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WHEN RECORDED

MAIL TO:

FOX VALLEY BANK
1800 E. Main Street
St. Charles, IL 60174
Attn: Mortgage Loan Dept.

90287709

SPACE ABOVE THIS LINE FOR RECORDERS USE

FOX VALLEY BANK
1800 E. Main Street
St. Charles, IL 60174

DEPT-01 RECORDING 416.05
T49999 TRAM 8341 06/18/90 14103406
#0177 + **90-287709
COOK COUNTY RECORDER

MORTGAGE

THIS MORTGAGE made this 9th day of June 1990 between Gary E. Caraker and Ruth A. Caraker his wife as joint tenants hereinafter referred to as "the Mortgagor" and Fox Valley Bank, an Illinois banking corporation (hereinafter referred to as "the Mortgagee").

WHEREAS, Mortgagor is indebted to the Mortgagee in the principal sum of Twenty Five Thousand and no/100 Dollars (\$ 25,000.00) such indebtedness is evidenced by Mortgagee's Note dated June 9 1990 (hereinafter referred to as the "Note"), which Note provides for payment of the indebtedness as set forth therein, with the balance of the indebtedness, if not sooner paid, due and payable on June 9 1990 and

WHEREAS, the Note provides for interest to be charged on the balance of principal remaining from time to time outstanding at a rate equal to half percent (50 %) above the "Prime Rate" as published in the Money Rates section of the Wall Street Journal on each day in which an arrearage balance is due under the Note, hereinafter referred to as the "Index"; provided, however, the interest on the Note shall not (except in the event of a default thereon) exceed a rate of twenty percent (20.00%) per annum not to be less than eight percent (8.00%) per annum; and

WHEREAS, the initial interest rate charged under the Note is ten and one-half percent (10.50 %)

NOW, THEREFORE, the Mortgagor, to secure the payment of the Note with interest thereon, the payment of all other sums with interest thereon in accordance therewith, to protect the security of this Mortgage, and the performance of the covenants and agreements of the Mortgage (which covenants does hereby accept, grant and convey) to the Mortgagee the following described real estate located in the County of Cook State of Illinois

PIN 05-25-317-003

Exhibit A-Attached hereto & made a part hereof.

Which has the address of 733 Stowell Ave., Streamwood, IL (hereinafter referred to as the "Property Address")

TOGETHER with all the improvements now or hereafter erected on or attached to the property, and all fixtures, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and all fixtures now or hereafter attached to the property, all of which including replacements and additions thereto, 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 household estate if this Mortgage is on a leasehold) are hereby referred to as the "Premises."

Mortgagee covenants that Mortgagee is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Premises, that the Premises is unencumbered unless otherwise acceptable to the Bank, and the Mortgagee will warrant and defend against the title to the Premises against all claims and demands.

IT IS FURTHER UNDERSTOOD THAT:

1. Mortgagor shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, and late charges as provided in the Note, and the principal of and interest on any future advances secured by this Mortgage.
2. In addition, Mortgagor shall:
 - (a) Promptly repair, restore or rebuild any improvement now or hereafter on the Premises which may become damaged or destroyed.

This instrument was prepared by:

Teri S. Roush Customer Service Officer
1800 E. Main St.
St. Charles, IL 60174

Mail To
FOX TITLE COMPANY
423 S. SECOND ST.
ST. CHARLES, IL 60174

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(b) Pay immediately when due and payable all general taxes, special taxes, special assessments, water charges, sewer service charges and other taxes and charges against the Premises, including those heretofore due, (the monthly payments provided in the Note in satisfaction of such taxes and charges to be applied thereto provided said payments are actually made under the terms of said Note), and to furnish the Mortgagee, upon request, with the original or duplicate receipts therefor, and all such items extended against said Premises shall be conclusively deemed valid for the purpose of this requirement.

(c) Keep the improvements now existing or hereafter erected on the Premises insured against loss or damage by fire, lightning, wind storm, or such other hazards, as the Mortgagee may reasonably require to be insured against under policies providing for payment by the insurance companies of monies sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, in such compliance through such agents or brokers and in such form as shall be satisfactory to the Mortgagee, until said indebtedness is fully paid, or in the case of foreclosure, until expiration of the period of redemption; such insurance policies, including additonal and renewal policies shall be delivered to and kept by the Mortgagee and shall contain a clause satisfactory to the Mortgagee making them payable to the Mortgagee, as its interest may appear, and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, sign, upon demand, all receipts, vouchers and releases required of it by the insurance companies, application by the Mortgagee of any of the proceeds of such insurance in the event of a loss hereby secured shall not excuse the Mortgagor from making all monthly payments until the indebtedness is paid in full. In the event of a loss, Mortgagor shall give prompt notice to the insurance carrier and the Mortgagee. Mortgagee may make proof of loss if not made promptly by Mortgagor. All renewal policies shall be delivered at least 10 days before such insurance shall expire. All policies shall provide further that the Mortgagee shall receive 10 days notice prior to cancellation.

(d) Complete within a reasonable time any buildings or improvements now or at any time in process of erection upon said property.

(e) Keep said Premises in good condition and repair without waste and free from any mechanical or other lien or claim of lien not expressly subordinated in the lien hereof.

(f) Not allow nor permit any unlawful use of or any nuisance to exist on said Premises nor to diminish nor impair its value by any act or omission to act.

(g) Comply with all requirements of law or municipal ordinances with respect to the Premises and the use thereof.

(h) Comply with the provisions of any lease if this Mortgage is on a leasehold.

(i) Pay the premiums for any life, disability or other insurance if Mortgagor shall procure contracts of insurance upon his life and disability insurance making the Mortgagee assignee thereunder. In such event and upon failure of Mortgagor to pay the aforesaid premiums, the Mortgagee may pay the premiums for such insurance and add said payments to the principal indebtedness secured by this Mortgage to be repaid in the same manner and without changing the amount of the monthly payments, unless such change is by mutual consent.

(j) In the event this Mortgage is on a unit in a condominium, perform all of Mortgagor's obligations under the declaration or covenants creating or governing the condominium, the by-laws, and regulations of the condominium and any and all related documents.

3. Any sale, conveyance or transfer of any right, title or interest in the Premises or any portion thereof or any sale, transfer or assignment of all or any part of the beneficial interest in any trust holding title to the Premises without the prior written approval of the Mortgagee shall constitute a default hereunder on account of which the holder of the Note secured hereby may declare the entire indebtedness evidenced by said Note to be immediately due and payable and foreclose this Mortgage immediately or at any time thereafter.

4. In the case of a failure to perform any of the covenants herein, or if any action or proceeding is commenced which materially affects the Mortgagee's interest in the property, including, but not limited to eminent domain, insolvency, court enforcement, or arrangements or proceedings involving a bankrupt or decedent, the Mortgagee may do on the Mortgagor's behalf everything he covenanted, the Mortgagee may also do any act it may deem necessary to protect the lien hereof, and the Mortgagor will repay upon demand any monies paid or disbursed, including reasonable attorneys' fees and expenses, by the Mortgagee for any of the above purposes and such monies together with interest thereon at the default rate set forth in the Note for which this Mortgage is given as security or at the highest rate for which it is then lawful to contract shall become so much additional indebtedness hereby secured and may be levied in any decree foreclosing this Mortgage and be paid out of the rents or proceeds of sale of said Premises if not otherwise paid. It shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance, or claim in advancing monies as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any monies 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 nor shall any act of the Mortgagee act as a waiver of the Mortgagor's right to contest the maturity of the indebtedness secured by this Mortgage or to proceed to foreclose this Mortgage.

5. Time is of the essence hereof, and if default be made in performance of any covenant herein contained or contained in the Note or in making any payment under said Note or obligation or any extension or renewal thereof, or if proceedings be instituted to enforce any other lien or charge upon any of the Premises, or upon the filing of a proceeding in bankruptcy by or against the Mortgagee, or the Mortgagor shall make an assignment for the benefit of creditors or if Mortgagor's property be placed under control of or in custody of any court or officer of the government, or if the Mortgagor alienates the Premises, or fails to pay when due any charge or assessment (whether for insurance premiums, maintenance, taxes, capital improvements, purchase of another unit, or other services) imposed by any condominium, townhouse, cooperative or similar owners' group, then and in any of said events, the Mortgagee is hereby authorized and empowered, at its option, and without affecting the lien hereby created or the priority of said lien or any right of the Mortgagee hereunder, to declare, without notice all sums secured hereby immediately due and payable, whether or not such default be remedied by Mortgagor, and apply toward the payment of said mortgage indebtedness any monies of the Mortgagor made by the Mortgagee and if the said Mortgagee may also immediately proceed to foreclose this Mortgage, and in any foreclosure a sale may be made of the Premises premises without the offering of the several parts separately.

6. Upon the commencement of any foreclosure proceeding hereunder, the court in which such bill is filed may at any time either before or after sale, and without notice to the Mortgagee, or any party claiming under Mortgagee, and without regard to the solvency of the Mortgagor

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or the then value of said Premises, or whether the same shall then be occupied by the owner of the equity of redemption as a homestead, appoint a receiver, with power to manage and rent and to collect the rents, issues and profits of said Premises during the pendency of such foreclosure suit and the statutory period of redemption, and such rents, issues and profits, when collected, may be applied before as well as after the foreclosure sale, towards the payment of the indebtedness, costs, taxes, insurance or other items necessary for the protection and preservation of the Premises, including the expenses of such receivership, or on any deficiency decree whether there be a decree therefor in personam or not, and if a receiver shall be appointed he shall remain in possession until the expiration of the full period allowed by statute for redemption, whether there be redemption or not, and until the issuance of a deed in case of sale, but if no deed be issued, until the expiration of the statutory period during which it may be issued and no lease of said Premises shall be nullified by the appointment or entry in possession of a receiver but he may lease to whomsoever any lease junior to the lien hereof, and upon foreclosure of said Premises, there shall be allowed and included as an additional substituted lien in the decree of sale all expenditures and expenses together with interest thereon at the default rate set forth in the Note for which the Mortgage is given as security, which may be paid or incurred by or in behalf of the Mortgagee for attorneys' fees, appraiser's fees, court costs and costs (which may be estimated as to include items to be expended after the entry of the decree) and of procuring all such data with respect to title as the Mortgagee may reasonably deem necessary either to prosecute such suit or to evidence to bidders at any sale held pursuant to such decree the true title to or value of said Premises, all of which stressed amounts together with interest as herein provided shall be in immediately due and payable by the Mortgagor in connection with (a) any proceeding including a probate or bankruptcy proceeding to which either party hereto shall be a party by reason of this Mortgage or the Note hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after the accrual of the right to foreclose, whether or not actually commenced; or (c) preparations for the defense of or intervention in any suit or proceeding or any threatened or contemplated suit or proceeding, which might affect the Premises or the security hereof. In the event of a foreclosure sale of said Premises there shall first be paid out of the proceeds thereof all of the aforesaid items, then the entire indebtedness whether due and payable by the terms hereof or not and the interest due thereon up to the time of such sale, and the surplus, if any, shall be paid to the Mortgagor, and the purchaser shall not be obliged to see to the application of the purchase money.

7. Except for the time for payment or modification or amortization of the sums secured by the Mortgage granted by the Mortgagee to any successor in interest of Mortgagor shall not operate to release in any manner the liability of the original Mortgagor and Mortgagor's successor in interest. The Mortgagor shall not be required to commence proceedings against such successor or refuse to surrender time for payment or otherwise avoid amortization of the sums secured by this Mortgage by reason of any demand made by the original Mortgagor and Mortgagor's successor in interest.

8. This Mortgage is security for the payment of a certain Note bearing even date herewith executed by Mortgagor in favor of Mortgagee. All of the agreements, conditions, covenants, provisions and stipulations contained in said Note which are to be kept and performed by Mortgagor are hereby made a part of this Mortgage to the same extent and with the same force and effect as if they were fully set forth herein, and Mortgagor covenants and agrees to keep and perform them or cause them to be kept and performed strictly in accordance with their terms.

9. In the event the enactment or expiration of any federal or state law which have the effect of rendering any provision of the Note or Mortgage inoperative according to its terms, Mortgagee, at its option, may declare, without notice, all sums secured hereby immediately due and payable, and apply toward the payment of said Mortgage indebtedness any moneys of the Mortgagor held by Mortgagee, and the said Mortgagee may also immediately proceed to foreclose this Mortgage, as provided in Paragraphs 5 and 6 hereof.

10. Any forbearance by the Mortgagee 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. The procurement of insurance or the payment of taxes or other liens or charges by the Mortgagee shall not be a waiver of the Mortgagor's right to accelerate the indebtedness secured by this Mortgage.

11. All remedies provided in this Mortgage are distinct and cumulative to the fullest right or remedy under this Mortgage or afforded by law or equity and may be exercised concurrently, independently or successively.

12. The covenants contained herein shall bind and the rights hereunder shall run to the respective successors and assigns of the Mortgagee and Mortgagor subject to the provisions of paragraph 3 hereof. All covenants and agreements of Mortgagor shall be joint and several.

13. Except to the extent any notice shall be required under applicable law to be given in writing in a return, any notice to Mortgagor shall be given by mailing such notice by certified mail addressed to the Mortgagor at the Property Address or at any other address as Mortgagor may designate by notice to the Mortgagee as provided herein and any notice to the Mortgagee shall be given by certified mail, return receipt requested to the Mortgagee's address stated herein or to such other address as the Mortgagee may designate by notice to Mortgagor as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagor or the Mortgagee when given in the manner designated herein.

14. Upon payment of all sums secured by this Mortgage, the Mortgagee shall release this Mortgage without charge to Mortgagor. Mortgagor shall pay all costs of recordings of any documentation necessary to release this Mortgage.

15. Mortgagee hereby waives all right of homestead exemption in the Premises and grants to the Mortgagor the right to inspect the Premises at all reasonable times and access thereto shall be permitted for that purpose.

16. Mortgagor assigns to the Mortgagee and authorizes the Mortgagee to negotiate for and collect any award for condemnation of all or any part of the Premises. The Mortgagee may, in its discretion, apply any such award to amounts due hereunder, or for restoration of the Premises.

17. This Mortgage shall be governed by the law of the jurisdiction in which the Premises are located. In the event one or more of the provisions contained in the Mortgage shall be prohibited or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Mortgage.

18. It is the intent hereof to secure payment of the Note whether the entire amount shall have been advanced to the Mortgagor at the date hereof or at a later date, or having been advanced, shall have been repaid in part and further advances made at a later date, which advances shall in no event operate to make the principal sum of the indebtedness greater than the original principal amount plus any amount or amounts that may be added to the mortgage indebtedness under the terms of this Mortgage for the purpose of protecting the security. All future advances made in accordance with the terms of the Note shall be secured hereby and the date of such future advances shall not affect the priority of the Mortgage.

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IN WITNESS WHEREOF, the undersigned have executed this Mortgage the day and year first above written.

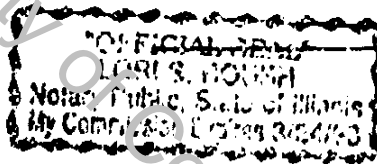
Cary F. Caraker
Cary F. Caraker

Ruth A. Caraker
Ruth A. Caraker

STATE OF ILLINOIS)
) SS.
COUNTY OF [] NE)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Cary F. & Ruth A. Caraker, personally known to me to be the same person(s) whose name(s) (he) (she) subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right to homestead.

GIVEN under my hand and notarial seal this 9th day of June, 19 90



Lori S. Kouch
NOTARY PUBLIC
My commission expires: 3/24/93

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LOT 6116 IN WOODLAND HEIGHTS UNIT NUMBER 15 BEING A SUBDIVISION IN SECTIONS 25, 26, 35 AND 36, TOWNSHIP 41 NORTH, RANGE 9 / EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAN THEREOF RECORDED APRIL 7, 1970 AS DOCUMENT 21129318 IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS AND RE-RECORDED FEBRUARY 12, 1971 AS DOCUMENT 21396480, IN COOK COUNTY, ILLINOIS

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10/10/2011