

BOX 333

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POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that the possession and use of the Property shall be governed by the following provisions:

PAYMENT AND PERFORMANCE. Grantor shall pay to Lender all amounts secured by this Mortgage as they become due, and shall effect payment of the same in accordance with the terms of the Mortgage. Grantor shall pay to Lender all amounts secured by this Mortgage as they become due, and shall effect payment of the same in accordance with the terms of the Mortgage.

DEFINITIONS. The following words that have the following meanings when used in this Mortgage. Terms not otherwise defined in this Mortgage shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to dollar amounts shall mean amounts in lawful money of the United States of America.

CREDIT AGREEMENT. The words "Credit Agreement" mean the credit agreement dated July 10, 1982, between Lender and Grantor with a credit limit of \$100,000.00, together with all amendments, extensions, or modifications of, renewals of, consolidations of, and substitutions for the Credit Agreement. The interest rate under the revolving line of credit is a variable interest rate based upon an index, plus 1.00% per annum. The interest rate to be applied to the outstanding account balance shall be at a rate 1.00% per annum plus above the index, subject however to the following maximum rate. Lender no circumstances shall the interest rate be more than the least of 18.00% per annum or the maximum rate allowed by applicable law.

REAL PROPERTY. The word "Real Property" means all present and future rents, revenues, income, issues, profits, and other benefits derived from the Property. The word "Real Property" means all present and future rents, revenues, income, issues, profits, and other benefits derived from the Property.

PERSONAL PROPERTY. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter acquired or added to the Real Property, together with all accessories, parts, and additions to, all replacements of, and all betterments for, any of such property, and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

IMPROVEMENTS. The word "Improvements" means and includes without limitation all existing and future improvements, fixtures, buildings, structures, mobile homes attached on the Real Property, tanks, additions and other improvements on the Real Property.

INDEBTEDNESS. The word "Indebtedness" means all principal and interest payable under the Credit Agreement and any amounts expended in advance by Lender to discharge obligations of Grantor or expenses incurred by Lender in connection with the Mortgage, together with interest on such amounts as provided in the Mortgage. Specifically, without limitation, this Mortgage secures a revolving line of credit and shall secure not only the amount which Lender has presently advanced to Grantor under the Credit Agreement, but also any future amounts which Lender may advance to Grantor under the Credit Agreement within twenty (20) years from the date of this Mortgage to the same extent as if such future advances were made as of the date of the execution of this Mortgage. The revolving line of credit obligates Lender to make advances to Grantor as long as Grantor complies with all the terms of the Credit Agreement and Related Documents. Such advances may be made, repaid, and renewed from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including amounts owing on such balance at a fixed or variable rate of interest as provided in the Credit Agreement, any temporary overages, other charges, and any amounts expended or advanced as provided in this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement. It is the intention of Grantor and Lender that the Mortgage secures the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as provided above and any intermediate balances.

MORTGAGE

THIS MORTGAGE IS DATED JULY 10, 1982, between Mieczyslaw Skiba and Hanna Skiba, husband and wife, whose address is 8100 North Major Avenue, Chicago, IL 60630 (referred to below as "Grantor"); and Park National Bank and Trust of Chicago, whose address is 2688 N. Milwaukee Ave, Chicago, IL 60618 (referred to below as "Lender").

GRANTOR OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently created or affixed buildings, improvements and fixtures, all easements, rights of way, and other interests, including without limitation all rights (including stock in interest with right of first refusal) and all other rights, title, and profit relating to the real property, including without limitation all minerals, oil, gas, geothermal and other matters, located in Cook County, State of Illinois (the "Real Property").

LOT 122 IN WILLIAM ZELOSKY'S JEFFERSON PARK SUBDIVISION IN THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, NORTH OF THE INDIAN BOUNDARY LINE.

The Real Property or its address (a commonly known as 8100 North Major Avenue, Chicago, IL 60630. The Real Property tax identification number is 13-08-400-057.

RECORDATION REQUESTED BY: Park National Bank and Trust of Chicago, 2688 N. Milwaukee Ave, Chicago, IL 60618

WHEN RECORDED MAIL TO: Park National Bank and Trust of Chicago, 2688 N. Milwaukee Ave, Chicago, IL 60618

SEND TAX NOTICES TO: Mieczyslaw Skiba and Hanna Skiba, 8100 North Major Avenue, Chicago, IL 60630

COOK COUNTY CLERK'S OFFICE

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SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MORTGAGE
(Continued)

Possession and Use. Until in default, Grantor may remain in possession and control of and operate and manage the Property and collect the rents from the Property.

Grantor shall maintain the Property in tenable condition and promptly perform all repairs, replacements, and improvements necessary to preserve its value.

Hazardous Substances. The terms "hazardous waste," "hazardous substance," "disposal," "release," and "treated release," as used in this Mortgage, shall have the same meanings as set forth in the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-469, and the Hazardous Waste Treatment, Storage, and Disposal Act, 49 U.S.C. Section 5401, et seq., or other applicable state or Federal laws, rules, or regulations adopted pursuant to any of the foregoing. Grantor represents and warrants to Lender that: (a) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any hazardous waste or substance by any person on, under, or about the Property; (b) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed by Lender in writing, (i) any use, generation, manufacture, storage, treatment, disposal, release, or threatened release of any hazardous waste or substance by any prior owner or occupant of the Property or (ii) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (c) Except as previously disclosed to and acknowledged by Lender in writing, (i) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of, or release any hazardous waste or substance on, under, or about the Property and (ii) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation those laws, regulations, and ordinances described above. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests as Lender may deem appropriate to determine the compliance of the Property with the section of the Mortgage. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for hazardous waste. Grantor hereby (a) releases and waives any claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws, and (b) agrees to indemnify and hold harmless Lender against any and all claims, losses, damages, penalties, and expenses which generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same have been known to Grantor. The provisions of this section of the Mortgage and recital hereof shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

Removal of Improvements. Grantor shall not demolish or remove any improvements from the Real Property without the prior written consent of Lender. As a condition to the removal of any improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such improvements with improvements of at least equal value.

Lender's Right to Enter. Lender and its agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Property for purposes of Grantor's compliance with the terms and conditions of this Mortgage.

Compliance with Governmental Requirements. Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contest in good faith any such law, ordinance, or regulation and without constituting any proceeding, including appropriate appeals, as long as Grantor has notified Lender in writing prior to doing so and as long as, in Lender's opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, for a fully estimable amount, to protect Lender's interest.

Duty to Preserve. Grantor agrees neither to abandon nor to encumber the Property. Grantor shall do all other acts, in addition to those set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

Due on Sale - Consent by Lender. Lender may, at its option, declare immediately due and payable all sums secured by this Mortgage upon the sale or transfer, without the Lender's prior written consent, of all or part of the Real Property, or any interest in the Real Property. A sale or transfer shall include the conveyance of Real Property or any right, use or interest therein; whether legal or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, or trust for deed; leasehold interest with a term greater than three (3) years; lease-option contract; or by any other means. If any beneficial interest in or to any land that is held by or for the Real Property, or by any other method of conveyance of Real Property interest, if any Grantor is a co-owner or partner, partner, or joint tenant in ownership of more than twenty-five percent (25%) of the voting stock or partnership interest, or in the case may be, of Grantor. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by state law.

Taxes and Liens. The following provisions relating to the taxes and liens on the Property are a part of this Mortgage.

Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer charges levied against or on account of the Property, and all other taxes, special taxes, assessments, water charges, or other charges rendered or mandated by the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under this Mortgage, except for the lien of taxes and assessments not due, and except for a lien having priority over or equal to the interest of Lender under this Mortgage.

Right to Contest. Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if discharged by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security to Lender in an amount sufficient to discharge the lien plus any costs and attorney's fees or other charges that could accrue as a result of the foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes and assessments against the Property. Grantor shall upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all improvements on the Real Property in an amount sufficient to avoid application of any co-insurance clause, and with a standard mortgage clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a description of the coverage and a copy of the policy. Grantor shall obtain and maintain Federal Flood Insurance, to the extent such insurance is available, for the term of the loan and for the full unpaid principal balance of the loan, or the maximum limit of coverage that is available, whichever is less.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property if the estimated cost of repair or replacement exceeds \$1,000.00. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at its election, apply the proceeds to the reduction of the indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor for the reasonable cost of repair or restoration if Grantor is not in default hereunder. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Mortgage, then to properly account interest, and the remainder, if any, shall be paid to Grantor.

Unpaid Insurance at Sale. Any unpaid insurance shall inure to the benefit of, and pass to, the purchaser of the Property covered by the Mortgage at any trustee's sale or other sale held under the Mortgage, or any foreclosure sale of such Property.

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UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

Applicable Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire indebtedness immediately due and payable, including any prepayment penalty which Grantor would be required to pay.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default and at any time thereafter, Lender, at its option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

DEFAULT. Each of the following, at the option of Lender, shall constitute an event of default ("Event of Default") under the Mortgage: (a) Grantor commits fraud or makes a material misrepresentation at any time in connection with the credit line account. This can include, for example, a false statement about Grantor's income, assets, liabilities, or any other aspect of Grantor's financial condition. (b) Grantor does not meet the repayment terms of the credit line account. (c) Grantor's action or inaction adversely affects the collateral for the credit line account or Lender's rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of the account, transfer of the use or sale of the dwelling, creation of a lien on the dwelling, foreclosure by the holder of another lien, or the use of funds or the dwelling for prohibited purposes.

PERFORMANCE. If Grantor pays all the indebtedness when due, within the credit line account, and otherwise performs all the obligations imposed upon Grantor under the Mortgage, Lender shall execute and deliver to Grantor a suitable satisfaction of the Mortgage and suitable statements of termination of any financing statement on the extending Lender's security interest in the Rents and the Personal Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time.

Attorney-in-Fact. If Grantor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Grantor and at Grantor's expense. For such purposes, Grantor hereby irrevocably appoints Lender as Grantor's attorney-in-fact for the purpose of making, executing, recording, filing, recording, and doing all other things as may be necessary or desirable, in Lender's sole opinion, to accomplish the matters referred to in the preceding paragraph.

Further Assurances. At any time, and from time to time, upon request of Lender, Grantor will execute, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or re-recorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security agreements, financing statements, continuation statements, amendments, mortgages of further assurance, contracts, records, or other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, perfect, continue, or preserve (a) the obligations of Grantor under the Credit Agreement, the Mortgage, and the Related Documents, and (b) the liens and security interests created by the Mortgage as set forth hereon on the Property, whether now owned or hereafter acquired, by Grantor. Unless prohibited by law or agreed to the contrary by Lender in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

FURTHER ASSURANCES; ATTORNEY-IN-FACT. The following provisions relating to further assurances and attorney-in-fact are a part of the Mortgage. The making of addresses of Grantor (debtor) and Lender (secured party), from which information concerning the security interest granted by the Mortgage may be obtained (each as required by the Uniform Commercial Code), are as stated on the first page of the Mortgage.

Security Interest. Upon request by Lender, Grantor shall execute financing statements and take whatever other action is requested by Lender to perfect and continue Lender's security interest in the Rents and Personal Property. In addition to recording the Mortgage in the real property records, Lender may, at any time and without further authorization from Grantor, cause the executed counterparts, copies or reproductions of the Mortgage as a financing instrument, Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing the security interest. Upon default, Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing the security interest. Grantor and Lender shall make it available to Lender within three (3) days after receipt of written demand from Lender.

Security Agreement. The instrument that constitutes a security agreement to the extent any of the Property constitutes fixtures or other personal property, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

SECURITY AGREEMENT; FINANCING STATEMENTS. The following provisions relating to the Mortgage as a security agreement are a part of the Mortgage.

Current Taxes, Fees and Charges. Upon request by Lender, Grantor shall execute such documents in addition to the Mortgage and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, fees, charges, and other expenses incurred in recording, perfecting or continuing the Mortgage, including without limitation all Current Taxes, Fees and Charges. Upon request by Lender, Grantor shall execute such documents in addition to the Mortgage and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, fees, charges, and other expenses incurred in recording, perfecting or continuing the Mortgage, including without limitation all

Subsequent Taxes. If any tax to which the section applies is enacted subsequent to the date of the Mortgage, the event shall have the same effect as an Event of Default (as defined below), and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either: (a) pays the tax before the tax becomes delinquent; or (b) obtains the tax as provided above in the Taxes and Lends action and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

Taxes. The following shall constitute taxes to which the section applies: (a) a special tax upon the type of Mortgage or upon all or any part of the indebtedness secured by the Mortgage; (b) a special tax on Grantor which Grantor is authorized or required to deduct from payments on the Agreement; and (c) a specific tax on all or any portion of the indebtedness or on payments of principal and interest made by Grantor.

Application of Real Property. If all or any part of the Property is condemned, by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the indebtedness or the repayment of the Property. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorney's fees of Lender in connection with the condemnation.

CONDEMNATION. The following provisions relating to condemnation of the Property are a part of the Mortgage. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under the Mortgage, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

Compliance With Laws. Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

DEFENSE OF TITLE. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in any lease, mortgage, deed, report, or other instrument issued in favor of, and accepted by, Lender in connection with the Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver the Mortgage to Lender.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Mortgage. Any amount that Lender spends in so doing will bear interest at the rate charged under the Credit Agreement from the date incurred or appropriate. The Mortgage also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or remedies to which Lender may be entitled on account of the default. Any such action by Lender shall not be construed as waiving the default so as to bar Lender from any remedy that it otherwise would have had.

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ability the obligations for which the payments are made, whether or not any proper provide for the demand stated. Lender may exercise its rights under this paragraph either in person, by agent, or through a receiver.

judicial foreclosure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property. Foreclosure Judgment. If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the indebtedness due to Lender after application of all amounts received from the sale of the Property provided in this section.

Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Credit Agreement or available at law or in equity. State of the Property. To the extent permitted by applicable law, Grantor hereby waives any and all right to have the property marshaled. In exercising its rights and remedies, Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

Notice of Sale. Lender shall give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least ten (10) days before the time of sale or disposition. Waiver: Election of Remedies. A waiver by any party of a breach of a provision of this Mortgage shall not constitute a waiver of or prejudice the party's rights otherwise as demanded and shall constitute a waiver of or prejudice the party's rights to demand and enforce compliance with that provision or any other provision. Election by Lender to purchase any remedy shall not constitute a waiver of or prejudice the party's rights to demand and enforce compliance with that provision or any other provision. Election by Lender to purchase any remedy shall not constitute a waiver of or prejudice the party's rights to demand and enforce compliance with that provision or any other provision.

Attorney's Fees. If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudicate reasonable as attorney's fees at that and on any appeal. Whether or not any court action is involved, all reasonable expenses incurred by Lender in this Mortgage shall be deemed effective when deposited in the United States mail. Lender shall be entitled to recover such sum as the court may adjudicate reasonable as attorney's fees at that and on any appeal. Whether or not any court action is involved, all reasonable expenses incurred by Lender in this Mortgage shall be deemed effective when deposited in the United States mail. Lender shall be entitled to recover such sum as the court may adjudicate reasonable as attorney's fees at that and on any appeal. Whether or not any court action is involved, all reasonable expenses incurred by Lender in this Mortgage shall be deemed effective when deposited in the United States mail.

NOTICES TO GRANTEE AND OTHER PARTIES. Any notice under this Mortgage, including without limitation any notice of default and any notice of sale to Grantor, shall be in writing and shall be delivered to the address shown near the beginning of this Mortgage. Any party may change its address for notice under this Mortgage by written notice to the address shown near the beginning of this Mortgage. Any party may change its address for notice under this Mortgage by written notice to the address shown near the beginning of this Mortgage. Any party may change its address for notice under this Mortgage by written notice to the address shown near the beginning of this Mortgage.

AMENDMENTS. This Mortgage, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Mortgage. No alteration or amendment to this Mortgage shall be effective unless given in writing and signed by the party or parties sought to be changed or bound by the alteration or amendment. Applicable Law. This Mortgage has been delivered to Lender and accepted by Lender in the State of Minnesota. The Mortgage shall be governed by and construed in accordance with the laws of the State of Minnesota. Caption Headings. Caption headings in the Mortgage are for convenience purposes only and are not to be used to interpret or define the provisions of this Mortgage.

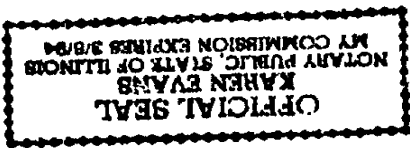
MERGER. There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender. Multiple Parties. All obligations of Grantor under this Mortgage shall be joint and several, and all references to Grantor shall mean each and every Grantor. This means that each of the persons signing below is responsible for the obligations in this Mortgage. Severability. If a court of competent jurisdiction finds any provision of the Mortgage to be invalid or unenforceable as to any person or circumstance, such finding shall not render that provision invalid or unenforceable as to any other person or circumstance. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of the Mortgage shall remain valid and enforceable. Successors and Assigns. Subject to the limitations stated in this Mortgage on transfer of Grantor's interest, the Mortgage shall be binding upon Grantor, without notice to Grantor, upon the death of Grantor, and upon the death of Grantor, the Mortgage shall be binding upon the estate of Grantor, and inure to the benefit of the parties, their successors and assigns. If ownership of the Property, or any part thereof, is transferred by way of foreclosure or redemption to Grantor without releasing Grantor from the obligations of this Mortgage or liability under the indebtedness, there is of the Essence. There is of the essence in the performance of the Mortgage. Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Minnesota as to all indebtedness secured by this Mortgage. Waivers and Consents. Lender shall not be deemed to have waived any rights under this Mortgage (or under any Related Documents) unless such waiver is in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by any party of a provision of the Mortgage shall not constitute a waiver of the party's right to demand and enforce compliance with that provision or any other provision. No prior waiver by Lender, nor any course of dealing between Lender and Grantor, shall constitute a waiver of any of Lender's rights or any of Grantor's obligations as to any future transactions. Whenever subsequent business where such consent is required.

EACH GRANTEE ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND EACH GRANTEE AGREES TO ITS TERMS. GRANTEE: [Signature]

Lender: [Signature]

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Property of Cook County Clerk's Office



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STATE OF Illinois COUNTY OF Cook

On this day before me, the undersigned Notary Public, personally appeared James M. Jackson - Ev Bank described in and who executed the Mortgage, and acknowledged that they signed the Mortgage as their free and voluntary act and deed, for the use and purpose therein mentioned.

Given under my hand and official seal this 17th day of July, 1992.

By Karen Evans Notary Public in and for the State of Illinois
 My commission expires 3/8/94

Reading at Chicago

INDIVIDUAL ACKNOWLEDGMENT

This Mortgage prepared by: James M. Jackson - Ev Bank
 FARM NATIONAL BANK AND TRUST OF CHICAGO