

11. USE AND MAINTENANCE OF PROPERTY. Grantor shall take all actions and make any repairs needed to maintain the Property in good condition. Grantor shall not commit or permit any waste to be committed with respect to the Property. Grantor shall use the Property solely in compliance with applicable law and insurance policies. Grantor shall not make any alterations, additions or improvements to the Property without Lender's prior written consent. Without limiting the foregoing, all alterations, additions and improvements made to the Property shall be subject to the interest belonging to Lender, shall not be removed without Lender's prior written consent, and shall be made at Grantor's sole expense.

12. LOSS OR DAMAGE. Grantor shall bear the entire risk of any loss, theft, destruction or damage (cumulatively "Loss or Damage") to the Property or any portion thereof from any cause whatsoever. In the event of any Loss or Damage, Grantor shall, at the option of Lender, repair the affected Property to its previous condition or pay or cause to be paid to Lender the decrease in the fair market value of the affected Property.

13. INSURANCE. The Property will be kept insured for its full value against all hazards including loss or damage caused by fire, collision, theft or other casualty. Grantor may obtain insurance on the Property from such companies as are acceptable to Lender in its sole discretion. The insurance policies shall require the insurance company to provide Lender with at least thirty (30) days' written notice before such policies are altered or cancelled in any manner. The insurance policies shall name Lender as a loss payee and provide that no act or omission of Grantor or any other person shall affect the right of Lender to be paid the insurance proceeds pertaining to the loss or damage of the Property. In the event Grantor fails to acquire or maintain insurance, Lender (after providing notice as may be required by law) may in its discretion procure appropriate insurance coverage upon the Property and charge the insurance cost as an advance of principal under the promissory note. Grantor shall furnish Lender with evidence of insurance indicating the required coverage. Lender may act as attorney-in-fact for Grantor in making and settling claims under insurance policies, cancelling any policy or endorsing Grantor's name on any draft or negotiable instrument drawn by any insurer.

14. ZONING AND PRIVATE COVENANTS. Grantor shall not initiate or consent to any change in the zoning provisions or private covenants affecting the use of the Property without Lender's prior written consent. If Grantor's use of the Property becomes a nonconforming use under any zoning provision, Grantor shall not cause or permit such use to be discontinued or abandoned without the prior written consent of Lender. Grantor will immediately provide Lender with written notice of any proposed changes to the zoning provisions or private covenants affecting the Property.

15. CONDEMNATION. Grantor shall immediately provide Lender with written notice of any actual or threatened condemnation or eminent domain proceeding pertaining to the Property. All monies payable to Grantor from such condemnation or taking are hereby assigned to Lender and shall be applied first to the payment of Lender's attorneys' fees, legal expenses and other costs (including appraisal fees) in connection with the condemnation or eminent domain proceedings and then, at the option of Lender, to the payment of the Obligations or the restoration or repair of the Property.

16. LENDER'S RIGHT TO COMMENCE OR DEFEND LEGAL ACTIONS. Grantor shall immediately provide Lender with written notice of any actual or threatened action, suit, or other proceeding affecting the Property. Grantor hereby appoints Lender as its attorney-in-fact to commence, intervene in, and defend such actions, suits, or other proceedings and to compromise or settle any claim or controversy pertaining thereto. Lender shall not be liable to Grantor for any action, error, misadventure, omission or delay pertaining to the actions described in this paragraph or any damages resulting therefrom. Nothing contained herein will prevent Lender from taking the actions described in this paragraph in its own name.

17. INDEMNIFICATION. Lender shall not assume or be responsible for the performance of any of Grantor's Obligations with respect to the Property under any circumstances. Grantor shall immediately provide Lender and its shareholders, directors, officers, employees and agents with written notice of and indemnify and hold Lender harmless from all claims, damages, liabilities (including attorneys' fees and legal expenses), causes of action, actions, suits and other legal proceedings (cumulatively "Claims") pertaining to the Property (including, but not limited to, those involving Hazardous Materials). Grantor, upon the request of Lender, shall hire legal counsel to defend Lender from such Claims, and pay the attorneys' fees, legal expenses and other costs incurred in connection therewith. In the alternative, Lender shall be entitled to employ its own legal counsel to defend such Claims at Grantor's cost.

18. TAXES AND ASSESSMENTS. Grantor shall pay all taxes and assessments relating to Property when due. Upon the request of Lender, Grantor shall deposit with Lender each month one-twelfth (1/12) of the estimated annual insurance premium, taxes and assessments pertaining to the Property. These amounts shall be applied to the payment of taxes, assessments and insurance as required on the Property.

19. INSPECTION OF PROPERTY, BOOKS, RECORDS AND REPORTS. Grantor shall allow Lender or its agents to examine and inspect the Property and examine, inspect and make copies of Grantor's books and records pertaining to the Property from time to time. Grantor shall provide any assistance required by Lender for these purposes. All of the signatures and information contained in Grantor's books and records shall be genuine, true, accurate and complete in all respects. Grantor shall note the existence of Lender's beneficial interest in its books and records pertaining to the Property. Additionally, Grantor shall report, in a form satisfactory to Lender, such information as Lender may request regarding Grantor's financial condition or the Property. The information shall be for such periods, shall reflect Grantor's records at such times, and shall be rendered with such frequency as Lender may designate. All information furnished by Grantor to Lender shall be true, accurate and complete in all respects.

20. ESTOPPEL CERTIFICATES. Within ten (10) days after any request by Lender, Grantor shall deliver to Lender, or any intended transferee of Lender's rights with respect to the Obligations, a signed and acknowledged statement specifying (a) the outstanding balance on the Obligations; and (b) whether Grantor possesses any claims, defenses, set-offs or counterclaims with respect to the Obligations and, if so, the nature or such claims, defenses, set-offs or counterclaims. Grantor will be conclusively bound by any representation that Lender may make to the intended transferee with respect to these matters in the event that Grantor fails to provide the requested statement in a timely manner.

21. DEFAULT. Grantor shall be in default under this Mortgage in the event that Grantor, Borrower, or any guarantor of any Obligation:
- (a) fails to pay any Obligation to Lender when due;
 - (b) fails to perform any Obligation or breaches any warranty or covenant to Lender contained in this Mortgage or any other present or future, written or oral, agreement;
 - (c) allows the Property to be damaged, destroyed, lost or stolen in any material respect;
 - (d) seeks to revoke, terminate or otherwise limit its liability under any guaranty to Lender;
 - (e) allow the Property to be used by anyone to transport or store goods the possession, transportation, or use of which is illegal;
 - (f) causes Lender to deem itself insecure in good faith for any reason.

22. RIGHTS OF LENDER ON DEFAULT. If there is a default under this Mortgage, Lender shall be entitled to exercise one or more of the following remedies without notice or demand (except as required by law):
- (a) to declare the Obligations immediately due and payable in full;
 - (b) to collect the outstanding Obligations with or without resorting to judicial process;
 - (c) to require Grantor to deliver and make available to Lender any personal property constituting the Property at a place reasonably convenient to Grantor and Lender;
 - (d) to take immediate possession, management and control of the Property without seeking the appointment of a receiver;
 - (e) to collect all of the rents, issues, and profits from the Property from the date of default through the expiration of the last redemption period following the foreclosure of this Mortgage;
 - (f) to apply for and obtain, without notice and upon ex parte application, the appointment of a receiver for the Property without regard to Grantor's financial condition or solvency, the adequacy of the Property to secure the payment or performance of the Obligations, or the existence of any waste to the Property;
 - (g) to foreclose this Mortgage;
 - (h) to set-off Grantor's Obligations against any amounts due to Lender including, but not limited to, monies, instruments, and deposit accounts maintained with Lender; and
 - (i) to exercise all other rights available to Lender under any other written agreement or applicable law.

Lender's rights are cumulative and may be exercised together, separately, and in any order. In the event that Lender institutes an action seeking the recovery of any of the Property by way of a prejudgment remedy in an action against Grantor, Grantor waives the posting of any bond which might otherwise be required.

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10. COLLECTION OF INSURANCE FROM THIRD PARTY. Lender shall be entitled to notify or require Grantor to notify any third party (including, but not limited to, lessees, licensees, government agencies and insurance companies) to pay Lender any indebtedness or obligation owing to Grantor with respect to the Property (jointly or severally) whether or not a default exists under the Mortgage. Grantor shall diligently cause the indebtedness owing to Grantor from these third parties until the giving of such notification. In the event that Grantor possesses or receives possession of any instrument or other remittance with respect to the indebtedness following the giving of such notification or if the instrument or other remittance consists of preparation of any indebtedness or the payment of any insurance or condemnation proceeds, Grantor shall hold such instrument and other remittance in trust for Lender apart from the other property, and immediately provide Lender with possession of the instrument and other remittance. Lender shall be entitled to collect (by legal proceedings or otherwise), extend the time for payment, compromise, exchange or release any obligation or collateral upon, or otherwise settle any of the indebtedness whether or not an event of default exists under this Agreement. Lender shall not be liable to Grantor for any action, inaction, or delay in taking any of the actions described in this paragraph or any damages resulting therefrom.

9. INTERFERENCE WITH LEASES AND OTHER AGREEMENTS. Grantor shall not take or fail to take any action which may cause or permit the termination or the withholding of any payment in connection with any lease or other agreement ("Agreement") pertaining to the Property. In addition, Grantor, without Lender's prior written consent, shall not: (a) collect any mortgage payable under any Agreement more than one month in advance; (b) modify any Agreement; (c) assign or allow a lien, security interest or other encumbrance to be placed upon Lender's rights, title and interest in and to any Agreement or the amounts payable thereunder; or (d) terminate or cancel any Agreement except for the nonpayment of any sum or other material breach by the other party thereto. If Grantor receives at any time any written communication asserting a default by Grantor under an Agreement or purporting to terminate or cancel any Agreement, Grantor shall promptly forward a copy of such communication (and any subsequent communications relating thereto) to Lender.

8. INQUIRIES AND NOTIFICATION TO THIRD PARTIES. Grantor hereby authorizes Lender to contact any third party and make any inquiry pertaining to Grantor's financial condition or the Property. In addition, Lender is authorized to provide oral or written notice of its interest in the Property to any third party. 7. TRANSFER OF PROPERTY. Grantor shall not assign, convey, lease, sell or transfer (collectively "Transfer") any of the Property without Lender's prior written consent. Lender shall be entitled to withhold its consent to any such Transfer if Lender in good faith deems that the Transfer would increase the risk of the non-payment or non-performance of any of the Obligations.

(e) Grantor has not violated and shall not violate any statute, regulation, ordinance, rule of law, contract or other agreement which might materially affect the Property (including, but not limited to, those governing Hazardous Materials) or Lender's rights or interest in the Property pursuant to this Mortgage. (d) No action or proceeding is or shall be pending or threatened which might materially affect the Property.

(c) Grantor has the right and is duly authorized to execute and perform the Obligations under this Mortgage, and these actions do not and shall not conflict with the provisions of any statute, regulation, ordinance, rule of law, contract or other agreement which might be binding on Grantor at any time. (b) Neither Grantor nor, to the best of Grantor's knowledge, any other party has used, generated, released, discharged, stored, or disposed of any hazardous waste, toxic substance, or related material (collectively "Hazardous Materials") in connection with the Property or transported any Hazardous Materials to or from the Property. Grantor shall not commit or permit such activities to be taken in the future. The term "Hazardous Materials" shall mean any substance, material, or waste which is or becomes regulated by any governmental authority including, but not limited to, (i) petroleum; (ii) asbestos; (iii) polychlorinated biphenyls; (iv) those substances, materials or waste designated as a "hazardous substance" pursuant to Section 311 of the Clean Water Act or listed pursuant to Section 307 of the Clean Water Act or any amendments or replacements to these statutes; (v) those substances, materials or waste defined as a "hazardous waste" pursuant to Section 1004 of the Resource Conservation and Recovery Act or any amendments or replacements to that statute; or (vi) those substances, materials or waste defined as a "hazardous substance" pursuant to Section 101 of the Comprehensive Environmental Response, Compensation and Liability Act, or any amendments or replacements to that statute.

6. REPRESENTATIONS, WARRANTIES AND COVENANTS. Grantor represents, warrants and covenants to Lender that: (a) Grantor shall maintain the Property free of all liens, security interests, mortgages, and claims except for this Mortgage and those described in Schedule B which is attached to the Property and incorporated herein by reference. (b) This Mortgage secures in indebtedness for construction purposes.

5. CONSTRUCTION PURPOSES. If checked this Mortgage secures in indebtedness for construction purposes. 4. FUTURE ADVANCES AND EXPENSES. This Mortgage also secures the repayment of all advances that Lender may extend to Borrower or Grantor under the documents described in the preceding section or any other present or future written agreement. In addition, this Mortgage secures the repayment of all amounts expended by Lender to perform Grantor's covenants under this Mortgage, or to preserve, or dispose of the Property. 3. PURPOSE. This Mortgage and the Obligations described herein are executed and incurred for PERSONAL purposes. (b) all other present or future, written or oral, agreements between Borrower or Grantor and Lender (whether executed for the same or different purposes than the preceding documents); (c) all amendments, modifications, replacements or substitutions to any of the foregoing.

INTEREST RATE	PRINCIPAL AMOUNT / NET PAYMENT	PURPOSE / AGREEMENT DATE	MATURITY DATE	CUSTOMER NUMBER	LOAN NUMBER
10.00	\$15,000.00	07/26/91	09/30/91		

(a) The Mortgage and/or following promissory notes and other agreements: 2. OBLIGATIONS. This Mortgage shall secure the payment and performance of all of Borrower and Grantor's present and future, indebtedness, liabilities, obligations and covenants (collectively "Obligations") to Lender pursuant to: 1. GRANT. Grantor hereby mortgages, grants, assigns and conveys Lender (identified above, the real property described in Schedule A which is attached to this Mortgage and incorporated herein together with all future and present improvements and fixtures, privileges, easements, and appurtenances; lease, license and other agreements; rents, issues and profits; water, well, ditch, reservoir and mineral rights and stock, and standing timber and crops pertaining to the real property (collectively "Property").

BORROWER	ADDRESS OF REAL PROPERTY
Telephone Number 708-675-7075 312-666-0764 6630 Drake Lincolnwood, IL 60645 Karlynn Altman Howard B. Altman	6630 Drake Lincolnwood, IL 60645

GRANTOR

91339063

Howard B. Altman
 Karlynn Altman
 6630 Drake
 Lincolnwood, IL 60645

Telephone Number
 708-675-7075
 312-666-0764

COLE TAYLOR BANK

P.O. Box 88483
 Chicago, Illinois 60680-1483
 (708) 629-8600

MORTGAGE

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Formed or mailed to: Anthony Spears, Cole Taylor Bank, 850 W. Jackson Blvd., Chicago, IL 60607

This document was prepared by:

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Property of Cook County Clerk's Office

SCHEDULE B

DEPT-01 RECORDINGS \$15.29
TIBBBB TRNN 1941 08/07/91 10 14.00
#1979 #1 * 91-399063
COOK COUNTY RECORDER

Lot eight (8) (except the north 10 feet thereof) and lot nine (9) in Block thirteen (13) in Devon-Losorick Boulevard addition to Rogers Park, a subdivision in the south east quarter of Section 35, Township 41 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

The permanent tax identification number of the property is: 1035406025/042
The legal description of the property is:

The street address of the property (if applicable) is: 6630 Drake, Lincolnwood, IL 60445

SCHEDULE A

OFFICIAL SEAL
ANTONIA SMYRNIOU
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES 2/24/98

OFFICIAL SEAL
ANTONIA SMYRNIOU
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES 2/24/98

Given under my hand and official seal, this 26th day of February, 1991

Given under my hand and official seal, this 26th day of February, 1991

free and voluntary act, for the use and purpose herein set forth, signed, sealed and delivered the said instrument as his appeared before me this day in person and acknowledged that subscribed to the foregoing instrument, whose name personally known to me to be the same person CERTIFY that Howard B. Altman, a notary public in and for said County, in the State aforesaid, DO HEREBY

free and voluntary act, for the use and purpose herein set forth, signed, sealed and delivered the said instrument as his appeared before me this day in person and acknowledged that subscribed to the foregoing instrument, whose name personally known to me to be the same person CERTIFY that Howard B. Altman, a notary public in and for said County, in the State aforesaid, DO HEREBY

1, Antonia Smyrniou
County of Cook
State of Illinois

1, Antonia Smyrniou
County of Cook
State of Illinois