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RECORDED COOK COUNTY ILLINOIS

THIS INSTRUMENT IS BEING RECORDED TO CORRECT THE TAX NUMBERS
FILE AUDIT 1991 APR 12 PM 12: 29

Form MP-8
Revised 12/90

ILLINOIS HOUSING DEVELOPMENT AUTHORITY
SINGLE FAMILY MORTGAGE PURCHASE PROGRAM II
1990 Series E and F 281-548-6
MORTGAGE

This instrument was prepared by:
ADRIENNE OROFINO
(Name)
OAK LAWN, IL 60453
(Address)

THIS MORTGAGE is made this 11TH day of APRIL, 1991,
between the Mortgagor, SANDRA L. O'DELL, SPINSTER
(herein "Borrower"), and the Mortgagee, THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS
an association organized and existing
under the laws of UNITED STATES OF AMERICA, whose address is 4242 NORTH HARLEM,
NORRIDGE, ILLINOIS 60634 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of THIRTY SEVEN THOUSAND
AND NO/100 Dollars, which indebtedness is evidenced by Borrower's
note dated APRIL 11, 1991 (herein "Note"), providing for monthly installments of principal and
interest, with the balance of the indebtedness, if not sooner paid, due and payable on MAY 1, 2021

~~\$ 17.00~~ ~~\$ 17.00~~

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by 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
covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to
Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances") Borrower does hereby mortgage, warrant, grant and
convey to Lender the following described property located in the County of COOK, State of Illinois:

PARCEL 1: UNIT 35D IN RIDGE COVE CONDOMINIUM, AS DELINEATED ON A
SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:
PART OF LOT 7 IN COUNTY CLERK'S DIVISION OF THE NORTH WEST 1/4 OF THE
SOUTH WEST 1/4 AND OF LOT 2 IN THE SUBDIVISION OF THE NORTH 1/2 OF
SECTION 18, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL
MERIDIAN, ALSO CERTAIN LOTS IN STONEY CREEK TERRACE, BEING A
SUBDIVISION IN THE NORTH WEST 1/4 OF SECTION 18, TOWNSHIP 37 NORTH,
RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS
ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED
AS DOCUMENT NUMBER 89247735 AND AS AMENDED FROM TIME TO TIME
TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON
ELEMENTS IN COOK COUNTY, ILLINOIS.
PARCEL 2: EASEMENT FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN
DECLARATION OF EASEMENT MADE BY COLE TAYLOR BANK, AS TRUSTEE UNDER
TRUST AGREEMENT DATED OCTOBER 19, 1988 AND KNOWN AS TRUST NUMBER
4923 DATED OCTOBER 4, 1990 AND RECORDED OCTOBER 12, 1990 AS DOCUMENT
90501307 FOR INGRESS AND EGRESS.

24-18-101-085-0000 & 24 18 101 087 and 24 18 101 088 and 24 18 101 089
VOLUME 245

which has the address of 10508 RIDGE COVE DRIVE-UNIT 35D CHICAGO RIDGE
(Street) (City)
ILLINOIS 60415
(State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents,
royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, 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 this Mortgage is on a leasehold) are herein
referred to as the "Property".

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M-AND P.P.

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NOTICE TO BORROWER: THE PROVISIONS OF THIS ADDENDUM SUBSTANTIALLY MODIFY THE TERMS OF THE LOAN. DO NOT SIGN THE NOTE OR THIS MORTGAGE UNLESS YOU READ AND UNDERSTAND THESE PROVISIONS.

ADDPENDUM. The rights and obligations of the parties to this Mortgage and the Note which is secured by the Mortgage are expressly made subject to this Addendum. In the event of any conflict between the provisions of this Addendum and the provisions of the Mortgage or the Note, the provisions of this Addendum shall control. The Borrower agrees that the Lender or its assigns may, at any time without prior notice, accrete all payments due under the Mortgage and Note and exercise any other remedy allowed by law for breach of the Mortgage or Note if the Borrower fails to occupy the property described in the Mortgage as his or her permanent residence; or (ii) the statements made by Borrower in the Buyer's Affidavit (Illinois Housing Development Authority Form MF-6A) are not true, complete and correct, or the Borrower fails to abide by the agreements contained in the Buyer's Affidavit; or (iii) if the Lender or the Illinois Housing Development Authority has any statement contained in said Affidavit to be untrue.

Property of Cook County Clerk's Office

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RECORD AND RETURN TO : THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS
4740 WEST 95TH STREET
OAK LAWN, ILLINOIS 60453
ATTN: ADRIENNE OROFINO

Notary Public, State of Illinois
DONALD E. SPINSTER
My Commission Expires 8/8/92

Donald E. Spinster
Notary Public

STATE OF ILLINOIS, County ss: Cook
I, the undersigned, a Notary Public in and for said county and state,
do hereby certify that SANDRA L. O'DELL, SPINSTER
personally known to me to be the same person(s) whose name(s) IS
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that
he / SHE and delivered the said instrument as HIS/HER free and voluntary
act, for the uses and purposes therein set forth.
Given under my hand and official seal, this 11th day of April, 19 91
My Commission expires:

SANDRA L. O'DELL/SPINSTER
Borrower

Borrower

COOK COUNTY, ILLINOIS
1991 JUL -3 PM 12:52
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IN WITNESS WHEREOF, Borrower has executed this Mortgage.

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23. Waiver of Homestead, Borrower shall pay all costs of recording, if any.

22. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recording, if any.

21. Future Advances. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note. Lender shall be liable to account only for those sums actually received.

20. Assignment of Rents; Appointment of Receiver; Lender in Possession. An additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to recording under paragraph 18 hereof or abandonment of the Property, have the right to collect such rents as they become due and payable.

19. Borrower's Right to Redeem. Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall have the right to have any proceeds 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 due under this Mortgage, the Note and notes securing Future Advances, if any, and no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage and in other Lender's remedies as provided in paragraph 18 hereof, including but not limited to, reasonable attorney's fees; and (c) Borrower pays all reasonable expenses incurred by Lender in enforcing this Mortgage, including but not limited to, reasonable attorney's 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.

18. Acceleration; Remedies. Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender may, at Lender's option, declare all sums secured by this Mortgage to be immediately due and payable. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports.

17. Transfer of the Property. If all or any part of the Property, or an interest therein is sold or transferred by Borrower without Lender's prior written consent, 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 or (c) a transfer by operation of law upon the death of a joint tenant, Lender may, at Lender's option, declare all sums secured by this Mortgage to be immediately due and payable.

16. Borrower's Copy. Borrower shall be furnished a certified copy of the Note and of this Mortgage at the time of execution or after recording hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sum declared due. If Borrower fails to pay such sum prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

15. Uniform Mortgage Governing Law; Severability. This form of mortgage contains uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to conform to a uniform security instrument covering real property. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. 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 and the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

14. 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 mailing such notice by certified mail 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, return receipt requested, to Lender at a 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. Successors and Assigns Bound; Joint and Several Liability; Cautions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, and any jointly designated by Lender. The successors or assigns of the Mortgage, subject to the provisions of paragraph 17 hereof, All covenants and agreements of Borrower shall be joint and several. The covenants and headings of the paragraphs of this Mortgage are for convenience only and are not to be construed to interpret or define the provisions hereof.

12. Remedies Cumulative. 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.

11. Forfeiture by Lender Not a Waiver. Any forfeiture by Lender 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 Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

10. Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor or assign of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors or assigns in interest. Lender shall not be required to commence proceedings against such successor or assign to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage in interest.

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

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal of and the interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments which may attain priority over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, 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.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds 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 compiling 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 time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient 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 within 30 days from the date notice is mailed by Lender to Borrower requesting payment thereof.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 18 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any Future Advances.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage, provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.

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 and in such amounts and for such periods as Lender may require; provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender, provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid in the manner provided under paragraph hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the insurance carrier.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. 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.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired thereby, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to the Borrower. If the Property is abandoned by the Borrower, or if Borrower fails to respond to Lender within 30 days 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 to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installment referred to in paragraphs 1 and 2 hereof or change the amount of such installments. If under paragraph 18 hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof.

7. **Protection 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, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 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 that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefore related to Lender's interest in the Property.

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My commission expires 8/8/02
"OFFICIAL SEAL"
DEBRA L. FICKETT
Notary Public, State of Illinois
My Commission Expires 8/8/02

Debra L. Fickett
Notary Public

Given under my hand and official seal this 11th day of April, 1991

that she signed and delivered the said instrument as lender free and voluntary act, for the uses and purposes
IS subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged
personally known to me to be the same person(s)
that SANDRA L. O'DELL
a Notary Public in and for said county and state, do hereby certify

COUNTY OF Cook
STATE OF ILLINOIS
SS

91166200

91330871

Borrower
SANDRA L. O'DELL/SPINSTER
Borrower

Sandra L. O'Dell

IN WITNESS WHEREOF, Borrower has executed this Condominium Rider

under the Mortgage, including, but not limited to, those provided under Uniform Condominium Rider, including the covenant to pay when due condominium assessments, then, for any remedies provided

D. Remedies. If Borrower breaches any of Borrower's covenants and agreements under the terms of this Condominium

assume self-management of the Condominium Project.

(iii) the effectuation of any decision by the Owners Association to terminate professional management and

change the percentage interests of the unit owners in the Condominium Project; or

(iii) any material amendment to the declaration, by-law, or code of regulations of the Owners Association, or

equivalent constituent document of the Condominium Project including, but not limited to, any amendment which would

by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent

domain;

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination provided

partition or subdivide the Property or consent to:

C. Lender's Prior Consent. Borrower shall not without prior written notice to Lender and Lender's prior written consent;

Lender for application to the sum received by the Mortgage, with the excess, if any, paid to Borrower.

in the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property,

whether for application to the sum received by the Mortgage, with the excess, if any, paid to Borrower.

insurance coverage.

sentence shall be deemed to have no force or effect. Borrower shall give Lender prompt notice of any lapse in such hazard in-

nant 5. For any period of time during which such hazard insurance coverage is not maintained, the immediately preceding

or of applicable law to the extent necessary to avoid a conflict between such provisions and the provisions of Uniform Cove-

by any provisions of the declaration, by-law, code of regulations or other constituent document of the Condominium Project

(iii) the provisions in Uniform Condominium Government 5 regarding application of hazard insurance proceeds shall be superseded

not apply to hazard insurance coverage property which is not subject to coverage under the Owners Association master policy.)

premium installments, or hazard insurance on property covered by the Owners Association master policy. (This waiver does

(i) Lender waives the provision in Uniform Condominium Government 2 for the monthly payment to Lender of one-twelfth of the

other hazards as Lender may require, and in such amounts and for such periods as Lender may require, then.

Project which provides insurance coverage against fire, hazards included within the term "extended coverage," and such

B. Hazard insurance. So long as the Owners Association maintains a "master" or "blanket" policy on the Condominium

by-laws, code of regulations or other constituent document of the Condominium Project.

A. Assessments. Borrower shall promptly pay, when due, all assessments imposed by the Owners Association or

follows:

In addition to the covenants and agreements made in the Mortgage, Borrower and Lender further covenant and agree as

with an undivided interest in the common elements of a condominium project ("Condominium Project").

("Borrower"), to secure Borrower's Note to

and shall be deemed to amend and supplement a mortgage ("Mortgage"), dated of even date herewith, given by the undersigned

OF ILLINOIS

THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION

Lender and Lender further covenant and agree as

THIS CONDOMINIUM RIDER is made this

11TH day of

APRIL, 19

91

ILLINOIS HOUSING DEVELOPMENT AUTHORITY
SINGLE FAMILY MORTGAGE PURCHASE PROGRAM II
1990 SERIES B & F
CONDOMINIUM RIDER

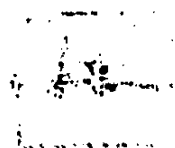
281-548-6

Form MP-9
Revised 8/80

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RECORD AND RETURN TO:
THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS
4740 WEST 95TH STREET
OAK LAWN, ILLINOIS 60453
ATTENTION: ADRIENNE GROFINO