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## **UNOFFICIAL COPY**

- 3.To keep the Property insured against loss or damage by fire and windstorm and such other hazards as Mortgagee requires for the benefit of Mortgagee and the holder of any prior mortgage in the aggregate amount of the total mortgage indebtedness encumbering said Property with insurance companies acceptable to Mortgagee, and to deposit the policies of insurance with Mortgagee if requested by Mortgagee. Mortgagee is hereby authorized to adjust and compromise any loss covered by such insurance, to collect the proceeds thereof, endorse checks and drafts issued therefor, and to apply such proceeds as a credit upon any part of the indebtedness secured hereby whether then due or thereafter becoming due, or to permit the uses of the same for the purpose of rebuilding or repairing the damaged Property.
- 4. To pay all taxes and assessments against said Property as the same shall become due and payable or, at the request of the Mortgagee, to pay to Mortgagee on each installment date a sum equal to the sum of one twelfth (1/12) of the faxes and assessments for the faxes period for which taxes and assessments are next too and payable, as estimated by Mortgagee. Said deposits shall be without interest paid by the Mortgagee (unless required by faw) and the taxes and assessments shall be paid therefrom as they become due and payable to the extent that the deposits are sufficient (herefor. Mortgagee assumes no responsibility for the validity of any tax or assessments.

In the event such deposits exceed the amount required for the payment of taxes and assessments, the Morgegue may apply a part or all of such excess at such time as it may elect to the principal of indebtedness secured hereby. If such deposits are less than the amount required for the payment of taxes and assessments. Mortgagor shall, on demand, pay such deficiency.

If all or any part of the Property or an interest therein (including beneficial interest in the land trunt, if applicable) is solid, assigned, transferred or further encumbered by Mortgagor or its beneficiary (including modification or amendment of the prior mortgage to increase the indebtedness thereby recured) without Mortgagee's prior written consent, or the Property is no longer the principal residence of Mortgagor or its beneficiary (if applicable) Mortgagee triay, at its option, declare all the sums security by this Mortgage to be immediately due and poyable.

Upon Mortgagor's (or Mortgagor's beneficiary, if applicable) breach of any covenant or agreement of the Agreement or this Mortgago, including the covenants to pay when due any sums decisted by this Mortgage or as set forth in the Agreement, Mortgagee prior to acceleration shall mail notice to Mortgagor (and Mortgagor's beneficiary, if applicable) 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, by which such or prior 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 sums secured by fire Mortgagee and foreclosure by judicial proceeding and sale of the Property. If the breach is not cured on or before the date specified in the notice, Mortgagee's option may decisive all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose fail Mortgage by judicial proceedings.

Any forbestrance by Mortgages in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy by Mortgages.

This Mortgage shall be governed by the law of the State of Phonis, including without limitation the provisions of Illinois Revised Statute Chapter 17, Sections 6405, 6406 and 6407; and 312.2. In the event that any or visions or clause of this Mortgage, or Agreement conflicts with their applicable law, such conflict shall not affect other provisions of this Mortgage or the Agreement which can be given effect without conflicting provision, and to this end the provisions of the Mortgage and Agreement are declared to be severable.

Mortgagor shall be liable to Mortgagee for all legal costs, including buriot limited to reasonable attorney fees and costs and charges of any sale in any action to antorce any of Mortgagee's rights hereunder whether or not such act on proceeds to judgement. Said costs shall be included in the indebtedness secured hereby and become a lien on the Property.

Mortgagor (and the beneficiary of Mortgagor, if applicable) hereby waives air righ, of homestead exemption in the Property

Each of the covenants and agreements herein shall be binding upon and shall mure to the benefit of the respective heirs, executors, administrators, successors and assigns of the Mortgagor, Mortgagor a beneficiary (if applicable), and Mortgagor

In the event the Mortgagor executing this Mortgage is an Illinois land trust, this Mortgage is elecuted by Mortgagor, not personally, but as Trustee aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee and the Mortgagor hereby warrants that it possesses full power and authority to execute this instrument and it is expressly understood and agreed that nothing ocidain in therein or in the Note shall be considered as creating any liability on the Mortgagor personally to pay any and all obligations due under or pursuant to the Actiement or Mortgage, or any indeb edness secured by this Mortgage, or to perform any covenant, either express or implied herein contained, all such liability, if any, being expressly waived by Mortgagee and by every person now or hereafter claiming any right or security hereunder, and that so far as Mortgagor is personally concerned. Mortgagee, its successor or assigns shall look solely to the Property hereby mortgaged, conveyed and assigned to any other security price at any time to secure the payment the event.

LAND TRUST: net personally but	INDIVIDUALS:
as Trustee under Trust Agreement dated and known as Trust Number	DEROME W. SLATER
BY:	KATHARINE MOORE SLATER
County of COOK State of Illinois	94440821
The state of the s	ic in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT  HIS. WIFE personally known
to mu to be the same person S whose name S	subscribed to the foregoing instrument, appeared before
me this day in person and acknowledged that	signed, sealed and delivered the said instrument as es therein set forth, including the release and waiver of the right of homestead.
Given under my hand and notated area in SEAL 30ch day of CARO C. GREGG  Notary Public, Cock County  State of tillnots  My Commission Expires 2-20-95	Notary Public Commission Expires: