CONSIDERATION AND GRANT OF MORTGAGE

This mortgage is made on the data noted above between the parties listed below. Under this mortgage and related Homeowner's Equityline Account Contract ("Account"), Mortgages is obligated to make future advances on a continuing basis, for five (5) years, up to the principal amount shown below (Mortgager's Credit Limit), consistent with the terms of the Account. Any party interested in the details related to Mortgages's continuing obligation to make advances to Mortgager(s) is advised to consult Mortgages's obligation to make continued advances to Mortgager(s) inconsideration of Mortgages's obligation to make continued advances to Mortgager(s) inconsideration of Mortgages and warrants to the Mortgages, its successors and assigns, forever, the land and property located and described as noted below, together with all interest in the property or right, privilege or improvement belonging or passable with the property, essements and rights of way of the property and all buildings and fixtures.

PROPERTY DESCRIPTION

Lot 54 in William Zelosky's Subdivision of Block 10 in the Subdivision of Section 19, Township 40 North, Range 14 East of the Third Principal Meridian, (except the Southwest & of the Northeast & and the Southeast & of the Northwest & and the East & of the Southeast & thereof) in Cook County, Illinois.

14-19-109-014 P.I.N.

3819 N. Claremont Property Address:

MORTGAGOR(S)	MORTGAGEE NAME(8) LINCOLN PARK FEDERAL SAVINGS AND LOAN ASSOCIATION ADDRESS 1948 W. IRVING PARK ROAD CITY CHICAGO	
NAME(S) Ingeborg I. Lawrence, a Widow and Andrew E. Lawrence, a Bachelor		
3819 N. Claremont Ave.		
Chicago		
Cook Tinois	COOK	ILLINOIS
PRINCIPAL AMOUNT (MORTGAGOR'S CREDIT) INGT)		
Eighteen Thousand and No 100		\$ 18,000.00

- COLLATERAL FOR ACCOUNT. This Mortgage is given to account to the agreements specified in this Mortgage as well as the Account Contract between Mortgagor(s) and Mortgagee which this Mortgage secures
- PAYMENT. The Mortgagor(s) will pay all indebtedness secured by this Nortgage according to the terms of the Contract between Mortgagor(s) and Mortgages which is secured by this Mortgage
- COLLATERAL PROTECTION. The Mortgagor(s) will keep all of the prop. ..., mortgaged in good rapair, and will keep it insured for Mortgagoe's protection with an insurer of the Mortgagor's choice. The Mortgagor(s) will pay all laxes, assessme its, and other charges when they are due.
- DUE ON SALE. In the event the Mortgagor(s) shall sell, assign or otherwise trinsfer their interest in the property, whether by deed, contract, or otherwise, such sale or assignment may, at the Mortgagoe's right to deniand payment in full.
- FORECLOSURE COSTS. Mortgagor(s) agree to pay, and this Mortgage shall secure, the payment of all costs of foreclosure, including, but not limited to, research attorney (see, costs of abstract, this insurance, court and advertising costs.
- Entoney rees, costs of abstract, the insulance, costs and advertising costs.

 FORECLOBURE AND SALE. In the event the Mortgagor(s) defaults on the payment of any inde iteriness secured by this Mortgage or commits any other act or omissions as specified in the Account Contract which is secured by this Mortgage under the provision and a index in a count Termination and Acceleration of Amount Due, the Mortgage, may proceed to foreclose under the Mortgage Foreclosure Law for the State of Illinois or under any off at statutory procedure for Greciosure of a mortgage. The Mortgagor(s) hereby waives and releases all rights under any homestead or exemption law that might otherwise affect the real estate being mortgaged hereunder.
- CHARGES: LIENS. Borrower shall pay all taxes, assessments, charges, lines and impositions attributable of the Property which may attain priority over this Security Instru-
- HAZARD OR PROPERTY INSURANCE. Borrower shall keep the improvements now existing or hereafter new led on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lind., requires insurance. This insurance that be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be on seen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower falls to maintain coverage described above, Lender may, at Lender's prion, obtain coverage to protoct Lender's rights in the Property in accordance with paragraph 11.

in the Property in accordance with paragraph 17.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Ander shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lander all receipts of paid pramiums and renewal notice, in this event of loss, Borrower shall give prompt notice to the insurance carrier and Lender may make proof of loss if not made promptly by Borrower.

Unless Lander and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the "reperindance, if the restoration or repair is not economically feasible and Lender's security is not teasemed. If the restoration or repair is not economically feasible or Lander's excurtly would be leasemed, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to sattle a claim, then Lender may """ or insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due, "The "Orday period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due drug of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. It under paragraph 22, the Property is acquired by Lender, Borrower in this own insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secure or "the Security Instrument immediately prior to the acquisition.

OCCUPANCY, PRESERVATION, MAINTENANCE AND "ROTECTION OF THE PROPERTY: BORROWER'S LOAN APPLICATION: LEASEMOLEDS.

- Immediately prior to the acquisition.

 OCCUPANCY, PRESERVATION, MAINTENANCE AND "ROTECTION OF THE PROPERTY: BORROWER'S LOAN APPLICATION; LEASEHOLDS. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any foretiture suction or proceeding, whether own or criminal, is begun that in Lender's good faith judgement could result in foreiture of the Property or otherwise, materially impair the flen created by this Security Instrument or Lender's security interest. Borrower and telestate, as provided in paragraph 19, by causing the sction or proceeding to be dismissed with a ruling that, in Lender's security interest. Borrower shall also be in default if Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security instrument and provision or interest in the Property as a principal residence. If this Security instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee tile to the Property as a principal residence. If this Security instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee tile to the Property, the leasehold and the fee tile shall not merge unifest. Lender agrees to the merger in writing.
- PROTECTION OF LENDER'S RIGHTS IN THE PROPERTY. If Borrower fails to perform the coverants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' less and entering on the Property to make repairs. Although Lender may take action under this paragraph 11, Lender does not have to do so.

 Any amounts disbursed by Lender under this paragraph 11 shall become additional debt of Borrower secured by this Security Instrument, Unless Borrower and Lender agree to other larger to gayeen, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with Interest, upon replice from

Lender to Borrower requesting payment

- INSPECTION. Lender or its agents may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection
- BORROWER NOT RELEASED; FORBEARANCE BY LENDER NOT A WAIVER. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Botrower or Borrower's successors in interest. Lender shall not be required to commence proceedings appliants any successor in Interest or returns to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in Interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or proclude the exercise of any right or remedy.
- SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; CO-SIGNERS. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 18. Borrower's covenants and agreements shall be joint and several.
- NOTICES. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Sorrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lencer's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph. 2350

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16. GOVERNING LAW; SEVERABILITY. This Sexurity Instrument or the Note obtained by Lindo at law and the law of the idea of the Property is located. In the event that any provision or clause of this Sexurity Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable. BORROWER'S COPY. Borrower shall be given one conformed copy of the Note and of this Security Instrument TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER. It all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Burrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or maked within which Borrower must pay all sumes secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration to this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower. period, Lender may invoke any remedies permitted by this Security Instrument without rurner notice or demand on Borrower.

BORROWER'S RIGHT TO REINSTATE. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property purpose to sale contained in this Security Instrument; or (b) entry of a judgement enforcing this Security Instrument. Those conditions are that Borrower; (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or elevements. (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorney's lees; and (d) takes such action as pender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration under paregraph 18.

SALE DE NOTE: CHANGE DE LOAN SERVICER. The Note or a nation interest in the Note (together with this Security Instrument) may be sold one or more times without SALE OF NOTE; CHANGE OF LOAN SERVICER. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 15 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law. HAZARDOUS SUBSTANCES. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential apply to the presence, use, or storage on the Property of small quantities of nazizadous quotientes that are generally in the Property.

Borrower shall prompty, the Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or equilatory agency or private party involving the Property at a ly Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, the any removal or other remediation of any Hazardous Substance affecting the Property is necessary. Borrower shall promptly take at necessary remedial actions in accordations with Environmental Law.

As used in this paragraph 2. Hazardous Substances' are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flamm uble or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 21, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relats to health, safety or environmental protection. NON-UNIFORM COVENANTS. Bor 3k.9 and Lender further covenant and agree as follows NON-UNIFORM COVENANTS. Borrows and Lender further covenant and agree as follows:

ACCELERATION; REMEDIES. Lender stain (ve notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration on order paragraph 18 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the Late specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to relate after acceleration and the right to sessent in the foreclosure proceeding the non-existence of a lefault or any other defense of Borrower to socieration and foreclosure. If the default is not curse on or before the date specified in the notice, Lender shall be remedied by this Security Instrument without further demand and may foreclose this Security Instrument without further provided in this paragraph 22, including, but not limit a (o) resonable attorneys' fees and costs of title evidence.

SELERE Linco payment of all sums secured by this Security Instrument Lender shall release this Security Instrument without charge shall nev RELEABE, Upon resyment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs. WAIVER OF HOMESTEAD. Borrower waives all right of homester dexemption in the Property ADDITIONAL PROVISIONS 50UNIL CLORT'S **CSU99626** COOK CONNIX RECORDER #58855 + *-85-8993 CL 147777 TRAN 1641 12/22/92 16:38:00 DELI-OT RECORDINGS SIGNATURES - MORTGAGOR(S)/NOTARIZATION SIGNED AND SEALED BY MORTGAGOR(S) Zawylwbate: 12-15-92 X Date: 12-15-92 NDIVIDUAL BORROWER/MORTGAGOR VIDUAL BORROWER/MORTGAGOR Date: __ Date: INDIVIDUAL BORROWER/MORTGAGOR INDIVIDUAL BORROWER/MORTGAGOR State of Illinois ∠Çook COUNTY OF ned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Lawrence and personally known to me to be the same person whose name(s) is subscribed to the nge borg entappeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. Given under givinal de do official seal, this 15 tyofficial SEAL" December Notary Public, State of Illinois een Commissio Notary Public LINCOS PRANK FEDERAL SAVINGS AND LOAN ASSOCIATION Colleen Butterly 1946 W. Irving Park Rd.

1946 W. IRVING PARK ROAD CHICAGO, ILLINOIS 60613

Chicago, IL 60613