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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on 13TH day of APRIL, 1992. mortgagor is JOHN F BRENNAN AND DEBRA J BRENNAN HUSBAND AND WIFE ("Borrower"). This Socurity Instrument is given to MORTGAGE CAPITAL CORPORATION, which is organized and existing under the laws of Minnosota, and whose address is 111 E. KELLOGI BLVD. ST. PAUL, MN 55101 ("Lender"). Borrower owes Lender the principal num of EIGHTY ONE THOUSAND and no/100 Dollard (U.S. \$ 81,000,00). This dobt is evidenced by Borrower's note dated the same date as this Security Instrument ("hera"), which provides for monthly payments, with the full debt, if not paid earlier, to and payable on the first day of MAY, 2007. Instrument secure: To Lender: (a) the repayment of the debt evidenced by the Note, with interest, fad all renewals, extensions and modifications of the (b) the payment of all other sums, with interest, advanced under paragraph protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and acroments under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convoy to Londer the following described property located in COOK County, Illinois:

LOT 25 IN BLOCK 21 OF THE EIGHT APPLITION TO MEDEMA'S ALVISTA GARDENS, BEING A SUBDIVISION OF PART OF THE HORTHWEST 2/4 OF SECTION 17, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERICIAN, IN THE VILLAGE OF OAK FOREST, COUNTY, ILLINOIS,

92257063

28-17-120-025

which has the address of 15135 S RIDGELAND [Street]

("Property Address");

Illinois 60452

[Zip Code]

OAK FOREST,

TOGETHER WITH all the Improvement now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All remarks and additions shall also be covered by this Security Instrument. All of the foregoing is refered to in this Security Instrument as the "Property,"

BORROWER COVENANTS that Borrower is tawfully spined of the patate hereby convoyer and has the right to mortgage, grant and convey the Property and that the Property is unencombered, e.e.pt for encombrances of record, Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform coverance with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph B, in lieu of the payment of mortgage insurance premiums. These items are called "Eacrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section §2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality of entity (including Lender, if Lender is such an institution) or in any federal Home Loan Bank. Lander shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays (or own interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may rejulie Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable, law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earning on the Funds, Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and droits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as the funds are security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law. Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any vinc. is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such rase Borrower shall pay to Lender the amount necessary to make up the difficiency. Borrower shall make up the difficiency in no more than twelve monthly payments, at Lander's sole discretion.

Upon payment in full of all sums secured by this Scurity Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sail the Property, Lender, prior to the acquisition or sale of the Property, hall apply any funds held by Lender at the time of acquisition or sale as a credit against the sums secured or this Security Instrument.

3. Application of Phyments. Unless applicable law provide, controlled, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment tranges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and Leasehold payments or ground rents, if any. Borrower shall pay these obligations in the argument provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender ruce(o s evidencing the payments.

Borrower shall promptly discharge any lies which has priority over this Security Instrument unless Borrowers (a) agrees in writing to the payment of the obligation secured by the lies in a monner acceptable to Lender; (b) contests in good faith the lies by, or defends against enforcement of the lies in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lies or (c) secures from the holder of the lies an agreement satisfactory to Lender subordinating the lies to this Security Instrument. If Lender determines that any part of the Property is subject to a lies which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lies. Borrower shall satisfy the lies or take one or more of the actions set forth above within 10 days of the giving of notice.

5, Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected 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 Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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

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restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's recurity is not townshed. If the restoration or repair is not economically feasible or tender's security would be tessened, 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 settle in claim, then Lender may collect the 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 30-day 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 date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security instrument immediately prior to the acquisition.

- 6. Occupancy, Preservation, Maintenance and Protection of the Property; Barrower'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 accupy the property as Borrower's principal residence for at least one year after the date of occupancy, unleas Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumitances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Proporty to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civit or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the tien created by this Securit, 'omtrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in a proph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith differmination, precludes forfeiture of the Berrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default If Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupanty of 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 title to the Property, the less hold and the fee title shall not merge unless. Lender agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Institutes, or there is a legal proceeding that may significantly affect Lender's rights in the Property (uch 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 away include paying any sums secured by a lien which has priority over this Security Instrument, appearing in count, paying reasonable attorneys! fees and entering on the Prope to to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do we.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Berrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

- 8. Mortgage Insurance, If Lender required mortgage insurance as a condition of making the toan secured by this Security Instrument, Borrower shall pay the premiums regularly to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage equired by Lexier tupses or censes to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from a alternate mortgage insurer approved by Lender, If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly partyage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in collect. Lender will accept, use and retain those payments as a loss reserve in lieu of mortgage insurance. (reserve payments may no longer be required, at the option of tender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends. In accordance with any written agreement between Borrower and Lender or applicable law.
- 9. Inspection, Lender or its agent 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.
- 10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in tieu of conxistmation, are hereby assigned and shall be paid to Lender.

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In the event of a tith inking of the Property, the process shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the consensor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

- 11. Borrower of the time for payment or modification of importization 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 Borrower or Borrower's successor. In interest, Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify pmortization 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 for granned by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of the remedy.
- 12. 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 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to Montgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations ith regard to the terms of this Security Instrument or the Note without that Borrower's consent.
- 13. Loan Charges, If the Loan secured by this Sectrity Instrument is subject to a law which sets maximum Loan charges, and that law is finally interpreted for that the interest or other Loan charges collected or to be collected in connection with the loan except the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any summa already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owns and the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction visit be treated as a partial prepayment without any prepayment charge under the Note.
- 14. Hotices. 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 require, use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument whall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
- 15. Governing Law; Severability. This Security Instrument shall be governed by federa. Low and the law of the jurisdiction in which the Property is located. In the event that any provision or plause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not refer to other provisions of this Security Instrument or the Note which can be given affect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
- 16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.
- 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower 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. Kowever, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.
- If Londor expresses 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 mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay those sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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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 apacify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment 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 agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys? fees; and (d) takes such action as Lender 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 had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. 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 14 above and applicable law. The notice will state the name and address of the now Loan Servicer and the address to which payments should be made. The notice will also contain, any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hiza dous 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 the generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give cender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or equiatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory methority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic posticides and herbicides, volatile solvents, substances containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further coverint and agree as follows:

21. Acceleration: Remedies, Lender shall give notice to a grower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 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 date 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 reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instance without further demand and may foreclose this Security Instrument by judicial proceeding. Lender. shall be entitled to collect all expenses incurred in pursuing the remedies provided in this peragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

ţ) Adjustable Rate Rider	() Condominium Rider	ţ	1 1-4 Family Rider
ι	1 Graduated Payment Rider	[] Planned Unit Development Rider	· t	1 Biwookly Phyment Ride
ţ	1 Balloon Rider	[] Rate Improvement Rider	ι] Second Home Rider
ι) V.A. RIDER	[] Other(s) (specify)		

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