

Handwritten signature or initials.

The Agreement or change the amount of such payment.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not exceed or postpone the due date of any payment due under or repair of the Property or to the amount secured by the Mortgage.

If the property is abandoned by Borrower, or if, after notice by Lender to Borrower that the abandonment offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or for conveyance in lieu of condemnation, direct or consequential, in connection with any condemnation or other taking of the Property, the proceeds of which shall be applied to the amount secured by the Mortgage, with the excess, if any, paid to Borrower.

7. Inspection: Lender may make or cause to be made reasonable entries upon and inspection of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

8. Condemnation: The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. In the event of a total or partial taking of the Property, the proceeds shall be applied to the amount secured by the Mortgage, with the excess, if any, paid to Borrower.

9. 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, any proceeding brought by or on behalf of a prior mortgagee, eminent domain, insolvency, code enforcement, or arrangements involving a bankruptcy or decedent, then Lender, at Lender's option, upon notice to Borrower, may make such appearance, enforce, distribute such sums and take action as is necessary to protect Lender's interest, including, but not limited to, distribution of reasonable attorney's fees and entry upon the Property to make repairs.

Any amount disbursed by Lender pursuant to this paragraph or with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Lender and Borrower agree to other terms of payment, such amount 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 Agreement. Nothing contained in this paragraph shall require Lender to incur any expense or take any action hereunder.

10. Preservation and Maintenance of Property: Lender shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. 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 of covenants creating or governing the condominium or planned unit development, the bylaws and regulations of the condominium or planned unit development, and all covenants and agreements of a unit which are incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the unit were a part thereof.

11. Hazard Insurance: Borrower shall keep the improvements now existing or hereafter created on the Property insured against loss by fire, hazard included with the term "extended coverage", and such other hazards as Lender may require and in such amount and for such periods as Lender may require; provided, that Lender shall not require "extended coverage", and such other hazards as Lender may require and in such amount 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 for the sum insured by the Mortgage and any other mortgage on the Property.

12. All premiums on insurance policies shall be paid in a timely manner. 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. Upon request of Lender, Borrower shall promptly furnish to Lender all general notices and all receipts in full of premium. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make good of loss if not made promptly by Borrower.

13. Lender and Borrower agree in writing, insurance proceeds shall be applied to restoration or repair of 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, the insurance proceeds shall be applied to the amount secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from 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 and repair of the Property or to the amount received by this Mortgage.

14. Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not exceed or postpone the due date of any payment due under the Agreement, or change the amount of such payment. If under paragraph 17 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 of the Property shall pass to Lender to the extent of the amount secured by this Mortgage immediately prior to such sale or acquisition.

15. Payment of Principal and Interest: Borrower shall promptly pay when due the principal and interest on the Loans made pursuant to the Agreement, together with any fees and charges as provided in the Agreement.

16. Application of Payments: Unless applicable law provides otherwise, all payments received by Lender under the Agreement shall be applied to the principal of Loans outstanding under the Agreement.

17. Charges: Lender, Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines, and impositions attributable to the Property which may arise a priority over this Mortgage, and Leasold payments or ground rents, or any, including all payments due under any mortgage disclosed by the title insurance policy insuring Lender's interest in the Property. Borrower shall promptly discharge any lien which has priority over this Mortgage, except for the lien of any mortgage disclosed by the title insurance policy insuring Lender's interest in the Property, 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 it or enforcement of the lien or forfeiture of the Property or any part thereof.

18. Lender shall keep the improvements now existing or hereafter created on the Property insured against loss by fire, hazard included with the term "extended coverage", and such other hazards as Lender may require and in such amount 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 for the sum insured by the Mortgage and any other mortgage on the Property.

19. All premiums on insurance policies shall be paid in a timely manner. 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. Upon request of Lender, Borrower shall promptly furnish to Lender all general notices and all receipts in full of premium. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make good of loss if not made promptly by Borrower.

20. Lender and Borrower agree in writing, insurance proceeds shall be applied to restoration or repair of 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, the insurance proceeds shall be applied to the amount secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from 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 and repair of the Property or to the amount received by this Mortgage.

21. Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not exceed or postpone the due date of any payment due under the Agreement, or change the amount of such payment. If under paragraph 17 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 of the Property shall pass to Lender to the extent of the amount secured by this Mortgage immediately prior to such sale or acquisition.

22. Payment of Principal and Interest: Borrower shall promptly pay when due the principal and interest on the Loans made pursuant to the Agreement, together with any fees and charges as provided in the Agreement.

23. Application of Payments: Unless applicable law provides otherwise, all payments received by Lender under the Agreement shall be applied to the principal of Loans outstanding under the Agreement.

24. Charges: Lender, Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines, and impositions attributable to the Property which may arise a priority over this Mortgage, and Leasold payments or ground rents, or any, including all payments due under any mortgage disclosed by the title insurance policy insuring Lender's interest in the Property. Borrower shall promptly discharge any lien which has priority over this Mortgage, except for the lien of any mortgage disclosed by the title insurance policy insuring Lender's interest in the Property, 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 it or enforcement of the lien or forfeiture of the Property or any part thereof.

25. Lender shall keep the improvements now existing or hereafter created on the Property insured against loss by fire, hazard included with the term "extended coverage", and such other hazards as Lender may require and in such amount 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 for the sum insured by the Mortgage and any other mortgage on the Property.

26. All premiums on insurance policies shall be paid in a timely manner. 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. Upon request of Lender, Borrower shall promptly furnish to Lender all general notices and all receipts in full of premium. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make good of loss if not made promptly by Borrower.

27. Lender and Borrower agree in writing, insurance proceeds shall be applied to restoration or repair of 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, the insurance proceeds shall be applied to the amount secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from 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 and repair of the Property or to the amount received by this Mortgage.

28. Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not exceed or postpone the due date of any payment due under the Agreement, or change the amount of such payment. If under paragraph 17 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 of the Property shall pass to Lender to the extent of the amount secured by this Mortgage immediately prior to such sale or acquisition.

29. Payment of Principal and Interest: Borrower shall promptly pay when due the principal and interest on the Loans made pursuant to the Agreement, together with any fees and charges as provided in the Agreement.

30. Application of Payments: Unless applicable law provides otherwise, all payments received by Lender under the Agreement shall be applied to the principal of Loans outstanding under the Agreement.

31. Charges: Lender, Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines, and impositions attributable to the Property which may arise a priority over this Mortgage, and Leasold payments or ground rents, or any, including all payments due under any mortgage disclosed by the title insurance policy insuring Lender's interest in the Property. Borrower shall promptly discharge any lien which has priority over this Mortgage, except for the lien of any mortgage disclosed by the title insurance policy insuring Lender's interest in the Property, 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 it or enforcement of the lien or forfeiture of the Property or any part thereof.

32. Lender shall keep the improvements now existing or hereafter created on the Property insured against loss by fire, hazard included with the term "extended coverage", and such other hazards as Lender may require and in such amount 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 for the sum insured by the Mortgage and any other mortgage on the Property.

33. All premiums on insurance policies shall be paid in a timely manner. 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. Upon request of Lender, Borrower shall promptly furnish to Lender all general notices and all receipts in full of premium. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make good of loss if not made promptly by Borrower.

34. Lender and Borrower agree in writing, insurance proceeds shall be applied to restoration or repair of 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, the insurance proceeds shall be applied to the amount secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from 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 and repair of the Property or to the amount received by this Mortgage.

Vertical text on the left margin.

THE PART 13 PART OF LOT 32, ALL OF LOT 33 AND THE WEST HALF OF LOT 34 IN DENNIS PARK, A SUBDIVISION OF LOTS 6, 7, 8 AND 9 IN THE SUBDIVISION OF THE WEST 40 ACRES OF THE WEST 1/4 OF THE SOUTH EAST QUARTER OF SECTION 15, ALSO THE EAST 1/4 CHAINS OF THE SOUTH 20 CHAINS OF THE SOUTH WEST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN: 10 15 419 049. Lender has the address of 4220 SHERFIELD COURT, SKOKIE, ILLINOIS 60077 (Herein "Property Address").

LA SALLE BANK NORTHBROOK # 07112341
EQUITY LINE OF CREDIT MORTGAGE # 770014970
9 2 3233240
THIS DOCUMENT IS BEING RECORDED TO CORRECT THE LOAN NUMBER

THIS DOCUMENT WAS REPAIRED BY
AND SHOULD BE RETURNED TO:
CATHERINE A. BARON
LASALLE BANK NORTHBROOK
1200 SHERMER ROAD
NORTHBROOK, ILLINOIS 60062



Given under my hand and notarial seal, this 30th day of April, 1992.

The Undersigned, a Notary Public in and for said county and state, do hereby certify that JACOB BLETNISKY AND IRINA BLETNISKY, HIS WIFE AS JOINT TENANTS (jointly known to me to be the same persons) whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

STATE OF ILLINOIS
COUNTY OF COOK

07/17/2002

JACOB BLETNISKY
IRINA BLETNISKY
DEF-01 RECORDING
#23.00
\$13353 FRAN 8500 07/01/92 13:29:00
#3210 : * -92-479978
COOK COUNTY RECORDER

- 9. Borrower Not Released. Extension of the time for payment or modification of any other term of the Agreement or this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successors or refuse to extend time for payment or otherwise modify any term of the Agreement or this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.
- 10. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy under the Agreement or this Mortgage 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.
- 11. Remedies (unlimited). 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.
- 12. Successors and Assigns Bound; Joint and Several Liability. (a) Lender, 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 13 hereof. All covenants and agreements of Borrower or Lender shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof. The term interest as used herein shall mean and include all finance charges under the Agreement.
- 13. 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, 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, return receipt requested to Lender at the 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.
- 14. Governing Law; Severability. This Mortgage shall be governed by the law of the State of Illinois. In the event that any provision or clause of this Mortgage or the Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage and the Agreement are declared to be severable.
- 15. Borrower's Copy. Borrower shall be furnished a confirmed copy of the Agreement and of this Mortgage at the time of execution or after recording hereof.
- 16. Revolving Credit Loan. This Mortgage is given to secure a revolving credit loan and shall secure not only presently existing indebtedness under the Agreement but also future advances, whether such advances are obligatory or not made at the option of the Lender, or otherwise, as are made within 20 years from the date hereof, to the same extent as if such future advances were made on the date of the execution of this Mortgage, although there may be no advance made at the time of the execution of this Mortgage and although there may be no indebtedness secured hereof outstanding at the time any advance is made. The lien of this Mortgage shall be valid as to all indebtedness secured hereby, including future advances, from the time of its filing for record in the recorder's office of the county in which the Property is located. The total amount of indebtedness secured hereby may increase or decrease from time to time, but the total unpaid balance of indebtedness secured hereby (including disbursements which the Lender may make under this Mortgage, or any other document with respect thereto) at any one time outstanding shall not exceed a maximum principal amount of \$155,000.00 (one hundred fifty-five thousand and no/100ths dollars), less any disbursements made for payment of taxes, special assessments or insurance on the Property and interest on such disbursements, all such indebtedness being hereinafter referred to as the "maximum amount secured hereby"). This Mortgage shall be valid and have priority over all subsequent liens and encumbrances, including state or federal tax liens, excepting solely in favor and assessments levied on the Property, to the extent of the maximum amount secured hereby.
- 17. Termination and Acceleration. Lender, at its option may terminate the availability of loans under the Agreement, declare all amounts owed by Borrower to Lender under the Agreement to be immediately due and payable, and enforce its rights under this Mortgage if (a) Borrower fails to make any payment due under the Agreement and secured by this Mortgage, or any other act of failure to perform, in a way that adversely affects any of the Lender's security for the indebtedness secured by this Mortgage, or (b) Borrower fails to pay to Lender the amount of any periodic payments due under the Agreement, or (c) any application for the termination or statement furnished by Borrower to the Lender, or any other act of failure to perform, is found to be materially false. The Lender's security shall be presumed to be adversely affected if (a) all or any part of the Property or an interest therein is sold, transferred, encumbered, or conveyed by Borrower without Lender's prior written consent, excluding the creating of a lien or encumbrance subordinate to this Mortgage, (b) Borrower fails to comply with any covenant or agreement in this Mortgage or the Agreement, if it becomes necessary to foreclose this Mortgage by judicial proceeding, 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.
- 18. Assignment of Rent; Appointment of Receiver; Lender in Possession. An additional security hereinunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.
- 19. Acceleration. Upon payment of all sums secured by this Mortgage and termination of the Agreement Lender shall release this Mortgage to Borrower. Borrower shall pay all costs of recording, if any.
- 20. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.