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EXHIBIT A

Box 319

[Space Above This Line For Recording Data]

MORTGAGE

209641
09582974309

THIS MORTGAGE ("Security Instrument") is given on SEPTEMBER 5 19 86 The mortgagor is JERZY RUTKOWSKI AND HELENA RUTKOWSKI, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to UNITED SAVINGS OF AMERICA

which is organized and existing under the laws of THE STATE OF ILLINOIS, and whose address is 4730 WEST 75TH STREET CHICAGO, ILLINOIS 60652 ("Lender").

Borrower owes Lender the principal sum of FIFTY TWO THOUSAND AND NO/100---

92316682

Dollar (U.S.) 52,000.00. This debt is evidenced by Borrower's note

dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on OCTOBER 1, 2001. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

LOT 3 IN BLOCK 5 IN GLADSTONE GARDENS, A SUBDIVISION OF LOTS 1 AND 2 (EXCEPT THEREFROM THE NORTHERLY 150 FEET THEREOF) LYING IMMEDIATELY SOUTH OF AND AT RIGHT ANGLES TO THE SOUTH LINE OF THE CHICAGO AND NORTH WESTERN RAILROAD RIGHT OF WAY IN THE CIRCUIT COURT PARTITION OF THAT PART OF THE WEST HALF OF THE NORTHEAST QUARTER OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, SOUTH OF THE CHICAGO AND NORTH WESTERN RAILROAD RIGHT OF WAY, IN COOK COUNTY, ILLINOIS.

13-08-217-010

cert # 1105591

which has the address of 5309 NORTH AUSTIN CHICAGO (Street) (City) Illinois 60630 ("Property Address"); (Zip Code)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and shall 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 covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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FIRST MORTGAGE STRATEGIES GROUP
889 Ridgeland Blvd. Suite 200 Memphis, TN 38120
Telephone: (901) 762-7100


AFFIDAVIT OF NOTIFICATION OF ASSIGNMENT OF MORTGAGE

I, Mark Powell, as agent for GMAC Mortgage Corporation of Iowa, of the mortgage registered as document number 3546799, being first duly sworn upon oath, states:

1. That notification was given to JERZY RUTKOWSKI AND HELENA RUTKOWSKI, at 5309 NORTH AUSTIN who are the owners of record on Certificate No. 1105591, and mortgagors on document no. 3546799, that the subject mortgage was being assigned.

2. That presentation to the Registrar of filing of the assignment of mortgage would cause the property to be withdrawn from the Torrens system and recorded with the Recorder of Deeds of Cook County.

I, Mark Powell, declare under penalties of perjury that I have examined this form and that all statements included in this affidavit to the best of my knowledge and belief are true, correct, and complete.



Mark Powell
Assignment Director

Subscribed and sworn to before
me by the said Mark Powell this
24th day of March, 1992.



Notary Public

My Commission Expires November 7, 1994

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