BOX 333- UNOFFICIAL GORY

COOK COUNTY, ILLINOIS FILED FOR RECORD

1990 AUG 15 PM 12: 16

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WHEN RECORDED

MAIL TO:

FIRST STATE BANK OF CALUMET CITY
925 JURNHAM AVENUE
P.O. JCA 1187
CALUMET CITY, ILLINOIS 60409-0587
ATTENTION: REAL ESTATE DEPARTMENT

SPACE ABOVE THIS LINE FOR RECORDER'S USE

\$17.00

FIRST TATE BANK OF CALUMET CITY
9:5 BURNHAM AVENUE
P.O. BOX 1187
CALUMET CITY, ILLINOIS 60409-0587

MORTCAGE

NOTICE TO BORROWER: THE NOTE SECURED BY THIS CONTIGUES CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE MAY RESULT IN BIGHER PAYMENTS. DECREASES IN THE INTEREST RATE MAY RESULT IN LOWER PAYMENTS.

THIS MORTGAGE made this 9TH day of AUGUST, 1990, between LARBARA A. CALLAHAN: (hereinafter referred to as "Mortgagor") and the FIRST STATE BANK OF CALUMET CITY (hereinafter referred to as "Mortgagee").

"DIVORCED AND NOT SINCE REMARRIED
WHEREAS, Mortgagor is indebted to Mortgagee in the principal sum of TWENTY
SIX THOUSAND FOUR HUNDRED AND NO/100 DOLLARS, (\$26,400.00), which indebtedness is evidenced by Mortgagor's Note dated AUGUST 9, 1990 (hereinafter referred to as the "Note"); and

WHEREAS, the Note provides for interest to be charged on the balance of principal or remaining from time to time outstanding at a rate which shall be adjusted at intervals of twelve months. The initial interest rate charged under the Note for the first twelve months shall be EIGHT AND NINETY ONE HUNDREDTHS percent (8.90%). During the remaining term of the Note, interest shall be charged on the balance of principal remaining from time to time outstanding at a rate equal to THREE percent (3.00%) above the weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year; and

WHEREAS, the Note provides for initial monthly installments of TWO HUNDRED AND EIGHT AND 97/100 Dollars (\$208.97) on the FIRST of each month commencing with SEPTEMBER 1, 1990 with the balance of the indebtedness, if not sooner paid, due and payable on AUGUST 1, 2000.

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1990 AUG 15 FIL 12: 16

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MAIL TO:

PIRST\STATE BANK OF CALUNET CLTY 925 BURNHAM AVENUK F-0. BOX 1187

CALIDART CITY, TULINOIS EGACO-0387 ATTENTION, REAL ESTATE DEPARTMENT

SPACE APP TO THIS CIES FOR FOR APPROXIMATE SERVICES

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FIRST STATE FANK OF TAGER CITY 925 BUSHHAN EVENDE FIG. BOX 11.7 CALLMET CITY, HALLOOF GOAGS-0557

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MOTICE TO DOROWER: THE NOTE SCORED BY THIS MORICAGE COPYAINS PLAYERS CALLOWING FOR CHANGES IN THE INTEREST RATE. INCHESSES IN THE INTEREST RAYERS IN THE INTEREST RAYERS RAYERS IN THE INTEREST RATE RAY RESIDENT IN HOMER PAYMENTS.

THIS MORTGAGE made to as FTH day of AUGUST, 1990, netween Bakbara A. Callanter Charles are not as "Mortgager" and the FIRST STATE BALL OF CALL (Agrelagite referred to us "Mortgager").

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WHEREAS; No tgagoz is indebted to Mortgague in the principal sus of two IV SIX TROUSSON FUR HUNDRED AND NO/190 NOLLIES; (225,600.00) which independent is evidence by Mortgagor's Moter dated AUGUST 9, 1990 (near that is controlled to as the "Note"); and

WhiRL'S, the More provides for inverse to be considered the More from time for time outstanding or a rate which the first time outstanding or a rate which the intervals of twelve months. The initial istemate the considered for the first regive months shall be 21(3) and NINKLY on the secretary percent (8.90%). During the remaining true that is the contract charged on the balance of principal remaining true that is the outstanding at a rate equal to THRES percent (3.00%) above the weath correct waters adjunced to a constant materials of percent galanced to a constant materials.

WHEREAS, the Note of Addes for inital monthly installed of The Utboker AND SIGHT AND 97/100 Dollars (\$208.97) on the F18S1 of month committee SEPTEMBER 1, 1990 with the balance of the independent is the paid due and payable on August 1, 2000.

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NOW, THEREFORE, Mortgagor to secure the payment of the Note with interest thereon, the payment of all other sums with interest thereon advanced in accordance herewith to protect the security of this Mortgage, and the performance of the convenants and agreements of Mortgagor herein contained. Mortgagor does hereby mortgage, grant and convey the Mortgagee the following described real estate located in the County of COOK, State of ILLINOIS:

LOT 9 (EXCEPT THE EAST 10 FEET THEREOF) IN BLOCK 2 IN HAMMOND COUNTRY CLUB ADDITION, A SUBDIVISION OF PART OF THE EAST HALF OF FRACTIONAL SECTION 17, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF RECORDED FEBRUARY 28, 1925, AS DOCUMENT 87 93 245 IN COOK COUNTY, ILLINOIS.

Permanent lax Number: 30-17-214-055-0000

which has the address of 111 WEBB STREET, CALUMET CITY, ILLINOIS 60409 (herein "Property Address").

TOGETHER with all the improvements now or hereafter erected on or attached to the property, and all easements, 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 leasehold estate if the restgage is on a leasehold) are herein referred to as the "Premises."

Mortgagor convenants the Mortgagor is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Premises, that the Premises is unencumbered and Mortgagor will warrant and defend generally the title to the Premises against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Mortgagor's interest in the Premises.

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 property which may become damaged or destroyed.
- (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 property, including those heretofore due, (the monthly payments provided in the Note in anticipation of such taxes and charges to be applied thereto provided said payments are actually made under the terms of said Note), and to furnish Mortgagee, upon request, with the original or duplicate receipts thereof, and all such items extended against said property shall be conclusively deemed valid for purpose of this requirement.

NOW, THRUTORE, Mertgagge to secure the payment of the soft with thereon, the payment of all other some with interest there accordance herewith to procude the security of this force to a payment of the convenient soft agreements of Movigagor hereic coarticed, serrence does have's wortgage, grant and convey the Movigages the following a coarticle test agree of the following a coarticle legated in the County of COOK, Stare of Illings;

LOT 9 LERCET THE EAST 10 PERT THEREOF) IN BLOCK 2 IN WALLOND LOBBLEY OLD ADDITION, A SUBDIVISION OF FART OF THE EAST HALL OF CACCIDINAL CREATION, A SUBDIVISION OF THE THE THIRD PRINCIPAL PRESIDENT ACCIDENT TO FLAT THEREOF RECORDED FEBRUARY 28, 1925, AS DECIMENT ST 92 245 TO COUNTY, TILINOIS.

Permanent Tax Number: 30-17-214-055-0000

which has the address of 111 webb STREET, CALUMET CITY, 1717/0/15 60409 (1117/10) Property Address");

TOFFIES With all the improvements one or intent; could be to the property, and all casements, right, apparent of and gas rights and project, apparent and gas rights and project, acceptance of hereafter Attached to the property, all of his herero, shall be decread to be in reason to covered by this Hortgare and all of the forth in reserved and all of the forth in reserved and all of the forth in reserved and all of the decreace and all of the forth in reserved and all of the decreace and all the decreace are a case of the decreace and all the decreace are a case of the decreace and all the decreace are a case of the decreace and all the decreace are a case of the decreace are a case of the decreace are all the decreace and all the decreace are a case of the decreace are all the decreace a

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15. Morrgagor shelt promptly pay whom due the principal of and terminated and the principal of the principal content of the work whose, and terminated principal content on any earth advances and the by this Morrgagor.

i. In a to than, Morragagor shall;

- (a) Promptly repair reasone or rebaild any improvement or her this think appears which may become demogral or descripted.
- (b) Pay immediately when due and proper surveys are properly special passessments, when current surveys and charges against the property including the increasing monthly payments provided to the Mose in actions and the applied thereto provided actions are to extra an are current where is and to furnish horizone, upon the said Note), and to furnish horizone, upon the carefulation thereof, and all such lives are actions as property and all such lives are actions.

- (c) Keep the improvements now existing or hereafter erected on the property insured against loss or damage by fire, lightning, wind storm or such other hazards, as 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 companies through such agents or brokers and in such form as shall be satisfactory to Mortgagee, until said indebtedness is fully paid, or in the case of foreclosure, until expiration of the period of redemption; such insurance policies, including additional and renewal policies shall be delivered to and kept by Mortgagee and shall contain a clause satisfactory to Mortgagee making them payable to Mortgagee, as its interest may appear, and in case of loss under such policies, 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 Mortgagee of any of the proceeds of such insurance to the indebtedness hereby secured shall not excuse 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 cartier and Mortgagee. Mortgagee may make proof of loss if not made promptly by Mortgagor. All renewal policies shall be delivered at least 10 days before puck insurance shall expire. All policies shall provide further that 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 mechanics or other lien or claim not expressly subordinated to the lien hereof.
- (f) Not suffer or 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 Mortgagee assignee thereunder. In such event and upon failure of Mortgagor to pay the aforesaid premiums, 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 reating or governing the condominium, the by-laws and regulations of the condominium and the constituent 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 Mortgagee shall, at the option of Mortgagee, 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 such default occurs.
- 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 Mortgagee's interest in the property, including, but not limited to eminent domain, insolvency code enforcement, or arrangements or proceedings involving a bankrupt or decedent, Mortgagee may do on Mortgager's behalf everything so covenanted; Mortgagee may also do any act it may deem necessary to protect the lien hereof; and Mortgagor will repay upon demand any monies paid or disbursed, including

- (c) ... Kaep elle Amprovanquie aux matheria, the becent to a economic on the prepenty insured against loss or damage by tire. Highrands, each accessive such other bacards, is Mortgaged may resevably reported to the order to the control under gollicies provided by the foundation of the control of the foundation of the control of the cont aplication of the contract with a contract of the contract of pay an full the andebruduess secured heraby, in such more and an arrest on agants or brokers and in auch fore as shall be earls accept to the contra antil said thitebroines is fully paid, or in the case of forestructions. errated of the period of codemprism; such insurance folicing to be experienced green at add ages one of Surevision and Make as EdMon Hayana and InnoMANA and Analla Control a legislause, enrelected y et al control et al control al control et al control et al control d and a control of the land of the base area and a specific of the control of the control of the control of the Dolfcies, Nortgagee is authorized to adjust, collect the community of discretion, sign, duon design, all receipt, weather the release of it by the insurance commises; appliention or for meet proceeds of Ferror descent to endebted by the Lorenza because the constraint of the contract o More and the control of the control in full. In the event of a loss, Mortgogor shall give capt theurance centier and Mortgague, Mortgagee may cake of or or 10 days before such linguracce shall suptre. All collection that Mortgages shall receive 10 days nortce prior to according
 - (d) Complete wirbin a reasonable time any but these of the contract of any cime in process of erection upon sufferences.
 - (e) Keep said Fremines in good conduction and storic without sorted and free from way mechanics or other lieu or a contact most survey and contact or other lieu or a contact most survey and contact or other lieu increase.
 - (f) Mar marker or permit any unlawed use of or increase to enter on said Premises not underlaints were any air the value or any act or enterior rocker.
 - (g) "Comply with all raquireness of law or manualpal craises with respect, to the Freeless and the verthereof.
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- (4) Payraha proping day lite, dishbilty control or the dishbilty control of the distribution of the distri
 - (3) Lakhe event this Mortgage is on a unit in a readerical or a salasof was readerical or constant on the salasof and salasof will be salasof or constant on the by-laws and resultant or the constituent defundancy.
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reasonable attorneys' fees and expenses, by Mortgagee for any of the above purposes and such monies together with interest theron at the highest rate for which it is then lawful to contract shall become so much additional indebtedness hereby secured 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. It shall not be obligatory upon 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 Mortgagee to advance any monies for any purpose nor to do any act hereunder; and Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder nor shall any acts of Mortgagee act as a waiver of Mortgagee's right to accelerate the maturity of the indebtedness secured by this Mortgage or to proceed to foreclose this Mortgage.

- 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 Prinises, or upon the filing of a proceeding in bankruptcy by or against Norleagor, or Mortgagor shall make an assignment for the benefit of his credito's or if his property be placed under control of or in custody of any court or officer of the government, or if Mortgagor abandons the Premises, or fails to pay what due any charge of assessment (whether for insurance premiums, maintenance, raxes, capital improvements, purchase of another unit, or otherwise) imposed by ray condominium, townhouse, cooperative or similar owners' group, then and in any of said events, Mortgagee is hereby authorized and empowered, at its option, and without affecting the lien hereby created or the priority of said lies or any right of 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 and whies of Mortgagor held by Mortgagee, and said Mortgagee may also immediately proceed to foreclose this Mortgage, and in any foreclosure a sale may be made of the Premises en masse without the offering of the several parts separately.
- Upon the commencement of any foreclosure proceeding hereunder, the court in which such bill is filed may at any c'me, either before or after sale, and without notice to Mortgagor, or any party claiming under him, and without regard to the solvency of Mortgagor 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 remises during the pendency of such foreclosure suit and the statutory perfod 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 projection and preservation of the Premises, including the expenses of such receivership, or in any deficiency decree whether there be a decree therefore in personam or not, and if a receiver shall be appointed he shall remain in possession until the expiracion of the full period allowed by statute for redemption, whether there be relemption or not, and until the issuance of a deed in case of sale, but if no legal 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 elect to terminate any lease junior to the lien hereof; and upon foreclosure of said Premises, there shall be allowed and included as an additional indebtedness in the decree of sale all expenditures and expenses together with interest thereon at the rate of twenty percent (20%) per annum, or if said rate of interest is higher than permitted by state law, which may be paid or incurred by or in behalf of Mortgagee for accorneys' 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 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 aforesaid amounts together with interest

reasonable attorners less and expenses, by hertaged in the purpose's and such mendes together with interest there of the life in the fear which it is then lacid! to contract about become event allow beyond be paid out of the route or proceed of the lacid of the route of the contract of the paid out of the route or proceed of the event of the lacid of the test of the contract of the event of t

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as herein provided shall be immediately due and payable by 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 overplus, if any, shall be paid to Mortgagor, and the purchaser shall not be obliged to see to the application of the purchase money.

- 7. Extension of the time for payment or modification or amortization of the rum; secured by this Mortgage granted by 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. Mortgagee shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sum secured by this Mortgage by reason of any demand made by the original Mortgagor and Mortgagor's success r in interest.
- 8. Any forebearance by Mortgagee in exercising any right or remedy hereunder or otherwise a forded 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 Mortgagee shall not be a waiver of Mortgagee's right to accelerate the indebtedness secured by this Mortgage.
- 9. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity and may be exercised concurrently, independently or successively.
- 10. The covenants contained herein shall bind and the rights hereunder shall inure to, the respective successors and assigns of Mortgagee and Mortgagor subject to the provisions of paragraph 3 hereof. All covenants and agreements of Mortgagor shall be joint and several.
- 11. Except to the extent any notice shall be required under applicable law to be given in another manner, any notice to fortgagor shall be given by mailing such notice by certified mail addressed to fortgagor at the Property Address or at such other address as Mortgagor may designate by notice to Mortgagee as provided herein and any notice to Mortgagee shall be given by certified mail, return receipt requested to Mortgagee's address stated herein or to such other address as 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 Mortgagee when give in the marner designated herein.
- 12. Upon payment of all sums secured by this Mortgage, Mortgage shall release this Mortgage without charge to Mortgagor. Mortgagor shall pay all costs or recordations of any documentation necessary to release this Mortgage.
- 13. Mortgagor hereby waives all right of homestead exemption in the Premises and grants to Mortgagee the right to inspect the Premises at all reasonable times and access thereto shall be permitted for that purpose.
- 14. Mortgagor assigns to Mortgagee and authorizes the Mortgagee to negotiate for and collect any award for condemnation of all or any part of the Premises. Mortgagee may, in its discretion, apply any such award to amounts due hereunder, or for restoration of the Premises.
- 15. If Mortgagor is a corporation Mortgagor hereby waives any and all rights of redemption from sale under any order or decree of foreclosure of this Mortgage, on its own behalf and on behalf of each and every person, except decree or judgement creditors of Mortgagor, acquiring any interest in or title to the Premises subsequent to the date of this Mortgage.

est herein provided shall be immediately due one passed by har and an elected (a) any proposeding, including a probate or beauty not proceed the More hereby secured, or (b) preparations for the consecutions of the More hereby secured, or (c) preparations for the consecutions:

Suit for the foreglosure hereof after the course of the rise of the suit of proceeding or (c) traperations of the decreasing which might of proceeding or any continue of the secution of a ferred for proceeding, which might of suid breakes or the continue of the proceeding the proceeds three of the breakes or the continue of the proceeds three fail of the elected for the proceeds three fail of the elected for the proceeds three files the continue of the proceeds three files the continue of the time of the continue o

- 7. Briension of the time for percent or modification or control of the same secured by this derigage granted of derivative to an extension of interest of Mortgager shall not operate to relate to an according the original Mortgager and Pertgager's successive different to secure to according the required to commence proceedings and as such secure to estend time for payment or scherwise modify amortfaction of any denside made by the according to a related Mortgager's successor in interest.
 - By Any forebearance by Mortgagee in exercision and cities or reactive of the control of bereinnder at active afforded by applicable sew this active as all of preclude the exercise of any such right or react. The precent was of insurance or the payment of there is a cities or classes or the avaiver of Mortgages's right to accident the increase secured by this Mortgage.
 - 3. All remedies provided in this Parance die abstinct and camber to aby other right or ramedy under the Maregare on affected to be and may be exercised concernantly, these and may be exercised concernantly, these and may be exercised.
- IV. Whe covenants contained hardin shall bind and the rights hardened shall inher to, the respective successors and assign of dottes and application the provisions of paragraph 3 hereof. All coverants and arresont of Nortgagor shall be joint and adversal.
 - Haw to be given in another manner, any notice to transcribe to the given in another manner, any notice to transcribe to marker to by mailing such notice to transcribe to the another to control of the said of the address of at such control of the address of at such control of the as provided nervice and any notice to Notice to the control of the control of the control of the asset of the address as Mortgage may designate to notice to the control of the
 - Light More payment of uli summ secured by this More age. More processed a related to the More gape shall related to the secure of the More gape of the documentation necessary to related the state gare.
 - k3. Mortgagor hunchy watves all train of homeroud error of to the Frankles and graver to Mortgagor the right to limpe of the Paris to the reduction that the control of the
 - 14. Mortgagor assigns to Mortgaged and cuthor true Northered to megorlaria for and collect any armid for conducation of all of any part of the Premiers. Mortgaged may, in its discretion, apply any cuch cuses to amounts due bereinder, or for restoration of the Premiers.
 - [3] [5] If Moregagor is a corporation Marryagor harby ended on all rights of rademption from sale under any order or derive of forcelesses of this Mortgage, on its own behalf and on behalf of each and every person, except decree or judgement creditors or Marryagor, each fring any interestant or title to the Prentses account to the date of the brentses account to the date of the borryage.

- 16. 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 this 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.
 - 17. It is the intent hereof to secure payment of the Note.

IN WITNESS WHEREOF, the undersigned have signed this Mortgage on the day and year first above written at Calumet City, Illinois.

+ Ballara O Callaton

BÁRBARA A. CALLAHAN

STATE OF ILLINOIS

COUNTY OF COOK

I, the undersigned, c Notary Public in and for said county, in the State aforesaid, DO HEREBY CEPTIFY THAT BARBARA A. CALLAHAN Hersonally known to me to be the same person(s' whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instruments as her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

***OIVORCED AND NOT SINCE REMARRIED

GIVEN under my hand and notarial scal this 9TH day of AUGUST, 1990.

NOTARY PUBLIC

My commission expires:

THIS INSTRUMENT WAS PREPARED BY:
JILL A. FREDIANELLI
925 BURNHAM AVENUE
CALUMET CITY, ILLINOIS 60409

"OFFI AAL VAL"
Lucille A Paris
Notary Public, See of Illinois
My Commission Expires 1/24/91

16. This Mortgage shall be governed by the law of the junestication in which the Premises and located. In the event one or word of the event on contained in this Moregan shall be provided or invalid under application law, such provision shall be ineffective only to the extent of our provision od a morely organized to rebelence and articletic junitary reliability remaining provisions of this Mortgage.

It is the fine intent intent to secure payment of the secu-

IN WITHESS WHEREOF, the noderational base altered this forther or the day and year filret above written at Calimat City, Illianie,

BAKBARA A. CALLAHAN

STATE OF ILLIWIS)

COUNTY OF COOK

me to be the same person(s) whose manc(s) are the continued instramont, appeared before no this day is per an and composition of exampled, as all delivered the sold instruments of the first from the as a benefit of the page and purposes therein so on the indicate the composition of the solution of Walver of the right of honestead. SENERGE AND NOT SINCE REMARRIED

CICE under my hard and negarated sent this ere see of America, 1990.

My commission expires:

THIS INSTRUMENT WAS GREENED BY: 925 BURNHAM AVI.NUE CARDARE CLT STALLEGIS 60409

a Hall mily Street Stranger & D. M.