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TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are bereinafter referred to 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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows: Linear 1999, Market Ball of the Covenant and agree as follows:

1. Payment of Principal and Interest at Variable Rates. This mortgage secures all payments of principal and interest due on a variable rate loan. The contract rate of interest and payment amounts may be subject to change as provided in the Note.

Borrowers shall promptly pay when due all amounts required by the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly 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. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays rands to Lender, 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 at the time of execution of this Mortgage that to rerest 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 the 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 this Mortgage.

dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said 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 in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, I ender shall promptly refund to Borrower any funds held by Lender. If under paragraph 17 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 sums secured by this Mortgage

- 3. Application of Payments. All payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be an experience of a payment of amounts payable to Lender by Bor over under paragraph 2 hereof, then to interest, and then to the principal.
 - 4. Prior Mortgages and Deed of Trust; Charges; Liens. Borrower shall p rfor n all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all times, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.
 - 5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter rected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards "clender may require.

The insurance carrier providing the insurance shall be chosen by the Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be not form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender 1 inder shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other six curity agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may not be proof of loss if not made promptly by Borrower.

- If the Property is abandoned by 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 sums secured by this Mortgage.
- 6. Preservation 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 and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.
- 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, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the contract rate, 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. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may take 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 related to Lender's interest

9. 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 conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which

has priority over this Mortgage.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender still not be required to commence proceedings against such successor or refuse to extend time for payment or otherw - modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and corrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise a forded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

ii 11. Successors and Assigns Bound; Joint and Several Liability; Consigners. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respectiwirs and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreement of Borrower shall be joint and several. Any Borrower who co-right this Mortgage, but does not execute the Note, (a) is assuming this Mortgage only to mortgage, grant and convey that somewer's interest in the Property to Lender under the terms of the Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other horrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of the Montagage or the Note, without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that horrower's interest in the Property.

12. Notice. Except for an potice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such natice 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 to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided the in this Mortgage shall be deemed to have been given to Borrower or Lender when given in no manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to the angular shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this. Mortgage, In the event that any provision or clause of this Mongaga or the Note conflicts with applicable law, such conflict shall not "feet other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to the end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses," and fees" include all sums to the extent not prohibited by applicable law or limited herein-

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage of the time of execution or after recordation hereof. Instance Note 1. and the best and the large transfer and the decrease of the medium

15. Rehabilitation Loan Agreement. Borrower shall fulful all of Borrower's obligations under any home habilitation, improvement, repair, or other loan agreement which Borrower eners into with 1 ember. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender an assignment of any rights, claims or defenses which Borrower may have against parties who supply fabor, materials of site area in connection with improvements made to the Property.

16. Transfer of the Property. If Borrower sells or transfers all or any party the Property or an interest therein, excluding (a) the creation of a lieu or encumbrance subordinate to this Mortgage, (b) a t and r by devise, descent, or by operation of law upon the death of a joint tenant, (c) the grant of any leasehold interest of three years or less not containing a option to purchase, (d) the creation of a purchase money security interest for household appliances, (e) a transfer to a relati from the death of the Borrower, (f) a transfer where the spouse or children become an owner of the property, (i transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental propegt ettlement agreement, by which the spouse of the Borrower becomes an owner of the property. (h) A Transfer into an inter, v. & trust in which the Borrower is and remains a beneficiary and which does not relate to a come for of rights of occupancy in the hoperty, or (i) any other transfer or disposition described in regulations prescribed by the inderest Home Lean Bank Boar serrower shall cause to be submitted information required by Lender to evaluate the transfered as if a new logic were being i to the transferee. Borrower will continue to be obligated under the Note and this Mortgage unless Lepter releases . ver in

If Lender does not agree to such sale or transfer, Lender may declare all of the sums secured by Mor immediately due and payable. If Lender exercises such option to accelerate, Len-" Il mail Borrower notice of ac accordance with paragraph 12 hereof. Such notice shall provide a period of nothan 30 days from the date mailed or delivered within which Borrower may pay the sums declared due. It wwer fails to pay such sums expiration of such period, Lender may, without further notice or demand on ower, invoke any remedies p paragraph 17 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and

17. Acceleration; Remedies. Except as provided in paragraph 16 herodomon Bourower's breach of any ovenant or agreement of Borrower in this Mortgage, including the covenants to par winn due any sums secured by this Mortgage, (2) the action required to cure such breach; (3) a date, not less than in most from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to conson a breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortga; the Property. The notice shall further inform Borrower of the right to each in the foreclosure proceeding the nonexistence of a default or any foreclosure. If the breach is not cured on or before the date specified declare all of the sums secured by this Mortgage to be immediately diforeclose this Mortgage by judicial proceeding. Lender shall be entired to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees un-

 as follows: losure by judicial proceeding, and sale of ofter acceleration and the right to assert mense of Borrower to acceleration and ---tice. Lender, at Lender's option, may was payable without further demand and may assembled documentary evidence, abstracts and title

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18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to evicorce 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 and the Note 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 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. 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

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof, in abandonment of

the Property have the right to collect and retain such rents as they become due and payable.

appointed by a court to emer upon, including those past due. All rents col Property and collection of rents, including storners' fees, and then to the sums actually received. 20. Release. Upon payment of all Borrower. Borrower shall pay all costs. 21. Waiver of Homest and Borrow.	Thereof or abandonment of the Property, Lender shall be entitled to have a receiver take possession of and manage the Property and to collect the rents of the Property lected by the receiver shall be applied first to payment of the costs of management of the uding, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable secured by this Mortgage. The receiver shall be liable to account only for those rents sums secured by this Mortgage, Lender shall release this Mortgage without charge to so of recordation, if any.
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STATE OF ILLINOIS COO	County 85:
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