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The following paragraph preceded by a checked box is applicable. WHEREAS, the land trust beneficiary of the Borrower is indebted to Lender in the principal sum of and any extensions or renewals thereof (including those pursons) to any Renegotiable Rate Agreement) (herein "Note"), providing for monthly installinates of principals and interest, including any adjustments to the amount of payments or the contract falls if that rate is variable, with the balance of the indebtedness, if not scener paid, due and payable on WHEREAS, the land trust beneficiary of the Borrower is indebted to Lender in the principal sum of \$30.700.00 or so much thereof as may be advanced pursuant to Burrower's Revolving Loan Agreement dated. 5.2.00 or so much thereof as may be advanced pursuant to Burrower's Revolving Loan Agreement intellinents, and interest at the rate and extensions and renewals thereof (herein "Note"), providing for monthly installments, and interest at the rate is variable, and providing for a credit limit stated in the principal sum always and an initial advance of \$3.700.00 TO SHOURE to Lender the opsyment of (1) the indebtedness evidenced by the Note, with interest thereon, including any increases if the contract rate is variable; (2) future advances under any Revolving Loan Agreement; (3) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and (4) the performance of coversants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Londer and Londer's successors rate assigns the following described, property located in the County of COK LOT 101 TH SECTION 1 OF WESIVIEW UNITS 3 AND 5 (WING TEAM). PAGE OF THE BHIRD PRINCIPAL MERIDIAN, IN COUNTY, TELEMONE. LOT 101 TH SECTION 1 OF WESIVIEW UNITS 3 AND 5 (WING TEAM). LOT 102 THE BHIRD PRINCIPAL MERIDIAN, IN COUNTY, TELEMONE.	(herein "Morrower"), whose address is1	and Morsunger O HINTINGTON	HILSH LANE WHEEL	NO DWK F31 NO 1L 00000	******				
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TOOBTHER! with all the improvements now or percepted on the property, and are canonically represented to the 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 hereinafter 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:

1. Payment of Principal and Interest at Variable Rutes. 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 pay, Unids 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 promiums and ground rents. Lender may not charge for so helding and applying the Funds, analyzing said accounts or varifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable tower-mits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage had interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest on the Funds 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 accurity for the same ascured by this 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 Lander shall not be sufficient to pay taxes, assessments, in mirance premiums and ground rents as they fall due, Borrower shall

pay to Lender any amount necessary to make up the deritory in one or more payments as Lender may require.

Upon payment in full of all aums accured by this Mo.tgage. Londer shall promptly refund to Borrower any funds held by Londer. If under paragraph 17 heroof the Property is sold or the Property is otherwise acquired by Londer, Londer shall apply, no later than immediately prior to the sale of the Property or his acquisition by Londer, any Funds held by Londer at the time of application as a credit against the sums secured by this Mottgoer.

- 3. Application of Payments. All payments received by Lender arguer the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borre yer under paragraph 2 hereof, then to interest, and then to the principal.
- 4. Prior Morigages and Deed of Trust; Charges; Liens. Borrower shall person 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 at terms, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Morigage, and lessehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender 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 by in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Sander shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other accurity agreement with a lien which has priority over this Mortgage.

In the event of loss, florrower shall give prompt notice to the insurance carrier and Londer. Londer may and a proof of loss

if not made promptly by Borrower.

If the Property is shandened by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Londer 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 Londer'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 indebtodness 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.

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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 Herefor relaied to Lander's in the Property.

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 then of condemnation, are hereby assigned and shall be paid to Lander, subject to the taxus of any mortgages, deed of trust or other security agreement with a lieu which

has priority over this Mortgage.

10. Borrower Not Released; Forbenrance 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 shall not be required to commence proceedings against such successors or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any domand made by the original Borrower and Borrower's successors in interest. Any forbestance by Lender in exercising any right or remedy becomed, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Initi and Several Linbility; Consigners. The coverants and agreements berain contained shall bind, and the rights becomes shall inure to, the impective successors and assigns of Londer and Borrower, subject to the provisions of paragraph 16 hereof. All coverants and agreements of Borrower shall be joint and several. Any Borrower who consigns this Mortgage, but does not execute the Note, (a) is consigning this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this mortgage, and (c) agrees that Lender and any other Borrower becomes need to extend, modify, forbear, or make any other secommodations with regard to the terms of this Mortgage or the Note, without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any colice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage about he given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Londer 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 Lander 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 to the manner designated herein.

13. Governing Law; Severability. The state and local tawa applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Pederal law to this Mortgage. 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 this Mortgage or the Note which was the given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared or be saverable. As used herein, "expenses," and "attorneya" foos, include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Burrower shall be furnished a crafe med copy of the Note and of this Mortgage at the time of

execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enter; into with Lender, Lender, at Lender's option, may require Borrower to execute and deliver to Londer, in a form acceptable to Lender, an assignment of any rights, claims or defunses which Borrower may have spainst parties who supply labor, materials or so rices in connection with improvements

made to the Proporty.

16. Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (s) the creation of a lieu or encumbrance subordinate to this Mortgage, (b) a transfer by toying, descent, as by operating of law upon the death of a joint tenant, (c) the grant of any leasehold interest of there years or lags polycomicing an option to purchase, (d) the creation of a purchase money security interest for household applyings, (e) a transfer, (e) a transfer where the spouse or children become so comen of the property; (g) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property is different agreement, by which the spouse of the Borrower becomes an owner of the property; (b). A transfer into an intervives trust in which the Borrower is and remains a beneficiary and which does not relate to a transfer of rights of occupancy in the property, or (i) any other transfer or disposition described in regulations prescribed by the Federal Home Loan Bank Board, Borrower shall cause to be submitted information required by Lender to avaluate the transferee as if a new tens were being made to the transferee. Borrower will continue to be obligated under the Note and this Mortgage unless Loader releases Borrower in writing.

If Lender does not agree to such sale or transfer, Lender may declare all of the sums secured by the Mortgage to be immediately due and payable. If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered 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 forther notice or demand on Borrower, invoke any remedies permitted by

paragraph 17 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any envenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to core such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to core such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence 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 foreclosure, including, but not limited to, reasonable attorneys' fees and cost of documentary evidence, abstracts and title reports.

18. Borrower's Right to Ritish e Neviths anding Line's celeration of the tums accured by this Mortgage due to Borrower's breach, 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 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 occurred.

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

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

Upon accaleration under paragraph 7 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents outlected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release, U, on payment of all sums recured by this Mortgage, Lender shall release this Mortgage without charge to

Borrower, Borrower rhall pay all costs of recordation, if any.

21. Waiver of Hungsisad. Borrower hereby waives all right of homestead exemption in the Property under state or Federal law.

IN WITNESS WHELLO A Borrower hat executed this Mortgage,

2	James B. Munny	
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	Kuyn 5. Alen	ツヘクンペー
STATE OF ILLINOIS, CONK	KARYŃ S. GLENNUN County ss:	- Borrow
Jerres B. Wenner and	Notary Public in and for said county and sta	ite, do hereby certify that
personally known to me to be the same person(s)	whose name(a) Syst subscribed to th	e foregoing instrument,
appeared before me this day in person, and acknowledge	owledged that he signed and delivered free voluntery act, for the uses and purposes the	I the said instrument as orein set forth.
Given under my hand and official seal,	thisday of	. 1999
My Commission expires: 6/2/197	Molary Publ	lie G
"OFFICIAL SEAL" Jennifor F. Reynolds Notary Public, State of Illinois My Commission Expires 6/21/97	This instrument was 16 46 16 Ecolo (Value)	
	10 Herst worken Lane (2 1600)	ha Il causo
(Space below	This Line Reserved For Lender and Recorder)	<u> </u>
	Rotum To: Household Bank, fach. Stars Central 577 Lamont Road	Co

Blmhurst, 1L 60126