, to collect, receive, demand, sue for and recover the same when due or payable. Mortgagee by acceptance of this Mortgage agrees, as a personal covenant applicable to Mortgagor only, and not as a limitation or condition hereof and not available to anyone other than Mortgagor, that until a Default, as hereinafter defined, shall occur or an event shall occur, which under the terms hereof shall give to Mortgagee the right to foreclose this Mortgage, Mortgagor may collect, receive and enjoy such avails.

Further, Mortgagor does hereby expressly waive and release all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois.

Further, Mortgagor covenants and agrees as follows:

1. Mortgagor shall (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the Premises which may become damaged or be destroyed; (b) keep the Premises in good condition and repair, without waste, and, except for this Mortgage, free from any encumbrances, mechanic's liens or other liens or claims for lien; (c) pay when due any indebtedness which may be secured by a lien or charge on the Premises, and upon request exhibit satisfactory evidence of the discharge of such lien to Mortgagee; (d) complete within a reasonable time any building or buildings now or at any time in process of erection upon the Premises; (e) comply with all requirements of all laws or municipal ordinances with respect to the Premises and the use of the Premises; (f) make no material alterations in the Premises, except as required by law or municipal ordinance, unless such alterations have been previously approved in writing by Mortgagee; (g) refrain from impairing or diminishing the value of the Premises.

2. Mortgagor shall pay, when due and before any penalty attaches, all general taxes, special taxes, special assessments, water charges, drainage charges, sewer service charges, and other charges against the Premises. Mortgagor shall, upon written request, furnish to Mortgagee duplicate paid receipts for such taxes, assessments and charges. To prevent Default hereunder Mortgagor shall pay in full prior to such tax, assessment or charge becoming delinquent under protest, in the manner provided by statute, any tax, assessment or charge which Mortgagor may desire to contest.

3. Upon the request of Mortgagee, Mortgagor shall deliver to Mortgagee all original leases of all or any portion of the Premises, together with assignments of such leases from Mortgagor to Mortgagee, which assignments shall be in form and substance satisfactory to Mortgagee. Mortgagor shall not procure, permit nor accept any prepayment, discharge or compromise of any rent nor release any tenant from any obligation, at any time while the indebtedness secured hereby remains unpaid, without Mortgagee's written consent.

4. Any awards of damage resulting from condemnation proceedings, exercise of the power of eminent domain, or the taking of the Premises for public use are hereby transferred, assigned and shall be paid to Mortgagee and the proceeds or any part thereof may be applied by Mortgagee, after the payment of all of its expenses, including costs and attorneys' fees, to the reduction of the indebtedness secured hereby and Mortgagee is hereby authorized, on behalf and in the name of Mortgagor, to execute and deliver valid acquittances and to appeal from any such award.

5. No remedy or right of Mortgagee hereunder shall be exclusive. Each right and remedy of Mortgagee with respect to this Mortgage shall be in addition to every other remedy or right now or hereafter existing at law or in equity. No delay by Mortgagee in exercising, or omission to exercise, any remedy or right accruing on Default shall impair any such remedy or right, or shall be construed to be a waiver of any such Default, or acquiescence therein, nor shall it affect any subsequent Default of the same or a different nature. Every such remedy or right may be exercised concurrently or independently, and when and as often as may be deemed expedient by Mortgagee.

6. Mortgagor shall keep all buildings and improvements now or hereafter situated on the Premises insured against loss or damage by fire, lightning, windstorm, vandalism and malicious damage and such other hazards as may from time to time be designated by Mortgagee. Where Mortgagee is required by law to have the loan evidenced by the Note so insured, Mortgagor shall also keep all buildings and improvements now or hereafter situated on the Premises insured against loss or damage by flood. Each insurance policy shall be for an amount sufficient to pay the cost of replacing or repairing the buildings and improvements on the Premises and, in no event less than the principal amount of the Note, all policies shall be issued by companies satisfactory to Mortgagee. Each insurance policy shall be payable, in case of loss or damage, to Mortgagee. Each insurance policy shall contain a lender's loss payable clause or endorsement, in form and substance satisfactory to Mortgagee. Mortgagor shall deliver all insurance policies, including additional and renewal policies, to Mortgagee. In case of insurance about to expire, Mortgagor shall deliver to Mortgagee renewal policies not less than ten days prior to the respective dates of expiration.

7. Upon Default by Mortgagor hereunder, Mortgagee may, but need not, make any payment or perform any act required of Mortgagor hereunder in any form and manner deemed expedient by Mortgagee, and Mortgagee may, but need not, make full or partial payments of principal or interest on any encumbrances affecting the Premises and Mortgagee may purchase, discharge, compromise or settle any tax lien or other lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting the Premises or contest any tax or assessment. All monies paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees, and any other monies advanced by Mortgagee to protect the Premises or the lien hereof, plus reasonable compensation to Mortgagee for each day the concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice. Inaction of Mortgagee shall never be considered as a waiver of any right accruing to Mortgagee on account of any Default hereunder on the part of Mortgagor.

8. If Mortgagee makes any payment authorized by this Mortgage relating to taxes, assessments, charges or encumbrances, Mortgagee may do so according to any bill, statement or estimate received from the appropriate public office without inquiry into the accuracy or validity of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof.

9. Upon Default, at the sole option of Mortgagee, the Note and any other Liabilities shall become immediately due and payable and Mortgagor shall pay all expenses of Mortgagee including attorneys' fees and expenses incurred in connection with this Mortgage and all expenses incurred in the enforcement of Mortgagee's rights in the Premises and other costs incurred in connection with the disposition of the Premises. The term "Default" when used in this Mortgage means any one or more of the events, conditions or acts defined as a "DEFAULT" in the Note, including but not limited to the failure of Mortgagor to comply with or to perform any representation, warranty, term, condition, covenant or agreement contained in this Mortgage, the Note or any instrument securing any Liabilities.

10. Notwithstanding any other provisions of this Mortgage, no sale, lease, mortgage, trust deed, grant by Mortgagor of any encumbrance of any kind, conveyance, contract to sell, or transfer of the Premises, or any part thereof, or transfer of occupancy or possession of the Premises, or any part thereof, or sale or transfer of ownership of any beneficial interest or power of direction in a land trust which holds title to the Premises, shall be made without the prior written consent of Mortgagee.

11. "Liabilities" means all obligations of Mortgagor to Mortgagee for payment of any and all amounts due under the Note, this Mortgage and of any indebtedness, or contractual duty of every kind and nature of Mortgagor or any guarantor of the Note to Mortgagee, howsoever created, arising or evidenced, whether direct or indirect, absolute or contingent, joint or several, now or hereafter existing, due or to become due and howsoever owned, held or acquired, whether through discount, overdraft, purchase, direct loan or as collateral, or otherwise. Liabilities also includes all costs of collection, legal expenses and attorneys' fees incurred or paid by Mortgagee in attempting the collection or enforcement of the Note, any guaranty of the Note, or any other indebtedness of Mortgagor or any guarantor of the Note to Mortgagee or in the repossession, custody, sale, lease, assembly or other disposition of any collateral for the Note. Liabilities includes all of the indebtedness or contractual duties of partnerships to Mortgagee created or arising while Mortgagor or any guarantor of the Note may have been or may be a member of those partnerships. Notwithstanding the foregoing, in no event shall the sum of this Note and this Mortgage secure outstanding Liabilities in excess of 150% of the original stated amount of the Note and this Mortgage.

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20. Upon request by Mortgagor, concurrence in the depositaries for general and specific expenses and assessments pursuant to the terms of Paragraph 19 of this Mortgage, Mortgagor will deposit a sum equal to the premiums due and payable on any insurance policies required hereunder, less all sums already paid therefor, divided by the number of months to elapse before one month's interest for the date when the insurance premium is paid.

18. This Mortgagee and all provisions herein, shall bind upon Mortgagor and all persons claiming under or through Mortgagor. The word "Mortgagor," when used herein, shall also include all persons claiming under or through Mortgagor, whether or not such persons shall be parties thereto, or shall have executed the Note or this Mortgage. The singular shall include all plural forms and the use of any gender shall be applicable to all genders. The word "Mortgagee," includes the trustee, the trustee's heirs, executors, administrators, successors, assigns, and all persons claiming under or through Mortgagee.

17. Mortgagor shall release this Mortgage by a proper release upon payment in full of the Note and all Liabilities and severable to the party interposing in a action at law upon the Note.

18. Mortgagor, the mortgagee, or any other person may file a copy of this instrument in any office of the Clerk of the County Court of the County where the property is situated or in any office of the Clerk of the County Court of the County where the property is situated.

19. Mortgagor shall have the right to inspect the Premises at all reasonable times and access thereto shall be permitted for lawful purposes.

20. Mortgagor shall release this Mortgage by a proper release upon payment in full of the Note and all Liabilities

13. The procedures of any organization shall be discontinued and suspended in the following order of priority, on account of certain costs and expenses incurred in the course of business, including all the items that are mentioned in the preceding paragraph, except that the liability of the Note or the Noteholder may appear.