

FIRSTAR**Home Equity
Line of Credit Agreement**

8678923-9001

MAXIMUM CREDIT	CURRENT BALANCE	INTEREST RATE	CONTRACT NUMBER	CORRESPONDING ANNUAL PERCENTAGE RATE	MAXIMUM INTEREST RATE
\$ 15,000.00	6.5%	1.5%	021918	8.0%	18.0%
LOAN BALANCE HELD CREDIT AMOUNT	-0-	\$ 20.00	\$ 10.00	\$ N/A	\$ 225.00
ORIGINAL TERM DATE	-0-	MINIMUM DRAW AMOUNT	REBATE FOR DIRECT STATEMENTS	AMOUNT FOR DIRECT STATEMENTS	TERM DATE
FINAL TERMINATION DATE	April 15, 1997	\$500.00	Monthly	April 15th	

 If checked, this Agreement is a renewal and extension of that Agreement dated _____. If checked, this Agreement is a renewal, extension, and modification of that Agreement dated _____.

In this Agreement, the words you, your and Borrower mean each person who signs this Agreement as Borrower. We, us, our and Bank mean the bank named below. Account means your Home Equity Line of Credit Account number. Checks, when written, when we have provided to you for signature, the Account. Loan Balance means the outstanding balance of all loans that have been posted to the Account. Account Balance means the entire outstanding balance of the Account (loan balance plus billed but unpaid finance charges plus all other called but unpaid charges).

1. COMMITMENT. We have established a credit line for you in the amount of the Maximum Credit disclosed above. We agree to make loans to you during the term of this Agreement so long as your Loan Balance, as increased by any loan does not exceed the Maximum Credit. You agree not to write checks or request loans in amounts which will cause your Loan Balance to exceed the Maximum Credit. This Agreement will be effective upon your payment of any fees of due disclosed above and upon the expiration of any rights you may have to rescind the security interest which you give us in the Collateral described above. This Agreement will terminate on the earlier of the Final Termination Date disclosed above, when you notify us in writing to terminate the Account, or when we exercise our right to terminate the Account under Section 11 of this Agreement.

2. LOANS. You agree that all loans we make to you according to this Agreement will be added to your Loan Balance and subject to the terms of this Agreement. Our payment of any Checks will be made to a bank branch nearest the place of issue of the Check and will be added to your Loan Balance. We do not accept cash deposits to refuse to pay my Check prearranged to be for an amount less than the Minimum Draw Amount disclosed above. We will stop payment on any Check within a reasonable time after receiving your Stop Notice and order. Our stop orders are effective for fourteen (14) days unless indicated in writing. Written orders are effective for six (6) months unless renewed in writing.

You may also choose to pay by check, money order or cashier's check that are deposited at least 48 hrs. from the Minimum Draw Amount directly to any deposit account you have with us. All funds that we deposit directly into your deposit account will be added to your Loan Balance as of the date of deposit.

If you request a loan other than by the ways stated above, we may refuse to make the same unless we have a good otherwise in writing. If you request a loan that will cause your Loan Balance to exceed the Maximum Credit, we may decline to make the loan in addition. We may, but are not obligated to, make loans to you after we have given you written notice that your Account has been suspended and before we have given written notice to you that your Account has been terminated or after this Agreement has been terminated.

3. FINANCE CHARGES. Your Account will be subject to interest, Finance Charges, using each banking cycle in which the Account has an outstanding Loan Balance. We will compute the Finance Charge for each banking period by multiplying the effective Daily Periodic Rate times the actual daily Loan Balance for each day in the billing period. To get the Daily Loan Balance, add up the beginning Loan Balance of each day and add any new loans and subtract any payments or credits posted to the Loan Balance on that day. A day is one calendar day subject to interest from the time that they are posted. The effective date of the date they are repaid, there is no grace period.

4. DAILY PERIODIC RATE: VARIABLE RATE FEATURE. Corresponding Periodic Rate for your Account and corresponding Annual Percentage Rate are disclosed above. The corresponding Annual Percentage Rate does not include the effect of the Daily Interest Rate and is based on the Actual Periodic Rate as a variable rate that will be adjusted on the first day of the month following the end of this Agreement and on the first day of each month thereafter according to the movements of the Index Rate, then as effective for the Account. The Daily Interest Rate is the interest rate per day calculated on the first day of each month from the Monthly Rate. Section of the Wall Street Journal, The Wall Street Journal and published on the first day of each month from the Daily Periodic Rate published in the last edition of the Wall Street Journal paid off before the first day of that month. The Daily Periodic Rate as defined from time to time, will be equal to 1/365 of the sum of the Index Rate plus the Margin. The Margin is the difference between the Index Rate and the Daily Periodic Rate as disclosed above. If any of the state usury ceiling set by law of any state becomes less than the Daily Periodic Rate, then the interest on your Account may increase or decrease.

5. INSURANCE APPLICATION.**MAXIMUM AMOUNT OF LIFE \$50,000.00 SCHEDULED EXPIRATION DATE**

92050927

MAXIMUM ELIGIBILITY AGE 65.

In this insurance application, the words I, me and my refer to any Borrower under this Personal Line of Credit Agreement who also signs this application.

I am applying for the credit insurance marked below not to exceed the Maximum Amount of Life Insurance shown above. I UNDERSTAND THAT INSURANCE IS VOLUNTARY AND NOT REQUIRED TO OPEN THIS ACCOUNT. I authorize the Bank to add the charges for insurance to my Account each month as they become due.

I understand that I am insured only for advances actually received by me and that I am not insured for any unused credit that may be available to me. I also understand that if I increase the balance in my Account after the effective date of this insurance, I will not be covered with insurance for the increase in the Account balance for six months from the date of the increase, except if I die accidentally.

I understand that this insurance will stop on the scheduled Expiration Date shown above or earlier, subject to the Provisions in my certificate. I SHOULD REFER TO THE "AMOUNT OF INSURANCE" and "WHEN INSURANCE STOPS" PROVISIONS IN MY CERTIFICATE OF INSURANCE FOR MORE INFORMATION.

I declare that my answers to the following questions are true and complete to the best of my knowledge and belief. They are the basis on which insurance requested by me may be issued.

Insured Borrower

Joint Borrower

YES NO

- Are you under age 65?
- During the past 5 years have you been treated for, or been told you had, any of the following conditions? High Blood Pressure; Heart Disease; Cancer or Tumor; Diabetes; Stroke; Disease of the Liver or Kidney; Alcoholism; Drug Addiction; any Brain, Nervous System or Mental-Neurological Disorder; Acquired Immune Deficiency Syndrome (AIDS).

YES NO

I understand that if the above representations are false, the Insurance Company's liability shall be limited to the return of the premium paid for said coverage for the first 2 years. I acknowledge that I have read or had read to me and understand this statement before signing.

Single Credit Life Monthly Premium: \$.977 Per \$100 of Insured Debt

Insured Borrower's Name:

Insured Borrower's Signature

(Date of Birth)

Joint Credit Life Monthly Premium: \$ 128 Per \$100 of Insured Debt

Insured Borrower's Name:

Insured Borrower's Signature

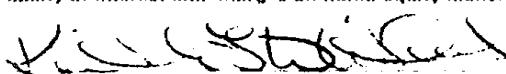
(Date of Birth)

Upon acceptance by NORTH CENTRAL LIFE Insurance Company, Inc., Paul M. Smith, the insurance shall become effective as of the effective date shown below.
729 440A

SEE REVERSE FOR ADDITIONAL CREDIT PROVISIONS
Borrower(s) should consult a tax advisor regarding tax deductibility of interest and charges on home equity loans.

FIRSTAR DuPage Bank
466 Main St., Glen Ellyn, IL 60137

By


 Signature of Borrower 4-10-92
 (SEAL)

 Type Name: **Keith P. Whitlock**
 Address: **1070 Warwick Circle North**
Hoffman Estates, IL 60194
Effective Date
Witness
Title: **ESCROW OFFICER**Address: **211 S WILKATON AVE., WILKATON, IL 60187**

Business Account No. 40-422-62

 Signature of Borrower (SEAL)
 Effective Date

 Type Name: **Jill M. Whitlock**
 Address: **1070 Warwick Circle North**
Hoffman Estates, IL 60194

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6. OTHER CHARGES. In addition to the charges set forth above, you will owe the Company any other charges which may be imposed by the Company, including but not limited to, service charges, late payment charges, account holder fees, non-sufficient funds fees, or other fees imposed by the Company from time to time. All such charges will be recorded to your Account by a check or other item that is returnable under the terms of this Agreement. You will be liable for all such fees.

7. LOAN BALANCE REPAYMENT. The Loan Balance Repayment Amount is the sum of the unpaid principal balance of the Account, plus accrued interest, plus any fees, charges, costs, and expenses, including attorney's fees, incurred by the Company in collecting on the Account, plus any other amount due under this Agreement.

8. PAYMENTS. You promise to repay the entire Account balance, plus accrued interest, plus any fees, charges, costs, and expenses, including attorney's fees, incurred by the Company in collecting on the Account, plus any other amount due under this Agreement. The payments to the Company will be made in the manner and at the times specified in this Agreement, and will be applied to the Account in accordance with the following rules:
a) First, to accrued interest and then to the principal amount of the Account.
b) Next, to any fees, charges, costs, and expenses, including attorney's fees, incurred by the Company in collecting on the Account, plus any other amount due under this Agreement.
c) Finally, to the Principal amount of the Account.
d) Then, if there is still a balance remaining on the Account, it will be applied to the Account in the same manner as above until the entire balance has been paid.
e) Any partial payments that you make will be applied to the last date of your most recent Payment. If the last day of your most recent Payment is a day before the due date of your next payment, then the next payment will be paid on the due date.
f) Any partial payments that you make will be applied to the last date of your most recent Payment. If the last day of your most recent Payment is a day before the due date of your next payment, then the next payment will be paid on the due date.

9. CREDIT INFORMATION/APPRASALS. We may obtain reports concerning your credit standing, and we may release such reports concerning your credit standing without your consent to third parties.

10. SECURITY INTEREST. You give us a security interest in the property described below, and we may exercise such rights as we may have under any applicable law of any state, or any right of trust, or other security interest in the property described below. You grant us a security interest in the property described below for the term of this Agreement, or for any period of time longer than those specifically provided under the Security Agreement. You also grant us a security interest in any deposit or security you make with us, and in the balance we are entitled to receive or any other time deposit, if prohibited by law. You further agree that any property you put up with us as security for this Agreement and any other purpose or purposes, and any other rights or items of value which we hold against you, except as otherwise provided for in your obligations under this Agreement, shall be additional collateral for your obligations under this Agreement.

- (a) Property that is margin stock as defined under Regulation T of the Federal Reserve Board.
- (b) Property that is "margin pool" as defined in Reg. A of the Permanent Order Book, or any other property with a balance due on the Account.
- (c) Property that is "commodities issued by an affiliate" of Bank within the meaning of Section 8A of the Federal Reserve Act or Section 26, 27, or 27 of the Illinois Banking Act.

If property insurance is required under the terms of any of the above, we may require that you maintain such insurance, and we may deduct the cost of the insurance from your Collateral balance. If property insurance is not required under the terms of any of the above, we may, in whole or in part, to extend this Agreement, or for any reason, deduct any amount we desire from your Collateral balance.

11. DEFAULT. You will be in default under this Agreement if any of the following occurs: Failure to pay when due;

- (a) You fail to pay the entire Account balance within one month of termination of the Agreement.
- (b) You fail to pay at least the Minimum Payment due, or failing to do so when due.
- (c) You fail to observe any covenant of this Agreement, which would reasonably be expected to interfere with our collection of the Account.
- (d) You commit fraud or make material misrepresentations to us in connection with this Agreement or the Account.

If any of the Events of Default occur, we may, after giving notice to you, terminate this Agreement and/or your credit under this Agreement, or reduce the Maximum Credit available to you. We may also require you to all of our debts under Section 32 of this Agreement.

12. ACCELERATION/SET-OFF. After an Event of Default, we may, in our sole discretion, declare the Maximum Credit available to you, or to terminate your credit under this Agreement, or to deduct your Maximum Credit available to you. We may exercise any or all of the following options under this section:
YOU KEEP WITH US. We may exercise any or all of the following options under this section:
13. CHANGES IN ACCOUNT TERMS. During the term of this Agreement, we may make changes to the Account or reduce the Maximum Credit available to you, only after providing written notice to you, and only if:

- (a) We receive a proposal that offers the opportunity of prompt early redemption of the Account, or if you elect to pay the entire Account balance, plus any fees outstanding on the Collateral that are senior to our security interest.
- (b) We discover a material adverse change in your financial condition, or if you provide information which causes us to believe that you will not be able to fulfill the terms of this Agreement.
- (c) You experience bankruptcy, insolvency, reorganization, liquidation, dissolution, or any proceeding of a similar nature, or if you file for protection under Sections 9, 10, 11, 12, 13, and 15 of the Bankruptcy and Reorganization Act, or if you file for protection under Sections 9, 10, 11, 12, and 15 of the Illinois Bankruptcy Law.
- (d) Any governmental body proposes to take possession of your property in violation of this Agreement.
- (e) Any governmental body takes action that severely affects the ability of our security interest in the Collateral, or the extent that the value of the security interest is less than 100% of the Maximum Credit.
- (f) The corresponding Annual Percentage Rate exceeds the Maximum Interest Rate.
- (g) A governmental body with legislative authority approves the proposal to the extent that your Collateral is used as collateral for a bond issued by a governmental body.

In addition to the options listed above, we may make changes to the Account or reduce the Maximum Credit available to you, only after providing written notice to you, and only if we reasonably believe that such changes will not violate the original terms of the Agreement.

We may change the Maximum Credit available to you, or to terminate your credit under this Agreement, or to deduct your Maximum Credit available to you, only after providing written notice to you, and only if we reasonably believe that such changes will not violate the original terms of the Agreement.

14. NOTICES. Any notice or demand given under this Agreement, or any other document given under this Agreement, will be effective when delivered, or when received by you, or when you acknowledge the receipt of such notice or demand.

15. JOINT ACCOUNTS. This Agreement applies to joint accounts. Any joint account holder(s) will be liable for all amounts due under this Agreement, and will be liable for all amounts due under any other documents given under this Agreement.

16. ASSIGNMENT. We may transfer our rights and duties under this Agreement to another person or entity, with the written consent of you, and we may assign this Agreement to another person or entity, with the written consent of you.

17. WAIVER. No waiver by either party of any provision of this Agreement will be effective unless it is in writing, signed by both parties. Any such written waiver will be limited to the specific provision to which it applies, and will not affect any other provision of this Agreement.

18. RESCUE AND REMEDIES. We are not liable for damages, losses, or expenses caused by fire, flood, or other acts of God, or acts of third persons, or acts of government or other public authority, or acts of labor, or strikes, or lockouts, or any other force majeure, or any other cause beyond our control.

19. INTERPRETATION. The terms and conditions of this Agreement, and the documents given under this Agreement, will be interpreted and construed in accordance with the laws of the State of Illinois.

YOUR BILLING RECORD KEEP THIS NOTICE FOR FUTURE USE

1. Your credit rating is based on information available to the Company from various sources, and is subject to change. Your credit rating may be used by the Company to determine whether to extend credit to you, and to determine the terms and conditions of such credit.

2. Notify us in case of error or objection about your bill:

- (a) Attn: Consumer Relations Department, 801 N. Franklin St., Suite 1000, Chicago, IL 60602-3737, or call 312-831-3333 or 800-831-3333.
- (b) If you believe that you have been charged for services you did not receive, or for services you received but were not charged for, you may file a complaint with the Illinois Department of Financial Institutions.

3. If you have any questions or concerns regarding your bill or this Agreement, you may contact your local branch or call 312-831-3333 or 800-831-3333.

4. You may request a copy of the Illinois Uniform Retail Installment Sales Act (URISA), by calling 800-831-3333 or by writing to the Illinois Department of Financial Institutions, Consumer Protection Division, 801 N. Franklin St., Suite 1000, Chicago, IL 60602-3737.

5. You may request a copy of the Illinois Uniform Small Business Finance Act (SBFA), by calling 800-831-3333 or by writing to the Illinois Department of Financial Institutions, Consumer Protection Division, 801 N. Franklin St., Suite 1000, Chicago, IL 60602-3737.

6. You may request a copy of the Illinois Uniform Truth-in-Lending Act (TLA), by calling 800-831-3333 or by writing to the Illinois Department of Financial Institutions, Consumer Protection Division, 801 N. Franklin St., Suite 1000, Chicago, IL 60602-3737.

7. You may request a copy of the Illinois Uniform Consumer Credit Disclosures Act (CCDA), by calling 800-831-3333 or by writing to the Illinois Department of Financial Institutions, Consumer Protection Division, 801 N. Franklin St., Suite 1000, Chicago, IL 60602-3737.

8. You may request a copy of the Illinois Uniform Electronic Transactions Act (UETA), by calling 800-831-3333 or by writing to the Illinois Department of Financial Institutions, Consumer Protection Division, 801 N. Franklin St., Suite 1000, Chicago, IL 60602-3737.

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KEITH F. WHITLOCK JILL M. WHITLOCK 1070 WARWICK CIRCLE, NORTH HOFFMAN ESTATES, IL 60194 MORTGAGOR <small>"I" includes each mortgagor above.</small>	<p style="text-align: right;">(Name) E. BOBZIEN/FIRSTAR DUPAGE BANK (Address) 466 MAIN ST., GLEN ELLYN, IL.</p> <p style="text-align: center;">FIRSTAR DUPAGE BANK 466 MAIN STREET GLEN ELLYN, IL 60137</p> <p style="text-align: right;">MORTGAGEE "You" means the mortgagee, its successors and assigns.</p>
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REAL ESTATE MORTGAGE: For value received, I, **KEITH F. WHITLOCK AND JILL M. WHITLOCK, HIS WIFE, AS JOINT**, mortgage and warrant to you to secure the payment of the secured debt described below, on **APRIL 10, 1992**, the real estate described below and all rights, easements, appurtenances, rents, leases and existing and future improvements and fixtures (all called the "property").

PROPERTY ADDRESS: **1070 WARWICK CIRCLE, NORTH** **HOFFMAN ESTATES** **Illinois** **60194**
(Street) (City) (Zip Code)

LEGAL DESCRIPTION:

LOT 12 IN BLOCK 1 IN THE URE ADDITION TO HOFFMAN ESTATES, BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 16 AND THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 17, BOTH IN TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NO.: **07-16-102-015**

DEPT-91 RECORDINGS \$27.00
 T#7999 TRAN 1047 05/21/92 12:55:00
 #3436 # 1F *—92—353927
 COOK COUNTY RECORDER

located in **COOK** County, Illinois.
TITLE: I covenant and warrant title to the property, except for encumbrances of record, municipal and zoning ordinances, current taxes and assessments not yet due and

SECURED DEBT: This mortgage secures repayment of the secured debt and the performance of the covenants and agreements contained in this mortgage and in any other document incorporated herein. Secured debt, as used in this mortgage, includes any amounts I owe you under this mortgage or under any instrument secured by this mortgage.

The secured debt is evidenced by (List all instruments and agreements secured by this mortgage and the dates thereof.):

OPEN END CREDIT PLAN CONTRACT OF APRIL 10, 1992. RIGHT OF RESCISSION DATED APRIL 10, 1992.

Future Advances: All amounts owed under the above agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

Revolving credit loan agreement dated April 10, 1992, with initial annual interest rate of 8.0 %
 All amounts owed under this agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

The above obligation is due and payable on **APRIL 15, 1997** if not paid earlier.

The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of:
FIFTEEN THOUSAND AND NO/100 Dollars (\$ 15,000.00), plus interest, plus any disbursements made for the payment of taxes, special assessments, or insurance on the property, with interest on such disbursements.

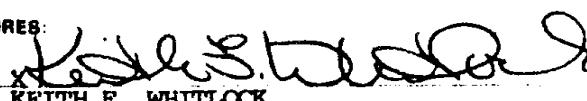
Variable Rate: The interest rate on the obligation secured by this mortgage may vary according to the terms of that obligation.

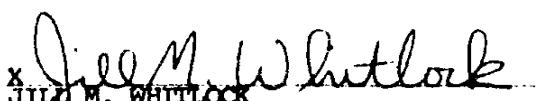
A copy of the loan agreement containing the terms under which the interest rate may vary is attached to this mortgage and made a part hereof.

TERMS AND COVENANTS: I agree to the terms and covenants contained in this mortgage and in any riders described below and signed by me.

Commercial Construction

SIGNATURES:


KEITH F. WHITLOCK


JILL M. WHITLOCK

ACKNOWLEDGMENT: STATE OF ILLINOIS.

DUPAGE

County ss:

The foregoing instrument was acknowledged before me this **10th** day of **April**, 1992.
 by **KEITH F. WHITLOCK AND JILL M. WHITLOCK**

Corporate or
Partnership
Acknowledgment

of
a

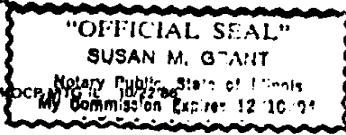
(Title)

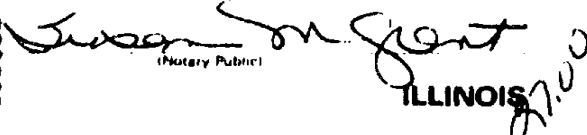
(Name of Corporation or Partnership)

on behalf of the corporation or partnership.

My commission expires: **12/10/94**

(Sign)




ILLINOIS

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OPTIONAL BACKSIDE REVISION DATE 11/14/06

1. Premises. I agree to make all payments on the secured debt when due. Unless we agree otherwise you receive from me or my beneficiaries; 1 agree to pay all taxes, assessments, insurance expenses and for your benefit. You will be named as lossesholder; General partnership; Planned Unit Developments; agrees to comply with the provisions of any lease if this mortgage is on a leasedhold.

2. Claims against Title. I will keep the property in good condition and make all repairs reasonable.

3. Insurance. I will insure the property under terms acceptable to you at my expense and for your benefit. You will be named as lossesholder until the secured debt is paid in full.

4. Property; I will keep the property in good condition and make all repairs reasonable.

5. Delinquent and Acceleration. If I fail to make any payment when due or break any covenants under this mortgage, any prior mortgage or any other debt to you as long as you may accelerate this maturity of the secured debt. I will pay these amounts to you as provided in Covenants.

6. Default and Acceleration. I fail to pay all taxes, assessments, insurance expenses, legal expenses, attorney fees if I break any covenants in this mortgage, any prior mortgage or any other debt to you as long as you may accelerate this maturity of the secured debt. I will pay these amounts to you as provided in Covenants.

7. Assignment of Rents and Profits. I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing, I may collect and retain the rents as long as I am not in default of a planned unit development. I will perform all of my duties under the condominium regulations of the condominium unit or planned unit development.

8. Waiver of Homestead. I hereby waive all right of homestead exemption in the property.

9. Lesseeship; General Partnership; Planned Unit Developments; agrees to provide you with security for performance of my duties under this mortgage if this mortgage is on a leasedhold.

10. Authority of Mortgagor to Perform Any of My Duties Under This Mortgage. I will perform any of my duties under this mortgage if I fail to perform them to the satisfaction of my name or pay any amount of my duties under this mortgage, you may do whatever is necessary for performance, you may take possession of the property or discontinue or not carry on the business of a planned unit development, you may do whatever is necessary to protect your security interest in the property or discontinue to perform it. You may include compensation the cost of repair.

11. Inspection. You may enter the property to inspect it if you give me notice beforehand. The notice must state the reasonable cause for your inspection.

12. Condemnation. I assign to you the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the property. Such proceeds will be applied as provided in Covenants. This assignment is subject to the terms of any prior security agreement.

13. Waiver. By exercising any remedy available to you, you do not waive your right to sue any other remedy. By not exercising any remedy, you do not waive your right to sue any other remedy. By not exercising any remedy, you do not waive your right to sue any other remedy.

14. Joint and Several Liability; Co-signers; Successors and Assigns. All duties under this mortgage are joint and several. If I co-sign this mortgage but do not co-sign the underlying debt, I do so only to secure the successions and assignments of either of us.

15. Notice. Unless otherwise required by law, any notice to me shall be given to me by delivering it or by mailing it by certified mail addressed to me at the property or a beneficial interest in the property or any other address which you have designated.

16. Duties and Benefits of This Mortgage. Such benefits of this mortgage shall bind and benefit the successors and assigns of either of us.

17. Transfer of the Property or a Beneficial Interest in the Mortgage. If all or any part of the property or any interest in it is sold or transferred without your prior written consent, you may demand immediate payment of the secured debt. You may not demand payment in the above situations if it is prohibited by federal law as of the date of this mortgage.

18. Transfer Your Prior Written Consent, you may demand immediate payment of the secured debt. You may not demand payment of the mortgage if it is not a natural person and a beneficial interest in the mortgage is sold or transferred. However, you may not demand payment of this mortgage unless you have given notice to your address on the front side of this mortgage, or to any other address which you have designated.

19. Notice of Sale. When I have paid the secured debt, you will discharge this mortgage without charge to me, I agree to pay all costs to record this mortgage.