MAIL TO →

THIS INSTRUMENT PREPARED BY
[illegible] D. [illegible]

AFTER RECORDING MAIL TO
HOME SAVINGS of AMERICA
LOAN SERVICE CENTER
P.O. BOX 80016
CITY OF INDUSTRY, CALIFORNIA 91716-0016

ALL NOTICES TO LENDER SHALL BE MAILED OR DELIVERED TO THE ABOVE ADDRESS

93345457

Mortgage and Assignment of Rents
ADJUSTABLE INTEREST RATE LOAN LOAN NO. 1559916-4

This Mortgage, made this 30th day of APRIL, 1993, between

KOUROSH T. YOUSHAEI, A BACHELOR

herein called BORROWER, whose address is 605 SHERRY LANE
(number and street)

RIVERWOODS (city) IL (state) 60015 (zip code)

and

and HOME SAVINGS of AMERICA, FSB, a corporation herein called LENDER, whose address is 4900 Livegrade Road, Irwindale, California 91706

WITNESSETH: Borrower hereby grants, conveys, mortgages and warrants to Lender the real property legally described as follows:

LOT 3 IN BLOCK 17 IN NORTHBROOK MANOR, A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 (EXCEPT THE NORTHERLY 16 RODS OF THE EASTERLY 40 RODS THEREOF AND THE EAST 1/2 OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 12, 1924 AS DOCUMENT 8540672, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS 2511 ILLINOIS ROAD, NORTHBROOK, IL. 60062

PIN: 04-09-308-009

DEPT-01 RECORDING $27.50
T#[illegible] TRAN 9967 05/07/93 11:17:00
#[illegible] 93-345457
COOK COUNTY RECORDER

93345457

27.50

Together with all interest which Borrower now has or may hereafter acquire in or to said property, and in and to (a) all easements and rights of way appurtenant thereto, and (b) all buildings, structures, improvements, fixtures and appurtenances now or hereafter placed thereon, including, but not limited to, all apparatus and equipment, whether or not physically affixed to the land or any building, used to provide or supply air cooling, air conditioning, heat, gas, water, light, power, refrigeration, ventilation, laundry, drying, dishwashing, garbage disposal or other services, and all waste vent systems, antennas, pool equipment, window coverings, drapes and drapery rods, carpeting and floor covering, awnings, ranges, ovens, water heaters and attached cabinets, it being intended and agreed that such shall be conclusively deemed to be affixed to and to be part of the real property that is conveyed hereby, and (c) all water and water rights (whether or not appurtenant). Borrower agrees to execute and deliver, from time to time, such further instruments as may be requested by Lender to confirm the lien of this Mortgage on any such properties. The properties conveyed to Lender hereunder are hereinafter referred to as "such property."

The Borrower absolutely and irrevocably grants, transfers and assigns to Lender the rents, income, issues, and profits of all property covered by this Mortgage.

FOR THE PURPOSE OF SECURING:

(1) Payment of the sum of $ 112,800.00 with interest thereon, according to the terms of a promissory note of even date herewith and having a final maturity date of MAY 10, 2008 made by Borrower, payable to Lender or order, and all modifications, extensions or renewals thereof; (2) Performance of each agreement of Borrower contained herein or incorporated herein by reference or contained in any agreement executed by Borrower relating to the loan secured hereby; (3) Performance of the loan secured hereby or any part thereof is for the purpose of constructing improvements on said property, or is for purchase money, the performance of Borrower contained in any building loan agreement or other agreement between Borrower and Lender relating to such property; (4) The performance and keeping by Borrower of covenants and agreements required to be kept and performed by Borrower pursuant to the terms of any lease and any and all other documents creating Borrower's interest in or rights in respect to such property if in compliance by Borrower, with covenants, conditions and restrictions pertaining to such property; (5) Payment of any sums which Lender may advance or pay on behalf of Borrower, or any other obligations, covenants, conditions and restrictions pertaining to such property or any part thereof, which Lender may advance or pay in respect of Lender the enforcement by Borrower of any [illegible] Lender shall be entitled to enforce such payment within 90 days after the date of Lender's written request; (6) Payment of all other present or future indebtedness [illegible] whether evidenced directly or as guaranty [illegible] Lender, whether or not the indebtedness existing at the time of the execution of this Mortgage, provided that the [illegible] Borrower or any successor in interest of Borrower, provided that all agreements of Borrower to pay fees and charges to the Lender whether or not herein set forth, (7) Payment of charges as allowed by law when such charges are made for any statement regarding the obligation secured hereby.

L-115428-C1 LAND TITLE COMPANY TUCKER

93345457

[illegible] MORTGAGE, BORROWER AGREES

[illegible] **Construction Improvements.** [illegible] complete in good and workmanlike manner any building or improvement or repair relating [illegible] contemplated by the loan secured hereby, to pay when due all costs and liabilities [illegible] against the property nor any stop notice against any loan proceeds. Borrower [illegible] promptly commence work and to complete the proposed [illegible] in accordance with plans and specifications approved by Lender, to allow Lender to [illegible] Borrower by certified mail addressed to the last known address of Borrower [illegible] under any building loan agreement relating to [illegible]

Repair and Maintenance of Property. [illegible] property in good condition and repair, not to substantially alter, remove or [illegible] in good and workmanlike manner any buildings which may be damaged or destroyed [illegible] and earthquake insurance, to pay when due all claims for labor performed and materials furnished [illegible] property, to comply with all laws affecting such [illegible] property, to comply with all laws affecting such property, to comply with all [illegible] not to commit, suffer or [illegible] and proven, and to do all other acts that from the [illegible] to keep such property in the same condition (reasonable wear and tear [illegible] Mortgage.

Fire and Casualty Insurance. [illegible] and maintain in force at all times fire and other types of insurance with respect to such [illegible] be in an amount, for a term and in form and content and by such [illegible] payable to Lender with loss payable to Lender, and shall be delivered to, and remain in possession of, Lender as [illegible] Borrower shall also furnish Lender with written evidence showing payment [illegible] prior to the expiration of any insurance policy, a policy renewing or extending such expiring [illegible] Lender with written evidence showing payment of the premium therefor, and, in the event any such [illegible] Lender [illegible] payment of the premium are not delivered to Lender, Borrower by executing this Mortgage specifically [illegible] Lender, but without obligation so to do, without notice to or demand upon Borrower and without [illegible] such insurance through or from any insurance agency or company acceptable [illegible] Lender shall not be chargeable with obtaining or maintaining such insurance or for the collection of any [illegible] any insurer or insurance underwriter. Lender, from time to time, may furnish to any insurance [illegible] any information contained in or extracted from any insurance policy theretofore delivered to Lender [illegible] Borrower hereby assigns to Lender all unearned premiums on [illegible] and all unexpired insurance which may inure to the benefit of, and pass to, the purchaser of the property [illegible] under or pursuant to the foreclosure of this Mortgage.

Life, Health or Accident Insurance. If Borrower shall maintain life, accident or health insurance, and Lender shall be the owner or [illegible] as further security hereunder, Lender may elect to pay any premiums thereon as to which Borrower [illegible] and may be secured hereby.

Taxes and Other Sums Due. To pay, satisfy and discharge (a) at least ten (10) days before delinquency, all general and special [illegible] assessments for public improvements, (c) on demand of Lender but in no event later [illegible] charges and liens, with interest, on such property, or any part thereof, which [illegible] hereto, (d) all costs, fees and expenses of this Mortgage whether or not described herein, [illegible] the obligation secured hereby in any amount demanded by Lender not to exceed the maximum [illegible] such request is made, (f) such other charges as the Lender may deem reasonable for [illegible] Lender and have [illegible] at the request of Borrower or any successor in interest to Borrower, (g) if such property includes [illegible] Borrower or his successor in interest under the terms of the instrument or [illegible] and all assessments and monetary obligations required of the owner of such property under any [illegible] pertaining to such property or any modification thereof. Should Borrower fail to make any [illegible] Lender without obligation to do so, in the validity or amount, may elect to make or advance such payment, together with any costs, [illegible] Borrower agrees to notify Lender immediately upon receipt by Borrower of notice of any [illegible] such property. Borrower agrees to notify Lender and appropriate taxing authorities immediately upon the [illegible] may affect the value of such property, the amount or basis of such property, or the availability of any [illegible] Borrower is or may be entitled.

[illegible] of real property for the purposes of taxation any lien thereon, or changing [illegible] for the taxation of mortgages or deeds of trust or mortgages for state or local purposes, or the manner of the collection [illegible] to the postponement of the payment of all or any part of any real or personal property taxes, so [illegible] Mortgage, or any part of this Mortgage and of the obligations which are secured shall have the right to declare the principal [illegible] by not less than 10 days' written notice to be given to Borrower by Lender; provided, [illegible] Borrower permitted by law to pay the whole of such tax in addition to all other payments [illegible] Borrower agrees to pay any such tax when hereafter levied or assessed [illegible] in addition to the [illegible] of this Mortgage.

Impounds. [illegible] Lender shall, on request of Lender, in addition to any other payments required hereunder, monthly advance [illegible] assessments, insurance premiums, ground rents or other obligations secured by this [illegible] obligations for the purpose of establishing a fund to insure payment when [illegible] property. If the amounts paid to Lender under the [illegible] obligations as the same become due or [illegible] such additional amount as may be necessary to discharge Borrower's obligation to pay such [illegible] Lender and shall not bear interest, [illegible] whether before or after they become due and payable to the extent of a default [illegible] of any obligation secured hereby, or default in the [illegible] of this Mortgage, the amount then remaining from moneys paid Lender under the [illegible] for application to the payment of principal, interest or other obligations secured [illegible] Lender will make such reports of [illegible]

Condemnation and Injury to Property. All sums now paid or payable to Borrower or any successor in interest to Borrower of such [illegible] or otherwise for injury or damage to such property, or any part thereof, or in connection with any condemnation [illegible] property, or any part thereof, hereby assigned and shall be paid to Lender. All causes of action [illegible] after the date of this Mortgage, for damage or injury to such property, or any part [illegible] by the fund claimed by Borrower by Lender or in connection with [illegible] for fraud or concealment [illegible] and the proceeds thereof shall be paid to Lender who, after deducting therefrom all its [illegible] secured by this Mortgage or to any deficiency under [illegible] Lender may at its option appear in and [illegible] any action or proceeding purporting to affect such property whether or not it affects [illegible] and may make any compromise or settlement [illegible] and other instruments as from time to time may be necessary to effectuate [illegible]

Disposition of the Proceeds of any Insurance Policy, Condemnation or other Recovery. [illegible] amount received by Lender [illegible] in connection with any condemnation for public use of or injury to such [illegible] property, or any part thereof, hereby assigned by the loan secured hereby, at the option of [illegible] Lender may determine or, without reducing the [illegible] such property be in condition satisfactory to Lender or may be [illegible] any manner to any one or more of such uses. No such [illegible] or proceeding purporting to affect such property whether or not it affects [illegible] and to prosecute all such actions and actions to prosecute or defend any [illegible] any other right, remedy, or [illegible] proceeding and Lender may appear or [illegible] in such sums of money [illegible] Borrower shall pay all costs and expenses of [illegible] by action of being made a party [illegible] property or Borrower's rights or powers hereunder [illegible] partition of such property and any suit [illegible] Mortgage.

Performance of State Law. [illegible] to comply with all of the terms, conditions, [illegible] amend, change, or modify his [illegible] the written consent of Lender during [illegible]

(21) **Prepayment Charge.** [illegible] Borrower [illegible] with the prepayment of any [illegible] Borrower shall have [illegible]

(22) **Failure of Borrower to Comply with Mortgage.** Should Borrower fail to make any payment or fail to do any act required in this Mortgage [illegible] Lender may, at its option, [illegible] and without notice to or demand upon Borrower and without releasing Borrower [illegible] Lender may [illegible] the same may be paid or the same may be [illegible] Lender may [illegible] purchase [illegible] Lender may [illegible] any amount so expended shall be repaid by Borrower [illegible]

(23) **Sums Advanced to Bear Interest and To Be Added to Indebtedness.** Repayment [illegible] upon demand by Lender and any sums advanced [illegible] Lender under any provision of this Mortgage. Any such sums so advanced shall be secured hereby and bear interest from the date of such advance [illegible] at the same interest rate as may be adjusted from time to time as an indebtedness and [illegible] shall be secured hereby.

(24) **Application of Funds.** Lender shall have the right at its sole discretion to direct the manner in which payments or proceeds shall be applied [illegible] the various items constituting Borrower's indebtedness or obligations secured hereby.

(25) **Obligations of Borrower Joint and Several.** If more than one person is named as Borrower, each obligation of Borrower shall be joint and several obligation of each such person.

(26) **Acceleration Clause: Right of Lender to Declare All Sums Due on any Transfer, Etc.** Lender shall have the right at its option to declare all indebtedness secured hereby immediately mature, and shall immediately declare upon demand any such accelerated payment, which payment shall be made within 10 days after such declaration, (a) Borrower or any successor in interest to Borrower shall sell, convey, or otherwise transfer the Property or any part thereof or suffer the future transfer of any interest therein, whether such transfer be voluntary or involuntary or by operation of law, or (b) Borrower shall create, or permit to be created, any encumbrance, or lien on the Property or any part thereof for a term of more than 3 years or change or permit a change in the form of ownership of the Property, or (c) Borrower shall create, or permit to be created, any encumbrance or lien on the Property, or any part thereof, or any interest therein, or (d) Borrower is a partnership and the interest of a general partner is changed or transferred, or (e) Borrower is a corporation and more than 25% of the corporate stock is sold or transferred or encumbered, or (f) Borrower is a trust and there is a change of beneficial interest with respect to the trust property, or (g) Borrower has made any material misrepresentation or failed to disclose any material fact in the application for loan, application, verbal representations and disclosures made by Borrower in order to induce Lender to enter into the transaction made by the promissory note or notes or agreements which is the Mortgage secures.

(27) **No Waivers by Lender.** Any waiver by Lender of any right under this Mortgage shall be effective unless in writing. Waiver by Lender of any right under this Mortgage or of any provision of this Mortgage or any default by Borrower hereunder shall not be deemed a waiver of any other right or any other default or waiver. By accepting payment of any sum secured hereby after the due date of the same, or by making any payment or performing any act on behalf of Borrower that Borrower was obligated but failed to make or perform, or by adding any payment so made by Lender to the indebtedness secured hereby, Lender does not waive its right to require prompt payment when due of all other sums so secured or to declare a default for failure to make prompt payment or performance of all other acts required hereunder, or to declare a default for failure to perform any act required hereunder.

(28) **Modification in Writing.** This Mortgage cannot be changed or modified except as otherwise provided in this Mortgage or by agreement in writing signed by Borrower or any successor in interest to Borrower, and Lender.

(29) **Right to Collect and Receive Rents and Profits.** Notwithstanding any other provision contained herein, Lender hereby grants permission to Borrower to collect and receive the rents, income, issues and profits of the property as they become due and payable, but Lender reserves the right to revoke such permission at any time with or without cause by notice in writing to Borrower mailed to Borrower at his last known address. In any event, such permission under Borrower's authority shall be revoked upon default by Borrower in payment of any indebtedness secured hereby, or in the performance of any agreement hereunder. On any such default, Lender may at any time without notice, either in person, by agent, or by a receiver to be appointed by the court, and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon and take possession of such property, or any part thereof, make such entries upon and repairs to the same, collect the rents, issues and profits thereof, including those past due and unpaid, and apply the same, less costs and expenses of operation and collection, upon any indebtedness secured hereby and such other sums as Lender may determine, and except for such application, Lender shall not be liable to any person for the collection or non-collection of any rents, income or other profits, nor the failure to account for the same, or the taking upon and taking possession of such property. The collection of such rents, income, issues and profits, the doing of other acts herein authorized, and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

(30) **Remedies.** No remedy herein provided shall be exclusive of any other remedy herein or now or hereafter existing by law, but shall be cumulative and in addition to every other remedy, hereby given to Borrower or to Lender or to which either of them may be otherwise entitled, may be exercised from time to time and as often as may be deemed expedient by them, and either of them may pursue an equitable remedy. If Lender holds any additional security for any obligation secured hereby, it may enforce the sale thereof at its option either before, concurrently with or after any Mortgagee's sale made hereunder, and on any default of Borrower, Lender may, at its option, offset against any indebtedness owing by it to Borrower, the whole or any part of the indebtedness secured hereby. The Lender is hereby authorized and empowered at its option, without any obligation so to do, and without affecting the obligation hereof, to apply toward the payment of any indebtedness secured hereby, any and all sums of money, or credits of or belonging to Borrower and which the Lender may have in its possession or under its control, including, among other things, any impounds held by Lender under paragraph (8) hereof.

In order to assure the obligations and certainty of the rights and obligations herein provided, Borrower waives any and all rights of offset which Borrower now or hereafter may have against Lender, of claims and no offset made by Lender shall relieve Borrower from paying installments on the obligations secured hereby as they become due.

(31) **Foreclosure of Mortgage.** When the indebtedness hereby secured shall become due whether by acceleration or otherwise, the Lender shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree of sale all expenditures and expenses, which may be paid or incurred by or on behalf of Lender for attorney's fees, appraiser's fees, outlays for documentary and expert evidence, stenographer's charges, publication costs and costs of procuring all abstracts of title, title commitments, title insurance, title fees, charges and costs may be estimated as items to be expended after entry of the decree. Lender may deem necessary or necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the Property. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and shall be immediately due and payable with interest thereon at the rate specified in the Note. Such expenditures and expenses shall include expenditures made in connection with any proceeding to which Lender shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any indebtedness hereby secured, (a) preparation for the commencement of any suit for foreclosure hereof after accrual of such right to foreclose whether or not actually commenced, (c) preparations for the defense of any threatened suit or proceeding which might affect the Property or the security hereof, whether or not actually commenced, (d) any efforts for collection of any past due indebtedness secured hereby. The proceeds of any foreclosure sale of the Property shall be distributed and applied in the following order of priority: first, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in this paragraph hereof; second, all other items which under the terms hereof constitute indebtedness secured by this Mortgage, third, any surplus to Borrower, his legal representatives or assigns, as their rights may appear.

(32) **Appointment of Receiver.** Upon or at any time after the filing of a complaint to foreclose this Mortgage the court in which such complaint filed may appoint a receiver of the property or may appoint Lender as Mortgagee in possession. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency at the time of application for such receiver, of the person or persons, if any, liable for the payment of the indebtedness secured hereby and without regard to the then value of the property whether the same shall be then occupied as a homestead or not. Such receiver or Mortgagee in possession shall have power to collect the rents, issues and profits of the premises during the pendency of such foreclosure suit, as well as during any further times when Borrower, his successors or assigns, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or necessary in such cases for the protection, possession, control, management and operation of the property during the whole said period. The court from time to time may authorize the receiver or Mortgagee in possession to apply the net income held by either of them in payment in whole or in part of the indebtedness and other sums secured hereby, or in payment of any tax, special assessment or other lien which may be or become superior to the lien hereof or superior to a decree foreclosing this Mortgage, provided such applications made prior to foreclosure sale, because of a judicial sale, the property, or so much thereof as may then be affected by this Mortgage, may be sold in one parcel.

(33) **Waiver of Statute of Limitations.** Time is of the essence as to all of Borrower's obligations hereunder, and to the extent permitted by law, Borrower waives all present or future statutes of limitation with respect to any debt, demand or obligation secured hereby in any action or proceeding for the purpose of enforcing this Mortgage or any rights or remedies hereunder.

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(24) **Future Advances.** Upon request of Borrower, Lender at Lender's option prior to release of this Mortgage, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said indebtedness is secured hereby. 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: NONE

(25) **Inspection and Business Records.** Lender at any time during the continuation of this Mortgage may enter and inspect such property at any reasonable time. Borrower agrees that in the event that such property is now or hereafter used for commercial or residential purposes, Borrower, when requested by Lender, Borrower will promptly deliver to Lender such certified financial statements and profit and loss statements of the business and at such intervals as may be required by Lender which shall be in form and content prepared according to generally accepted accounting principles and practices, who statements shall cover the financial operations relating to such property for the preceding fiscal year, when requested by Lender, to promptly deliver in writing such further additional information as Lender may reasonably request with respect to any of such financial statements.

(26) **Governing Law; Severability.** This Mortgage secured by this Mortgage is made pursuant to, and shall be construed and governed by, the laws of the State of Illinois and applicable federal laws, rules and regulations thereunder, including the federal laws, rules and regulations for [illegible] the Mortgage [illegible] the note or any other notes or obligations secured by this Mortgage [illegible] shall affect only those provisions of this Mortgage [illegible] in paragraph [illegible] in connection of this Mortgage [illegible] Mortgage.

(27) **Offsets.** [illegible] this Mortgage shall be offset or compensated or shall be deemed to have been offset or compensated by any claim, cause of action, counterclaim or crossclaim, whether [illegible] Borrower now or hereafter may have or may claim to have against Lender, and, in respect to [illegible] hereby, Borrower waives, to the fullest extent permitted by law, any and all rights of offset [illegible] in respect to all or part of the indebtedness secured hereby, and further [illegible] provision of any applicable law, regulation or procedure which provides or substantially provides that where cross-demands for [illegible] at any point in time when neither claim is barred by the applicable statute of limitations, and an [illegible] by one of persons the other person may assert in his answer the defense of payment so that the two [illegible] or by reason of the bankruptcy or insolvency of either party, or by reason of any other cause, an independent action asserting his claim would at the [illegible] be barred by the applicable statute of limitations.

(28) **Misrepresentation or Nondisclosure.** Borrower has made certain written representations and disclosures in order to induce [illegible] by the note or notes which this Mortgage secures, and in the event that Borrower has made any [illegible] Lender at its option and without prior notice shall have the right to [illegible] Mortgage [illegible] of the principal balance specified in the note or notes immediately due and [illegible].

(29) **Waiver of Homestead.** Borrower hereby waives all right of homestead exemption in such property.

(30) **Notice to Borrower.** Any notice to the Borrower provided for in the note or this Mortgage shall be deemed given when it is [illegible] addressed to the Borrower at the address of the Borrower as it appears in Lender's [illegible] specified by the note at the time notice is given.

(31) **General Provisions.** [illegible] this Mortgage applies to, inures to the benefit of, and binds all parties hereto, their heirs, legatees, [illegible] successors and assigns. The term "Lender" shall mean the owner and holder (including a pledgee) of the note or notes secured hereby, whether or not a named Lender hereunder. Wherever the context so requires, the masculine gender includes the feminine and neuter, the singular number includes the plural, and vice versa. Captions and paragraph headings used herein are for convenience only and do not define, limit or construe the provisions of this Mortgage and shall not be used in construing it.

(32) **Adjustable Rate Mortgage Provisions.** The Note which this Mortgage secures is an adjustable mortgage loan on which the interest rate may be adjusted from time to time in accordance with a monthly or annual or other basis in accordance, all as provided in said Note. [illegible] payment plan, the Borrower's Note may not be sufficient to pay all interest due, in which case unpaid interest will be added to the principal. [illegible] the unpaid interest added to the principal exceed 110% of the original principal [illegible].

BORROWER AGREES THAT A COPY OF AN ORDER OF DEFAULT AND/OR A NOTICE OF SALE HEREUNDER BE MAILED TO BORROWER AT THE ADDRESS HEREINABOVE SET FORTH

[illegible]

[illegible] COUNTY OF [illegible] COUNTY ss

[illegible] a notary public in and for said county and state do hereby certify that

[illegible] YOLANDA L. A. BACHELOR

[illegible] who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 30th day of APRIL 19[illegible]

[illegible]

Notary Public

"OFFICIAL SEAL"
YOLANDA L. BACHELOR
Notary Public, State of Illinois
My Commission Exp. [illegible]

[illegible]