

MORTGAGE 91203432
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THIS INDENTURE WITNESSETH That the undersigned,
CRAIG KAUTH AND KIMBER LEE, HUSBAND AND WIFE.....
of 898 CREST ROAD, ELK GROVE VILLAGE, County of COOK....., State of
Illinois, hereinafter referred to as the Mortgagors, do hereby convey and Warrant to
USA FINANCIAL SERVICE, INC....., a
corporation having an office and place of business at 7138 NORTH HARLEM AVE. N.W.
CHICAGO, ILLINOIS.....
Illinois, hereinafter referred to as the Mortgagee the following real estate situate in the County of
....., State of Illinois, to-wit:

TAX PARCEL NUMBER: 08-33-203-025

LOT 1482 IN ELK GROVE VILLAGE SECTION 4 BEING A SUBDIVISION IN THE SOUTH
L/1 OF SECTION 28 AND THE NORTH 1/2 OF SECTION 33, BOTH IN TOWNSHIP 41 NORTH,
RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THERE-
OF RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS SEPTEMBER 23, 1958 AS
DOCUMENT 17326441 AND FILED IN THE OFFICE OF REGISTRAR OF TITLES ON
SEPTEMBER 23, 1958 AS DOCUMENT LR1819395 IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 898 CREST ROAD
ELK GROVE VILLAGE, IL 60007

91203432

DEPT-01 RECORDING \$13.00
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COOK COUNTY RECORDER

TOGETHER with all the buildings and improvements now or hereafter erected thereon and all
fixtures and the rents, issues and profits thereof, of every name, nature and kind.

TO HAVE AND TO HOLD the said property unto said Mortgagee forever, for the uses and
purposes herein set forth, free from all rights and benefits under the Homestead Exemption laws of the
State of Illinois, which said rights and benefits said Mortgagors do hereby release and waive.

This mortgage is given to secure: (1) The payment of a certain indebtedness payable to the order
of the Mortgagee, evidenced by the Mortgagors' Note of even date herewith in the Principal sum of
SIX THOUSAND THREE HUNDRES SIXTY TWO AND FORTY THREE CENTS..... Dollars
(\$.....3622.43) payable in installments with a final maturity date of MAY 10 1996.....
together with interest at the rate provided in said note; (2) Any additional advances made by the
Mortgagee to the Mortgagors or their successors in title, prior to the cancellation of this mortgage, and the
payment of any subsequent Note evidencing the same, in accordance with the terms hereof; and (3) all
advances made by the Mortgagee for the protection of its interest in the property. Additional advances
under this mortgage shall not, however, exceed the additional Principal sum of
SIX THOUSAND THREE HUNDRES SIXTY TWO AND FORTY THREE CENTS..... Dollars
(\$.....3622.43).

It is the intention hereof to secure the payment of the total indebtedness of the Mortgagors to the
Mortgagee within the limits prescribed herein whether the entire amount shall have been advanced to the
Mortgagors at the date hereof or at a later date or having been advanced shall have been paid in part and
future advances thereafter made. All such future advances so made shall be liens and shall be secured by
this mortgage equally and to the same extent as the amount originally advanced on the security of this
mortgage, and it is expressly agreed that all such future advances shall be liens on the property herein
described as of the date hereof.

THE MORTGAGORS COVENANT: (1) The term "indebtedness" as herein used shall include
all sums owed or agreed to be paid to the Mortgagee by the Mortgagors or their successors in title, either
under the terms of said Note as originally executed or as modified and amended by any subsequent Note,
or under the terms of this mortgage or any supplement thereto or otherwise; (2) To repay to the
Mortgagee the indebtedness secured hereby, whether such sums shall have been paid or advanced at the
date hereof or at any time hereafter; (3) To pay when due all taxes to the Mortgagee promptly upon
demand; (4) To keep the buildings and improvements situated on said property continually insured
against fire and such other hazards, in such amount and with such carrier as the Mortgagee shall approve,
with loss payable to the Mortgagee as interest may appear; (5) Neither to commit nor to suffer any strip,
waste, impairment or deterioration of the mortgaged premises or any part thereof, and to maintain the
mortgaged premises in good condition and repair; (6) To comply with all applicable laws, ordinances,

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rules and regulations of any nation, state or municipality, and neither to use nor to permit the property to be used for any unlawful purpose; (7) To keep the mortgaged premises free from liens superior to the lien of this mortgage, except as aforesaid, and to pay when due any indebtedness which may be secured by lien or charges on the premises superior to the lien hereof; (8) That no sale, assignment or conveyance of any kind of any legal or equitable interest in the premises will be made without the prior written consent of the Mortgagee; (9) That time is of the essence of this mortgage and of the Note secured hereby and no waiver of any right or obligation hereunder or of the obligation secured hereby shall at any time thereafter be held to be a waiver of the terms hereof, or of any Note secured hereby, and that the lien of this mortgage shall remain in full force and effect during any postponement or extension of the time of payment of indebtedness or any part thereof secured hereby; (10) That in the event the ownership of the mortgaged premises or any part thereof becomes vested in a person or persons other than the Mortgagors, the Mortgagee may without notice to the Mortgagors deal with such successor or successors in interest with reference to this mortgage and the indebtedness hereby secured in the same manner as with the Mortgagors; (11) That upon the commencement of any foreclosure proceeding hereto the court in which such suit is filed may at any time, either before or after sale and without notice to the Mortgagors, appoint a receiver with power to manage, rent and 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 either before or after any foreclosure sale, may be applied toward the payment of the indebtedness or any deficiency decree, costs, taxes, insurance or other items necessary for the protection and preservation of the property, including the expenses of such receivership; and upon foreclosure and sale of said premises there shall first be paid out of the proceeds of such sale a reasonable sum of plaintiff's attorney's fees, and all expenses of advertising, selling and conveying said costs, master's fees and costs of procuring or completing an abstract of title, title guaranty policy or Torrens Certificate showing the complete title of said premises, including the foreclosure decree and Certificate of Sale; there shall next be paid the indebtedness secured hereby, and finally the overplus, if any shall be returned to the Mortgagors. The purchaser at said sale shall have no duty to see to the application of the purchase money.

If there be only one mortgagor, all plural words herein referring to Mortgagors shall be construed in the singular.

IN WITNESS WHEREOF the Mortgagors have hereunto set their hands and seals this day of A.D. 19

PLEASE PRINT OR TYPE NAME(S) BELOW

Craig Kauth (Seal) CRAIG KAUTH

Kimber Lee Kauth (Seal) KIMBER LEE KAUTH

STATE OF ILLINOIS) COUNTY OF COOK.....)

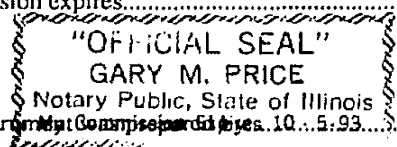
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ACKNOWLEDGEMENT

I, a Notary public, in and for the said county in the state of aforesaid do hereby certify that..... CRAIG KAUTH AND KIMBER LEE KAUTH, HIS WIFE..... personally known to me to be the same persons, whose name is..... 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 own free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal this 25TH day of APRIL 1991 A.D.

Commission expires.....



Paulette C. Currey Notary Public

This instrument is not complete until filed in the office of the Notary Public, State of Illinois, PAULETTE C. CURREY 7138 N. HARLEM CHICAGO, IL 60631 (Name and Address)

91303432 CHICAGO, IL 60631

MAIL TO: U.S.A. FINANCIAL SERVICES, INC. 7138 N. HARLEM AVENUE

U.S.A. FINANCIAL SERVICES, INC. 7138 NORTH HARLEM AVENUE CHICAGO, IL 60631
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CRAIG AND KIMBER LEE KAUTH, HIS WIFE
898 CREST ROAD
ELK GROVE VILLAGE, IL 60007

MORTGAGE