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Form 109-6
Revised 10/01

ILLINOIS HOUSING DEVELOPMENT AUTHORITY
SINGLE FAMILY MORTGAGE PURCHASE PROGRAM II
1981 SERIES C AND D
MORTGAGE

MAIL TO



This instrument was prepared by:

MURWEST MORTGAGE, INC.

930 N. 120TH ST., HINCEWOOD, IL

60430

THIS MORTGAGE is made this 3rd day of JUNE, 1982.

By KENNETH C. LIEBMANN AND LINDY R. LIEBMANN, HIS WIFE,

(herein "Borrower"), and the Mortgagee, MURWEST MORTGAGE, INC.,
an institution organized and existing
under the laws of MINNESOTA, whose address is 405 S.W. 5TH STREET, DES MOINES,
IOWA 50309-4401 (herein "Lender").

Borrower is indebted to Lender in the principal sum of FORTY NINE THOUSAND EIGHT HUNDRED
FIFTY AND 00/100 DOLLARS, Dollars, which indebtedness is evidenced by Borrower's
note dated JULY, 1982 (herein "Note"), providing for monthly installments of principal and
interest, with the balance of the indebtedness, if any, due and payable on JULY 01, 2022.

To secure to Lender by the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced or expended hereunder to protect the security of this Mortgage, and the performance of the
covenants and agreements of Borrower herein contained, and (d) the repayment of any future advances, with interest thereon, made to
Borrower by Lender pursuant to paragraph 71 hereto (herein "Future Advances"), or upon due date hereby mortgage, warrant, grant and
convey to Lender the following described property located in the County of COOK, State of Illinois:

LOT 9095 IN INDIAN HILL SUBDIVISION - UNIT NO. 9, BEING A SUBDIVISION OF THE
EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 35 NORTH, RANGE 15, EAST
OF THE THIRD PRINCIPAL MERIDIAN, ALSO THE NORTHWEST 1/4 OF THE NORTHWEST 1/4
OF SECTION 31, TOWNSHIP 35 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL
MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR
OF TITLES OF COOK COUNTY, ILLINOIS, ON SEPTEMBER 15, 1970 AS DOCUMENT NUMBER
2821461 AND SURVEYOR'S CERTIFICATE OF CORRECTION THEREOF REGISTERED ON OCTOBER
5, 1970, AS DOCUMENT NUMBER 2525473, IN COOK COUNTY, ILLINOIS.



FORM 109-6-100-305

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Property of Cook County Clerk's Office

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UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and the interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances as secured by this Mortgage.

2. Funds for Taxes and Assessments. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments of principal and interest are payable under the Note until the Note is paid in full, a sum (herein "1 to 1st") equal to one-twelfth of the yearly taxes and assessments which may then be held over the Mortgage, and ground rents on the Property. If any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of year, premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account, or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing of the time of execution of the Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by the Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Lender to Borrower requesting payment thereof.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 10 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sum secured by the Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any Future Advances.

4. Chargeable Liens. Borrower shall pay all taxes, assessments and other charges, fees and impositions attributable to the Property which may then be held over the Mortgage and associated payments or ground rents if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under the Mortgage and, in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payment. Borrower shall promptly discharge any lien which has priority over this Mortgage, provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend attachment of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, lightning, including within the term "lightning coverage," and such other hazards as Lender may require and in such amounts and for such periods as Lender may require, provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender, provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the insurance carrier.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policy or renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. 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.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property if required, provided such restoration or repair is economically feasible and the security of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired thereby, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to the Borrower. If the Property is abandoned by the Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sum secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal, and not extent or pro rata, the due date of the monthly installment referred to in paragraphs 1 and 2 hereof or change the amount of such installments. If under paragraph 10 hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

6. Preservations and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. If this Mortgage is to be used in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenant creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rules is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rules sheet be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rules were a part hereof.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, bankruptcy, court enforcement, or arrangements or proceedings involving a bankrupt or defendant, then Lender at Lender's option, upon notice to Borrower, may make such appearances, discharge such suits and take such action as is necessary to protect Lender's interest, including, but not limited to, discharge of reasonable attorney's fees and entry upon the Property to make repairs. If Lender requires mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspections. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor relating to Lender's interest in the Property.

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8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for convenience in lieu of condemnation, as it hereby agrees and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sum secured by this Mortgage, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sum secured by this Mortgage such proportion of the proceeds as is equal to the proportion which the amount of the sum secured by this Mortgage immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

If the Property is abandoned by Borrower, or it, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sum secured by this Mortgage.

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

10. Borrower Not Released. Extension of the time for payment or modification of amortization of the sum secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not ipso facto release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sum secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

11. Forbearance by Lender Not a Waiver. Any forbearance by Lender in any respect, whether in regard to the payment of principal, interest, taxes, insurance premiums, or any other sum secured by this Mortgage, or in regard to the exercise of any right or remedy hereunder, or otherwise, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other taxes or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the sum secured by this Mortgage.

12. Non-Suiting Covenants. All remedies provided in the Mortgage are distinct, and cumulative to any other right or remedy under this Mortgage, as authorized by law or equity, and may be exercised concurrently, independently or successively.

13. Succession and Assignment; Joint and Several Liability; Covenants. The covenants and agreements herein contained shall bind, and the rights hereunder shall accrue to, the respective successors and assigns of Lender and Borrower, and any entity designated by Lender, its successor or assignee to service this Mortgage, subject to the provisions of paragraph 17 hereof. All covenants and agreements of Borrower shall be joint and several. The covenants and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

14. Notices. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mail, with notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate, by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's last known address herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

15. Uniform Mortgagee Recording Law; Borrower Only. The form of mortgage contains uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of the Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of the Mortgage at the time of execution or shall receive one hereof.

17. Transfer of the Property. If all or any part of the Property or interest therein is sold or transferred by Borrower without Lender's prior written consent, including (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, or (c) a transfer by operation of law upon the death of a joint tenant, Lender may, at Lender's option, declare all sums secured by this Mortgage to be immediately due and payable.

If Lender exercises such option to accelerate, Lender shall give Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, make any remedies permitted by paragraph 18 hereof.

NON-LAW/CRM COVENANTS. Borrower and Lender further covenant and agree as follows:

18. Acceleration; Remedies. Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sum secured by this Mortgage, Lender may, in addition to acceleration of such sum, notice to Borrower as provided in paragraph 14 hereof specifying (1) the breach, (2) the action required to cure such breach, (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured, and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sum secured by this Mortgage, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to redeem 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 breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in law all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports.

19. Borrower's Right to Redemptions. Notwithstanding Lender's acceleration of the sum secured by this Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if (a) Borrower pays Lender all sums which would be then due under this Mortgage, the Note and notes securing those Advances, if any, had no acceleration occurred, (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage, (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees, and (d) Borrower takes such action as Lender may reasonably require to ensure that the law of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sum secured by this Mortgage shall continue unimpeded. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

20. Assignment of Rents; Assignment of Receipts; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof or abandonment of the Property, and at any time prior to the expiration of any period of acceleration following judicial sale, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or its receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to attorney's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sum secured by this Mortgage. Lender and its receiver shall be liable to account only for those rents actually received.

21. Policy Advances. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note.

22. Reliance. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

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

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IN WITNESS WHEREOF, Borrower has executed this Mortgage

Pamela S. L.

Luxury Apartments

STATE OF ILLINOIS

Cook

County of

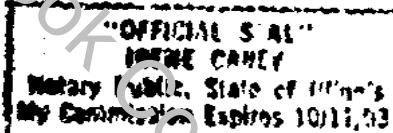
The undersigned, a Notary Public in and for said county and state,
do hereby certify that Elizabeth S. L. - 1161 N. Paulina Street, Chicago, IL 60610,
1161 N. Paulina, personally known to me to be the same person(s) whose name(s)
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged to me
he _____ signed and delivered the said instrument as _____, free and voluntary
act, for the uses and purposes therein set forth.

Given under my hand and official seal, this _____ 16 day of _____ 19_____,
My Commission expires:

22559388

Pamela S. L.

Notary Public



T DODGE 11-1930
2087 MARY ST. CHICAGO
ILLINOIS 60603
BORN 12-24-1959

ADDENDUM: The rights and obligations of the parties to this Addendum and the Note
which is secured by the Mortgage are expressly made subject to the Addendum. In the
event of any conflict between the provisions of this Addendum and the provisions of the
Mortgage or the Note, the provisions of this Addendum shall control.
The Borrower agrees that the Lender or its assignee may, at any time, without prior
notice, examine all documents due under the Mortgage and Note and evidence any
other remedy advanced by law, for breach of the Mortgage or Note or for other non-payment
of funds or fails to occupy the property described in the Mortgage as his/her/its principal
and primary residence, or if the statements made by Borrower in the Buyer's Disclosure
(Homeowners' Information Authority Form HIA-5A) are not true, complete or
correct to the knowledge of the Lender to abide by the agreements contained in the Buyer's
Addendum, or (ii) if the Lender in the Illinois Housing Development Authority which are
stated contained in said Addendum to be untrue.

The Borrower understands that the agreements and statements of fact contained in the
Agreement of Sale are necessary conditions for the granting of the loan.

NOTICE TO BORROWER: THE PROVISIONS OF THIS ADDENDUM
SUBSTANTIALLY MODIFY THE TERMS OF THE LOAN DO NOT SIGN THE NOTE OR
THIS MORTGAGE UNLESS YOU READ AND UNDERSTAND THESE PROVISIONS

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COOK COUNTY RECORDER

BG/AS