

MAIL TO: 876 F Box 370

THIS INDENTURE WITNESSETH: That the undersigned

COSMOPOLITAN NATIONAL BANK OF CHICAGO, a National Banking Association
not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to the
undersigned in pursuance of a Trust Agreement dated December 18, 1989 and known as trust number
29423 hereinafter referred to as the Mortgagor, does hereby Mortgage and warrant to

SECURITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO

a corporation organized and existing under the laws of the United States of America
hereinafter referred to as the Mortgagee, the following real estate in the County of Cook
in the State of Illinois, to wit:

LOT 17 AND 18 IN BLOCK 1 IN SPEAR'S ADDITION TO CHICAGO, IN SECTION 6, TOWNSHIP 39
NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly Known As: 1311-13 N. Wood St., Chicago, IL 60622

PIN# 17-06-222-011

90-041243

DEPT-01 RECORDING \$13.00
15333 TRN 2392 01/25/90 14:14:00
2418 * - 90-041243
COOK COUNTY RECORDER

Together with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon or placed thereon, including all apparatus, equipment,
fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, airconditioning, water, light, power, refrigeration, ventilation or other
services, and any other thing now or hereafter therein or thereon, the furnishing of which by lessors to lessees is customary or appropriate, including screens,
window shades, storm doors and windows, floor coverings, screen doors, in-door beds, awnings, stoves and water heaters (all of which are intended to be and are
hereby declared to be a part of said real estate whether physically attached thereto or not); and also together with all easements and the rents, issues and profits of
said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee, whether now due or hereafter to become due as provided herein. The
Mortgagee is hereby subrogated to the rights of all mortgages, lienholders and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with all buildings, improvements, fixtures, appurtenances, apparatus and equipment, and with all the rights and
privileges thereto belonging, unto said Mortgagee forever, for the use herein set forth, free from all rights and benefits under the homestead, exemption and
valuation laws of any state, which said rights and benefits said Mortgagor does hereby release and waive.

TO SECURE

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of
Three Hundred Fifty Thousand and 00/100's ----- Dollars

(\$ 350,000.00) -----, which Note, together with interest thereon as therein provided, is payable in monthly installments of
Three Thousand Three Hundred Ninety Nine and 42/100's ----- Dollars

(\$ 3,399.42) commencing the 1st day of May, 1990. ***
which payments are to be applied, first, to interest, and the balance to principal, until said indebtedness is paid in full.

(2) any advances made by the Mortgagee to the Mortgagor, or its successor in title, for any purpose, at any time before the release and cancellation of this
Mortgage, but at no time shall this Mortgage secure advances on account of said original Note together with such additional advances, in a sum in excess of

Three Hundred Fifty Thousand and 00/100's ----- Dollars (\$ 350,000.00) -----,
provided that, nothing herein contained shall be considered as limiting the amounts that shall be secured hereby when advanced to protect the security of or in
accordance with covenants contained in the Mortgage.

(3) the performance of all of the covenants and obligations of the Mortgagor to the Mortgagee, as contained herein and in said Note.

***Except that a final payment of Principal & Interest shall be due and payable on May 1, 1993.

THE MORTGAGOR COVENANTS:

A (1) To pay said indebtedness and the interest thereon as herein and in said note provided, or according to any agreement extending the time of payment
thereof; (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, and sewer service charges against
said property (including those heretofore due), and to furnish Mortgagee, upon request, duplicate receipts therefor; and (3) such items extended against said
property shall be conclusively deemed valid for the purpose of this requirement; (4) To keep the improvements now or hereafter upon said premises insured against
damage by fire, and such other hazards as the Mortgagee may require to be insured against; and to provide public liability in advance of such other insurance as the
Mortgagee may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the period of public liability for the full insurable value
thereof, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagee; such insurance policies shall remain with the
Mortgagee during said period or periods, and contain the usual clause satisfactory to the Mortgagee making them payable to the Mortgagee; and in case of
foreclosure sale payable to the owner of the certificate of sale, owner of any deficiency, any receiver or redemptioner, or any grantee in a deed pursuant to
foreclosure; and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, all claims thereunder and to
execute and deliver on behalf of the Mortgagor all necessary proofs of loss, receipts, vouchers, releases and acquittances required to be signed by the insurance
companies, and the Mortgagor agrees to sign, upon demand, all receipts, vouchers and releases required of him to be signed by the Mortgagee for such purpose; and
the Mortgagee is authorized to apply the proceeds of any insurance claim to the restoration of the property or upon the indebtedness hereby secured. In its
discretion, but monthly payments shall continue until said indebtedness is paid in full; (5) Immediately after destruction or damage to, or commencement and promptly
complete the rebuilding or restoration of buildings and improvements now or hereafter on said premises, unless Mortgagee elects to apply on the indebtedness
secured hereby the proceeds of any insurance covering such destruction or damage; (6) To keep said premises in good condition and repair, without waste, and free
from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof; (7) Not to make, suffer or permit any unlawful use of or any
nuisance to exist on said property nor to diminish nor impair its value by any act of omission to do; (8) To comply with all requirements of law with respect to
mortgaged premises and the use thereof; (9) Not to make, suffer or permit, without the written permission of the Mortgagee being first had and obtained, (a) any
use of the property for any purpose other than that for which it is now used, (b) any alterations of the improvements, apparatus, appurtenances, fixtures or
equipment now or hereafter upon said property, (c) any purchase on conditional sale, lease or agreement under which title is reserved in the vendor, of any
apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said property; (10) To complete within a reasonable time any buildings
or improvements now or at any time in process of erection upon the premises.

B In order to provide for the payment of taxes, assessments, insurance premiums, and other annual charges upon the property securing this indebtedness,
and other insurance required or accepted, the undersigned promises to pay to the Mortgagee a pro rata portion of the current year taxes upon the disbursement of
the loan and to pay monthly to the Mortgagee, in addition to the above payments, a sum estimated to be equivalent to one-twelfth of such items, which payments
may, at the option of the Mortgagee, (a) be held by it and commingled with other such funds for the payment of such items; (b) be carried in a
savings account and withdrawn by any such item; or (c) be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagee
advances upon this obligation sums sufficient to pay said items at the same date and become payable. If the amount estimated to be sufficient to pay said items is
not sufficient, the undersigned promises to pay the difference upon demand. If such sums are held or carried in a savings account or escrow account, the same are
hereby pledged to further secure this indebtedness. The Mortgagee is authorized to pay said items as charged or billed without further inquiry.

C This mortgage contract provides for additional advances which may be made at the option of the Mortgagee and secured by this mortgage, and it is
agreed that in the event of such advances the amount thereof may be added to the mortgage debt and shall increase the unpaid balance of the note hereby secured
by the amount of such advance and shall be a part of said note indebtedness under all of the terms of said note and this contract as fully as if a new such note and
contract were executed and delivered. An Additional Advance Agreement may be given and accepted for such advance and provision may be made for different
monthly payments and a different interest rate and other express modifications of the contract, but in all other respects this contract shall remain in full force and
effect as to said indebtedness, including all advances.

D That in case of failure to perform any of the covenants herein, Mortgagee may do on Mortgagor's behalf everything so covenanted; that said Mortgagee
may also do any act it may deem necessary to protect the lien hereof; that Mortgagor will repay upon demand any moneys paid or disbursed by Mortgagee for any
of the above purposes and such moneys together with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional
indebtedness secured by this mortgage with the same priority as the original indebtedness and may be included in any decree foreclosing this mortgage and be paid
out of the rents or proceeds of sale of said premises if not otherwise paid; that it shall not be obligatory upon the Mortgagee to inquire into the validity of any lien,
encumbrance or claim in advancing moneys as above authorized, but nothing herein contained shall be construed as relieving the Mortgagee to advance any moneys
for any purpose nor to do any act hereunder; and the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder;

E That if it is the intent hereof to secure payment of said note and obligation whether the entire amount shall have been advanced to the Mortgagor at the
date hereof, or at a later date, and to secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage
contract;

F That if all or any part of the property or any interest therein is sold or transferred by Mortgagor without the prior written consent of Mortgagee, excluding (a) the
creation of a lien or encumbrance subordinate to this mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent,
or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Mortgagee may, at
Mortgagee's option, declare without notice, all of the sums secured by this mortgage to be immediately due and payable.

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PROPERTY SERVICES

90041213

SECURITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO
1209 N. MILWAUKEE AVENUE, CHICAGO, IL 60622

Notary Public

THIS INSTRUMENT WAS PREPARED BY: BOX 218
BEATRICE KOLODZIEJ

January 19 90

GIVEN under my hand and the Seal of the State of Illinois
NOTARY PUBLIC, STATE OF ILLINOIS
Sue A. Kastner
OFFICIAL SEAL

personally known to me to be the Trust Officer of the Cosmopolitan National Bank of Chicago
Sandra Steffens and personally known to me to be the Trust Officer of the Cosmopolitan National Bank of Chicago
Sue A. Kastner, a Notary Public in and for said County, in the State of Illinois, DO HEREBY CERTIFY THAT

ABSC, Vice President, and its corporate seal to be hereunto affixed and attested by its Trust Officer

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