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UNOFF TATS The intermed was prepared by:

Michael J. Fauth

01/277275

1400 N. Gannon Drive

(Address)

(Name)

Hoffman Estates, Il. 60194

MORTGAGE

IF CHECKED, THIS MORTGAGE SECURES FUTURE ADVANCES

The following prograph preceded by a checked box is applicable: WHEREAS, For ower is indebted to Lender in the principal sum of U.S. S	THIS MORTGAGE is made this _	31st day of	May	, 19 91
isting under the laws of United States, whose address is 1400 N. Gannon Drive Hoffman Estates, II. 6019k (herein "Lender"). The following exagraph preceded by a checked box is applicable: WHEREAS, Sorower is indebted to Lender in the principal sum of U.S. 5 N/A hich indebtedness is evinced by Borrower's Loan Repayment and Security Agreement dated M/A decensions and renewal shereof therein "Note"), providing for monthly installments of principal and interest at the especified in the Note therein "contract rate" (including any adjustments to the amount of payment or the contract teir that rate is variable) and allow charges payable at Lender's address stated above, with the balance of the indebtedness, not sooner paid, due and payable on MHEREAS, Borrower is indebted to Lender in the principal sum of \$ 5000.00 or so much cred as may be advanced pursuant to Eprower's Revolving Loan Agreement dated 5.21.01 and tensions and renewals thereof (herein "Note") providing for payments of principal and interest at the rate specified in a Note (herein "contract rate") including any adjustments to the amount of payment or the contract rate is including any adjustment or the contract rate is indebte, providing for a credit limit stated in the principal sum above and an initial advance of \$ 5000.00 TO SECURE to Lender the repayment of the indebtedness, including any future advances, evidenced by the Note, th interest thereon at the applicable contract rate us lading any adjustments to the amount of payment or the contract teir that rate is variable) and other charges; the payment of 3 to the remains and agreements of Borrower herein national, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the common elements in Weathersfield Lake Quadro Homes Condominium as delineated and defined in vir Declaration recorded as Documente Number 222039ks. At amended from time to time, in the Northwest 1/4 of section 23. Township 41 North, Range 10, Past of the Third Principal Meridin	tween the Mortgagor, Mark G.	Kittle, a bachel	or Mortangen	
initial guider the laws of United States, whose address is 1400 N. Cannon Drive Hoffman Fatates, II. 60194 (herein "Lender"). The following pragraph preceded by a checked box is applicable: WHEREAS. For ower is indebted to Lender in the principal sum of U.S. 5 N/A (hich indebtedness is varied and interest at the content of extensions and reasons thereof therein "Note". Providing for monthly installments of principal and interest at the use specified in the Note (leadin "contract rate") fincluding any adjustments to the amount of payment or the contract are if that rate is variable and any stay charges payable at Lender's address stated above, with the balance of the indebtedness, not sooner paid, due and payable on N/A. WHEREAS, Borrower is indebted to Lender in the principal sum of \$ 5.000.00. or so much nerted as may be advanced pursuant is 5 borrower's Revolving Lond Agreement dated \$ 2.2.01 and tensions and renewals thereof (herein "Note") providing for payments of principal and interest at the rate specified in e Note therein "contract rate" including any adjustments to the amount of payment or the contract rate is that rate is ariable, providing for a credit limit stated in the principal sum above and an initial advance of \$ 5.000.00. TO SECURE to Lender the repayment of the in beltedness, including any future advances, evidenced by the Note, this interest thereon at the applicable contract rate of stading any adjustments to the amount of payment or the contract ate if that rate is variable) and other charges; the payment of 20 other sums, with interest thereon, advanced in accordance rewish to protect the security of this Mortages; and the prifornance of the covenants and agreements of Borrower herein ontained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the country of the mortage of the covenants and agreements and agreements of Borrower herein ontained. Borrower does hereby mortgage, and the prifornance of the covenants and agreements and ag		ierem borrower), and	the Morigagee,	Household Bank F.S.b.
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tereof as may be advanced pursuant of Eorrower's Revolving Loan Agreement dated	ite specified in the Note (herein "contrate if that rate is variable) and other char	act rate") (including any ges payable at Lender's a	adjustments to th	e amount of payment or the contract
tereof as may be advanced pursuant to Eorrower's Revolving Loan Agreement dated	WHEREAS, Borrower is indebate	d to Lender in the princ	cipal sum of \$5	or so much
To SECURE to Lender the repayment of the interest in the amount of payment or the contract rate if that rate is ariable, providing for a credit limit stated in the principal sum above and an initial advance of \$ 500_000 = 1.00	iereof as may be advanced pursuant to	Enrower's Revolving 1	oan Agreement d	ated and
ith interest thereon at the applicable contract rate on items and adjustments to the amount of payment or the contract the lift that rate is variable) and other charges; the payment of all other sums, with interest thereon, advanced in accordance prewith to protect the security of this Mortgage; and the performance of the coverants and agreements of Borrower herein intained. Borrower does hereby mortgage, grant and convey to Lender the following described property located in the country of	ne Note (herein "contract rate") includir	ng any adjustments to th	e amount of paym	ent or the contract rate if that rate is
Unit 1501 Together with its undivided percentage interest in the common elements in Weathersfield Lake Quadro Homes Condominium as delineated and defined in one Declaration recorded as Documente Number 22203942, As amended from time to time, in the Northwest 1/4 of section 2). Township 41 North, Range 10, East of the Third Principa. Meridian, in Cook County, Illinois. OEF: 01 PECORDING T+55555 TRIN 1931 06/10/91 13:2 ***9660 *** *** ** ** *** *** *** *** *** **	ith interest thereon at the applicable co ite if that rate is variable) and other chai	intract rate or cluding any rges; the payment of all o	y adjustments to the ther sums, with interesting the sums.	ne amount of payment or the contract erest thereon, advanced in accordance
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the common elements in Weathersfield Lake Quadro Homes Condominium as delineated and defined in the Declaration recorded as Documente Number 22203942, As amended from time to time, in the Northwest 1/4 of section 21. Township 41 North, Range 10, East of the Third Principal Meridian, in Cook County, Illinois. OEP: 01 PFCORDING T#55555 TRIN 1931 06/10/91 13:2 . #9660 > 2 = -91-2772 . COOK COUNTY RECORDER			16	
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linois 60194 (herein "Property Address") and is the Borrower's address.	hich has the address of 232 Pat			· · · · · · · · · · · · · · · · · · ·

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which 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 this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

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policable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

LIMIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

Limitated and interest as Variable Bates. This mortgage secures all payments of principal and interest due on a variable rate form. The contract rate of interest and payment amounts may be subject to change as provided in the manual payments of the payment of the payments of principal and interest and payment amounts may be subject to change as provided in the manual payments of the paym

the Note. Borrowers shall promptly pay when due all amounts required by the Note.

Lender for Taxes and Insurance. Subject to applicable law or waiver by Lender, Borrower shall pay to Lender on the Mote, until the Note, is paid in full, a sum therein the day monthly payments of principal and interest are payable under the Note, until the Note, is paid in full, a sum therein the monthly payments of principal and interest are payable under the Note, until the Note, is paid in full, a sum therein the notes are payable under the Note, in the Note in the No

if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower Funds one-twelfth of the yearly taxes and assessments (including condominium and planned unit development.)

Section 1 one-twelfth of the yearly taxes and section to the Property, if any, plus one-twelfth of yearly premium installments for mortgage insurance, the one-twelfth of yearly premium installments for mortgage insurance, the one-twelfth of yearly premium installments for mortgage insurance, the one-twelfth of yearly premium installments for mortgage insurance, the one-twelfth of yearly premium installments for mortgage insurance, the one-twelfth of yearly premium installments for mortgage insurance, the one-twelfth of yearly premium installments for mortgage insurance.

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If the sums secured by this Mortgage.

If the sums of Funds held by Lender, together with the future monthly installments of Funds payable prior to the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the sum of the Funds held by Lender together with the future monthly installments of Funds payable prior to cabbe law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or carnings sof execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the tes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured the Funds in the Funds in the Funds are institution). Lender shall apply the Funds the form of the fore of the form of

by Lender shall not be surficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require. due dute dates of tar ce assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxessments, its rance premiums and ground rents as they fall due, such excess shall be; at Borrower's option, either promptly repaid to Borrow it or credited to Borrower'on monthly installments of Funds. If the amount of the Funds held

Upon payment in full of all arms secured by this Mortgage, Lender shall promptly refund to Borrower any increasing to a secured by this Mortgage, Lender shall promptly refund to Borrower any funds held by Lender shall promptly refund to Borrower any funds held by Lender shall be interested by Lender than immediately paymenty is sold or the Property is often by Lender shall application as a credit. Application as a credit, a since the sums secured by this Mortgage.

3. Application as a credit, a since the sums secured by this Mortgage.

5. Application as a credit, a since the sums secured by this Mortgage.

5. Application as a credit, a since the sums secured by this Mortgage.

5. Application of Payments of war units payable to Lender by Borrower under paragraph 2 hereof, then to interest, the reference than the payment of war units payable to Lender by Borrower under paragraph 2 hereof, then to interest, and the reference than the payment of war units payable to Lender by Borrower under paragraph 2 hereof, then to interest, and then to interest.

and then to the principal.

any mortage, deed of trust or other security agree or one with a lien which has priority over this Mortgage, including Borrower's coverants to make payments when due. Borrower's first so make payments when due. Borrower's first so make payments when due. Borrower's first so make payments and other charges, first so make payments and other charges, first so make payments and other charges.

inate such approval shall not be unreasonably withhele. All insurance, pricies and renewals thereof shall be in a form acceptable to be unreasonably withhele. All insurance, pricies and renewals thereof shall be in a form acceptable to be under a standard mortgage clause in favor of any in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terns of any mortgage, deed of trust or other security the right a lien which has priority over this Mortgage. or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require. The insurance carrier providing the insurance shall be enceen by Borrower subject to approval by Lender; provided, The insurance shall be insurance shall be insurance carrier providing the insurance shall be enceen by some subject to approval by Lender; provided,

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof

of loss if not made promptly by Borrower, or if Borrower fails to respond to condensity and any from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized

secured by this Mortgage. to collect and apply the insurance proceeds at Lender's option either to restoration or apply the Property or to the sums

creating of governing the condominium or planned unit development, the by-laws and regulations of the condominium or keep the Property in good repair and shall not commit waste or permit impairment or destroration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage see, a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the development, Borrower shall perform all of Borrower's obligations under the development, sometimes of a planned unit development.

e, and take such action as is necessary to protect Lender's interest. planned unit development, and constituent documents.

Tracection of Lender's Security, if Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys's

additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the contract rate; shall become

that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph? shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided any analyses of the Property, provided the property of the Pr

miss. The proceeds of any award or claim for damages, direct or consequential, in connection with any interest in the Property.

not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned which has priority over this Mortgage.

Which has priority over this Mortgage.

Which has priority over this Mortgage.

Of amortization of the time for payment or modification of the time for payment or modification of amortization of the time for payment or modification.

Operate to release, in any magner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not operate to release, in any magner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not operate to release, in any magner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not operate the commence of the interest of the payment of otherwise modify.

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11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained

shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have

been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrowe 's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time

execution or after recordation hereof.

15. Rehabilitation I can Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation. improvement, repair, or other loan agreement which Borrower enters into with Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower way have against parties who supply labor, materials or services in connection with improvements

made to the Property.

16. Transfer of the Property of Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encombrance subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant. (c) the grant of any leasehold interest of three years or less not containing an option to purchase, (d) the creation of a purch se money security interest for household appliances, (e) a transfer to a relative resulting from the death of a Borrower, (f) a transit where the spouse or children of the Borrower become an owner of the property, (g) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of the Borrower becomes an owner of the property, (h) a transfer into an inter vivos trust in which the Borrower is and remains a veneficiary and which does not relate to a transfer of rights of occupancy in the property, or (i) any other transfer or disposition described in regulations prescribed by the Federal Home Loan Bank Board, Borrower shall cause to be submitted information required by Lender to evaluate the transferee as if a new loan were being made to the transferee. Borrower will continue to be obligated under the Note and this Mortgage unless Lender releases Borrower in writing.

If Lender does not agree to such sale or transfer, Lei der may declare all of the sums secured by this Mortgage to be immediately due and payable. If Lender exercises such option to a celerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sun's declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or cemand on Borrower, invoke any remedies permitted

by paragraph 17 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 nereof apon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when doe any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in palagraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from he date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, inciding, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured or this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration

had occurred.

19. Assignment of Rents; Appointment of Receiver, As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof, in abandonment

of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 7 hereof or abandonment of the Property. Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

** Morrand Morrand of all sums secured by this Morrange, Lender shall release this Morrange without charge performer. Borrower shall pay all costs of recordation, if any.

21. Walver of Homestead, Borrower hereby waives all right of homestead exemption in the Property under state or Federal law.

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Notary Public	OFFICIAL SEAL"
	My Commission expires: 4/24/93
and the state of the	C/
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free voluntary act, for the uses and purposes therein set forth.	N.S.IM
edged that he signed and delivered the said instrument as	appeared before me this day in person, and acknowl
nose name(s) 15 abscribed to the foregoing instrument,	personally known to n e to be the same person(s) wi
ittle, a bachelor	Dack G. B.
tary Public in and for said county and state, do hereby certify that	
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County ss:	STATE OF ILLINOIS, Cook
	STATE OF ILLINOIS COOK
- Bortowet	
MARK G. RITTLE " " BOROWEL	
13WOTON BOYCOWEI	
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The state of the s	