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RECORDATION REQUESTED BY:

Kores First Bank, Chicago 205 N. Michigan Avs. Suite 915 Chicago, IL. 66601

WHEN RECORDED MAIL TO:

Koraa First Bank, Chicago 205 N. Michigan Ave. Suite 915 Chicago, IL 5082;

SEND TAX NOTICES TO:

Yong Rin Chung 507 Creekbend Vernon Hills, IL 80061 DEPT-01 RECORDING \$29.50 T#3333 TRAN 6730 10/20/92 16:41:00 #9846 # #-92-781758 COOK COUNTY RECORDER

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MORTGAGE

THIS MORTGAGE IS DATED OUTOBER 20, 1992, between Yong Rin Chung, whose address is 807 Creekbend, Vernon Hills, IL 20061 (referred to below as "Grantor"); and Korea First Bank, Chicago, whose address is 205 N. Michigan Ave., Suite 915, Chicago, IL 60601 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, little, and Interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easaments, rights of way, and expurtenences; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or intigation rights); and all other rights, royal & and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, located in Cook County, State of Utilinols (the "Real Property"):

UNIT C-1, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN 3110 NORTH SHERIDAN CONDOMINIUM AS DELINEATED AND DEFINED IN THEDECLARATION RECORDED AS DOCUMENTS NUMBER 25288427, AS AMENDED FROM TIME TO TIME, IN THE NORTH WEST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK CCUINTY, ELLINOIS.

The Real Property or its address is commonly known as Condo Unit C-1, 3110 N. sheridan Road, Chicago, IL 60657. The Real Property lax identification number is 14-28-105-081-. 1110

Grantor presently assigns to Lender all of Grantor's right, the and interest in and to all leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code sucurity Interest in the Personal Property and Rents.

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

Grantor. The word "Grantor" means Yorig Rin Chung. The Grantor is the mortgagor under this Mortgago.

Guaranter. The word "Guaranter" means and includes without limitation, each and all of the guaranters, sureties, and accommodation parties in connection with the indebtedness.

Improvements. The word "Improvements" means and includes without dritation all existing and future improvements, fixtures, buildings, structures, mobile homes affixed on the fleat Property, fixelities, additions and offer construction on the Reat Property.

Indebtedness. The word "Indebtedness!" means all principal and interest payable under the Note and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enfo ce obligations of Grantor under this Mortgage, together with interest on such amounts as provided in this Mortgage.

Lentler. The word "Lender" means Korela First Bank, Chicago, ils successors and assigns. The Lender is the mortgagee under this Mortgage.

Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender, and Includes without limitation all assignments and security interest provisions relating to the Personal Property and Reints.

Note. The word "Note" means the promissory note or credit agreement dated October 20, 1992, in the original principal amount of \$60,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The interest rate on the Note is a variable interest the based upon an index. The interest rate to be applied to the unpaid principal balance of this Mortgage shall be at a rate of 1.000 percentage point(s) over the index, subject however to the following maximum rate, resulting in an initial rise of 7.000% per annum. NOTICE: Under no expunsionees shall the interest rate on this Mortgage be more than the lesser of 24.000% per annum or the maximum rate allowed by applicable law. The maturity date of this Mortgage is October 1, 1997. NOTICE TO GRANTOR: THE NOTE CONTAINS A VARIABLE INTEREST RATE.

Personal Property. The words "Personal Property" man all equipment, fixtures, and other articles of personal plop and now or hereafter extractions at the Real Property; together with all accessions, parts, and adultions to, all replacements of, and all substitutions 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.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the property, Interests and rights described above in the "Grant of Mortgage" section./

Related Documents. The words "Related Documents" mean and include without limitation all promissory notes, credit agreements, lower agreements, guaranties, security agreements, mortgages, deeds of trust, and all other instruments, agreements and documents, whether now be hereafter existing, executed in connection with the indebtedness.

Rants. The word "Rents" means all present and bilure rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (1) PAYMENT OF THE INDEPTEDNESS AND (2) PERFORMANCE OF ALL OBLIGATIONS OF GRANTOR UNDER THIS MORTGAGE AND THE RELATED DOCUMENTS. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

FAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due, and shall strictly perform all of Grantor's obligations under this Mortgage.

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

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

Duty to Maintein. Granicr shall maintain the Property in leganlable condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Hazardous Substances. The terms "fluzirdous waste," "hazardous substance," "disposal," "release," and "threatened release," as used in this Mottgape, 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 sag: ("CERCLA"), the Superfound Amendments and Reputhorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hezardous Materials Transpiritation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 49 U.S.C. Section 6901, et seq., or other applicable state or Federal taws, rules, or regulations adopted pursuant to any of the foregoing. Grantor regressors:

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and warrants to Lender that: (a) Durling the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or literatured release of any hazardous waste or substance by any person on, under, or about the Property; (b) Grantor has no knowledge of, or renson to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing. (i) any use, generation, manufacture, storage, treatment, disposal, release, or threatened release of any hazardous waste or substance by any price owners or occupants 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 the applicable federal, state, and local laws, regulations and ordinances described above. Grantor authorizes Lender and Property with this section of the Mortgage. Any inspections and lests as Lender may deem appropriate to determine compliance of the Property with this section of the Mortgage. Any inspections or tests made by Lender shall be for Lander's purposes only and shall not be construed to create any responsibility or liability on the part of Lander to Grantor or to any cliber person. The representations and warranties eny tuture claims against Lender for Indemnity or contribution in the event Grantor hazardous waste. Grantor hereby (a) releases and walves eny tuture claims against Lender for Indemnity and hold harmless Lender against

Nulsance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Specifically without limitation, Grantor will not remove, or grant to any other party the right to remove, any timber, minerely inscluding oil and gas), soil, gravel or rock products without the prior written consent of Lender.

Removal of imp. Jements. Grantor shall not demolish or remove any improvements from the Real Property without the prior written consent of Lender. As a contain 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 En'er. Lender and its agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and in 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 artific ites applicable to the use or occupancy of the Property. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so foug as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a safety bond, reasonably satisfactory to Lender, to protect Lender's interest.

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

I'WE ON SALE - CONSENT BY LENDER. Lender may, at its option, declare immediately due and payable all sums secured by this Mortgage upon the tale or transfer, without the Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or my right, title or interest therein; whether legal or equitable; whether voluntary or involuntary whether by outright sale, deed, installment sale contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of my beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of Real Property interest. If any Contract, or partnership, transfer also includes any change in ownership of more than twenty-five percent (25%) of the voting stock or pe thereby interests, as 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 lift loss law.

TAXES AND LIENS. The following provisions relating to the taxes and ilens on the Property are a part of this Mortgage.

Payment. Grantor shall pay when due (and in all events prior to bin nuercy) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Croperty free of all liens having priority over or equal to the Interest of Londer under this Mortgage, except for the lien of taxes and assessments not die, and except as otherwise provided in the following paragraph.

Right To Contest. Granter may withhold payment of any tax, assessment, or claim in connection with a good talth dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien art us or is filed as a result of hompayment, Grantor shall within lifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and attorneys' fees or other charges that could not as a result of a foreclesure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment to ore enforcement against the Property. Grantor shall name Lander as an additional obligee under any surety bond furnished in the contest procedures.

Evidence of Payment. Grantor shall upon demand furnish to Londer satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written state nent of the taxes and assessments against the Property.

Notice of Construction. Grantor shall notify Lerider at least fifteen (15) days before any work is commercial, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be a serted on account of the work, services, or materials. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Morror are

Maintenance of Insurance. Granter shall produce and maintain policies of fire insurance with standard extended overage 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 colonsurance clause, and with a standard mortgagee clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Granter shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of ten (10) days' prior written notice to Lender. Should the Real Froperty at any time become located in an eral designated by the Director of the Federal Energency Management Agency as a special flood insurance, Granter agrees to obtain and maintain Federal Flood Insurance, to the extent such insurance is required and is or becomes available, for the term of the loan and for the tull unpaid principal balance of the loan, or the maximum limit of coverage that is available, whichever is less.

Application of Proceeds. Granter shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Grantor falls 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 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 demaged or destroyed Improvements in a manner satisfactory to apply the proceeds to restoration and repair, Grantor shall repair or replace the demaged or destroyed Improvements in a manner satisfactory to 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 then not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Mortgage, a then proceeds after payment in full of the Indebtedness, such proceeds shall be paid to Grantor.

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

Grantor's Report on Insurance. Upon request of Lender, however not more than once a year, Grantor shall turnish to Lender a report on each existing policy of insurance showing: (a) the name of the insurer; (b) the risks insured; (c) the amount of the policy; (d) the property insured, the then current replacement value of such property, and the manner of determining that value; and (e) the expiration date of the policy. Grantor shall, upon request of Lender, have an independent appraisor salisfactory to Lender determine the cash value replacement cost of the Property.

EXPENDITURES BY LENDER. If Grantor falls to comply with any provision of this Mortgage, or if any action or proceeding is commenced that would materially affect Lender's interests in the Property, Lender on Grantor's behalf may, but shall not be required to, take any action that Lender deems appropriate. Any amount that Lender expensis in so doing will bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses, at Lender's option, will (a) be payable on demand. (b) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (i) the term of any applicable insurance policy or (ii) the remaining term of the Note, or (c) be resided as a balloon payment which will be due and payable at the Note's maturity. This Mortgage also will secure payment of these amounts. The rights provided for in this paragraph shalf be in addition to any other rights or any remedies to which Lender may be entitled on account of the delivit. Any such action by Lender shall not be constructive during the default so as to bur Lander.

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WARHARTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Mortgage.

Title. Granter warrants that: (a) Granter holds good and marketable little of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the flest Property description or in any title insurance policy, title report, or final title opinion issued in taxor of, and accepted by, Lender in connection with this Mortgage, and (b) Granter has the full right, power, and authority to execute and deliver this Mortgage to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the tawful claims of all persons. In the event any action or proceeding is commanded that questions Grantor's tille or the Interest of Lender under this 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.

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

CONDEMNATION. The following provisions relating to condemnation of the Property are a part of this Mortgage.

Application of Net Proceeds. 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 not proceeds of the award be applied to the indebtedness or the repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' less or Lender in connection with the condemnation.

Proceedings. If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be accessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to party apply in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments as may be requested by it from time to time to permit such participation.

IMPOSITION OF TAXES, TELTS AND CHARGES BY GOVERNMENTAL AUTHORITIES. The following provisions relating to governmental taxes, fees and charges are a part of the Archages:

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

Taxes. The following shall constitute taxes to which this section applies: (a) a specific tax upon this type of Mortgage or upon all or any part of the indebtudness secured by this mortgage: (b) a specific tax on Grantor which Grantor is authorized or required to deduct from payments on the indebtudness secured by this type of Mortgage chargeable against the Lender or the holder of the Note; and (d) a specific tax on all or any portion of the Police or on payments of principal and interest made by Grantor.

Subsequent Taxes. If any tax to which this sould applies is enacted subsequent to the date of this Mortgage, this 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 below. It becomes delinquent, or (b) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient or porate surety band or other security satisfactory to Lender.

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

Security Agreement. This instrument shall constitute a security rement to the extent any of the Property constitutes fixtures or other personal property, and Lender shall have all of the rights of a secured par y under the Uniform Commercial Code as amended from time to time.

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

Addresses. The melling addresses of Grantor (dehtor) and t.ander (secured party), from which information concerning the security interest granted by this Mortgage may be obtained (each as required by the Uniform Commerc's Code), are as stated on the first page of this Mortgage.

FURTHER ASSURANCES; ATTORNEY-IN-FACT. The following provisions relating to further assurances and attornny-in-fact are a part of this Mortgage.

Further Assurances. At any time, and from time to time, upon request of Lender, Gran or will make, execute and rietiver, 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 rerecorded, as the case may be, at such times and in such offices and places as Lender may usern appropriate, any and all such mortgages, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue, or preserve. (a) the obligations of Grantor under the Note, this Mortgage, and the Related Documents, and (b) the tiens and security interests or agreed to the contrary by Lender in writing, Grantor shall reimburse Lender for all costs and expenses incrited in connection with the matters referred to in this paragraph.

Accorney-In-Fact. If Granter falls to do any of the things referred to in the precading paragraph, Lender may do so for and in the name of Granter and at Granter's expense. For such purposes, Granter heroby irrevocably appoints Lender as Granter's alon ey-in-fact for the purpose of making, executing, delivering, filing, recording, and doing all other things as may be necessary or desirable, in conder's sole opinion, to accomplish the matters referred to in the preceding paragraph.

FIRE PERFORMANCE. If Grantor pays all the indebtedness when due, and otherwise performs all the obligations imposed upon Grantor under this Mortgage, Lender shall execute and deliver in Grantor a sullable satisfaction of this Mortgage and sultable statements of termination of any financing statement on title evidencing Lender's security interest in the Bents and the Personal Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time.

DEFALET. Each of the following, at the option of Lender, shall constitute an event of default ("Event of Default") under this Mortgage:

Default on Indebtedness. Failure of Grantor to make any payment when due on the Indebtedness.

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Default an Other Payments. Failure of Grantor within the time required by this Mortgage to make any payment for taxas or insurance, or any other payment necessary to prevent filing of or to effect discharge of any lien.

Compliance Default. Failure to comply with any other term, obligation, covenant or condition contained in this Mortgage, the Note or in any of the Related Documents.

Breaches. Any warranty, representation or statement made or turnished to Lender by or on behalf of Grantor under this Mortgage, the Note or the Related Documents is, or at the time made or turnished was, false in any material respect.

Insolvency. The insolvency of Grantor, appointment of a receiver for any part of Grantor's property, any assignment for the benefit of creditors, the commencement of any proceeding under any bankrupky or insolvency laws by or against Grantor, or the dissolution or termination of Grantor's existence as a going business (if Grantor is a business). Except to the extent prohibited by federal law or illinois law, the death of Grantor is an individual) also shall constitute an Evant of Default under this Mortgage.

Forectosure, etc. Commencement of discillosure, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Grantor against any of the Property. However, this subsection shall not apply in the event of a good faith dispute by Grantor as to the validity or reasonableness of the claim which is this basis of the foreclosure, provided that Grantor gives Lander written notice of such claim and furnishes reserves or a surely bond for the claim stitisfactory to Lender.

Breach of Other Agreement. Any breach by Grantor under the terms of any other agreement between Grantor and Lender that is not remedied within any grace period provided therein, including without finitation any agreement concerning any indebtedness or other obligation of Grantur to Lender, whether existing now or later.

Events Attecting Guarantor. Any or the preceding events occurs with respect to any Guarantor of any of the Indebtedness or such Guarantor

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Insecurity. Lender reasonably deems itself insecure

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 namedies, in addition to any other rights or remedies provided by law:

Accelerate 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.

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.

Collect Rents. Lender shall have the right, without notice to Grantor, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the indebtedness. In furtherance of this right, Lender may require any tenant or other user of this Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Gizantor's attorney-in-fact to endorse instruments recoived in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall salisty the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise is rights under this subparagraph either in person, by agent, or through a receiver.

Mortgages in Possession. Lander shat have the right to be placed as mortgages in possession or to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the indebtedness. The mortgages in possession or receiver imay serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the indebtedness by a substantial amount. Employment by Lender shall not disquality a person from serving as a receiver.

Judicial Fore ACRI Is. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

Deficiency 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 required from the exercise of the rights provided in this section.

Other Fluxmedies. Lour or shall have all other rights and remedies provided in this Mortgage or the Note or available at law or in equity.

Sale of the Property. To the extent permitted by applicable law, Grantor hereby walves any and all right to have the property marshalled. In exercising its rights and remadies, 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 a did at any public sale on all or any portion of the Property.

Wolfco of Sale. Lender shall give Branto 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 in ended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least ten (10) days before the time of the 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 to demand strict cample are with that provision or any other provision. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and junit exition to make expenditures or take action to perform an obligation of Grantor under this Mortgage after failure of Grantor to perform shall not affect Lender's right to declare a default and exercise its remedies under this Mortgage.

Alterneys' Fees; Expenses. If Lender institutes any juit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as a nice news' fees at Irial and on any appeal. Whether or not any court action is involved, all reasonable expenses incurred by Lender that in Lancer's reintenance are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the indebtadness payable an demand and shall bear interest from the date of expenditure until repaid at the Note rate. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees and legal expenses whether or not there is a lawoult, including afterneys' fees for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals and any anticipated nost-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and a pricel des, and title insurance, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to ell other sums provided by law.

NOTICES TO GRANTOR AND OTHER PARTIES. Any notice under this the prope, including without limitation any notice of default and any notice of sale to Grantor, shall be in writing and shall be effective when actually delivered only. If mailed, shall be deemed effective when deposited in the United States mail first class, registered mail, postage prepaid, directed to the addresses forwan near the beginning of this Mortgage. Any party may change its address for notices under this Mortgage by giving formal written notice to the only nearlies, specifying that the purpose of the notice is to change the party's address. All copies of notices of foreclosure from the holder of any lien within has priority over this Mortgage shall be sent to Lender's address, as shown near the beginning of this Mortgage. For notice purposes, Grantor agrees to keep to note informed at all times of Grantor's current address.

ASSOCIATION OF UNIT OWNERS. The following provisions apply if the Real Property has been submitted to unit ownership law or similar law for the establishment of condominiums or cooperative inwinership of the Real Property:

Power of Atterney. Granter grants an irravocable power of atterney to Lender to vote in its abscription on any matter that may come before the association of unit owners. Lender shall have the right to exercise this power of atterney on after default by Granter; however, Lender may decline to exercise this power as it sees fit.

Insurance. The insurance as required arrove may be carried by the association of unit owners on Crantor's behalf, and the proceeds of such insurance may be paid to the association of unit owners for the purpose of repairing or reconstruction the Property. If not so used by the association, such proceeds shall be paid to Lender.

Default. Failure of Granter to perform try of the obligations imposed on Granter by the declaration of milting the Real Property to unit ownership, by the bylaws of the association of unit owners, or by any rules or regulations thereunder, about the content of default under this Modigage. If Granter's interest in the Real Property is a leasehold interest and such property has been submitted to unit ownership, any failure of Granter to perform any of the obligations trapped on Granter by the lease of the Real Property from its owner, any default under such lease which might result in termination of the lease at ill perfains to the Real Property, or any failure of Granter as a member of an association of unit owners to take any reasonable action within Granter's power to prevent a default under such lease by the association of unit owners or by any member of the association shall be an Event of Default under this Modigage.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Mortgage:

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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 of or amendment to this Mortgage shall be affective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Annual Reports. If the Property is used for purposes other than Grantor's residence, Grantor shall turnish to Lender, upon request, a certified statement of net operating income received from the Property during Grantor's previous fiscal year in such form and detail as Lender shall require. "Net operating income" shall mean all cash receipts from the Property less all cash expenditures made in connection with the operation of the Property.

Applicable Law. This Mortgage has been delivered to Lender and accepted by Lender in the State of Hillinois. This Mortgage shall be governed by and construed in accordance with the laws of the State of Hillinois.

Caption Heatings. Caption headings in this 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 injecest 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 lapacity, without the written consent of Lender.

Severability. If a court of compotent jurisdiction finds any provision of this 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 persons or circumstances. If feasible, any such offending provision shall be deemed to be modified to be within the finding of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of this Mortgage in all other respects shall remain valid and enforceable.

Successors and Assigna. Subject to the limitations stated in this Morigage on transfer of Grantor's interest, this Morigage shall be binding upon and inuite to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deel with Grantor's successors with reference to this Morigage and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Morigage or liability under the indebtedness.

Time is of the Essence. Time is of the espence in the performance of this Mortgage.

Waiver of Homestead Exemption. Grintist beacty releases and waives 18 rights and benefits of the homestead exemption laws of the State of Minols as to all Indebtoriness sectived by this Mortgage.

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Welvers and Consents. Lender shift not be deemed to have waived any rights under this Mortgage (or under the Related Documents) unless such waiver is in writing and signed by Lender. No delay or omission on the part of Lender in examining any right shall operate as a waiver of such right or any other right. A waiver by any party of a provision of this Mortgage shall not constitute a waiver of or prejudice the party's right of demand strict 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 valver of any of Lender's rights or any of Grantor's obligations as to any future transactions. Whenever consent by Lender is required in this Mortgage, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required.

GRANTOR ACKNOWLEDGES HAVING	READ ALL THE PROVISION	S OF THIS MORTGAGE, AND	GRANTOR AGREES TO ITS	TERMS.
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On this day before me, the undersigned	Notice Public, personally appe	arad Youn Rin Chung, to me i	moves in he the individual de-	
On this day before me, the undersigned associated the Mortgage, and acknowled purposes therein mentioned.	get I so no or she signed the	e Mongage as his or her free	and voluntary sol and dead	, for the uses and
Given under my hand and officer seat	141 CZ 0 42	dey of Octobe	r 1072	
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네. 아ુ네는 아이를 보는 것이다.			C	

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