	inchecked; this mortgage secur for the variety recognitions and in the			errorrorrorrorrorrorrorrorrorrorrorrorro
THIS MORTGA	AGE is made this 177H	day of CTOBER	1924, between the M	fortgagor,
MIS WIFE, IN JO	ak, aka, jerry m balce int tenancy.	1	LCERAK,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
(herein 'Borrower'),	and Mortgages HOUSEHOLD	BANK, F.S.B. GREEN PK, IL 60642		
(herein "Lender").		and the state of t	east and took man I set a	hand E. J.
The second of the second	egraph preceded by a checked bo	in the first of the second	Total Community of State (1997) South Community of the Co	for the selection of th
and the second s	Attack of the Man Alexander		Letter to the result of	esperies.
WHEREA	S, the land trust beneficiary	of the Borrower is indebte er's Loan Agreement dated	d to Lender in the principal	swim of and any
extensions or renewals	thereof (including those pursue	not to any Renegotiable Rate	Agreement) (herein "Note"), p	providing
for monthly in the mon if that rate is varieble.	its of principal and interest, incl with the balance of the indebted	ading any adjustments to the s ness, if not sooner paid, due s	amount of payments or the con and payable on	Krinct rate
	S the lead total haneficiary	of the Rossover is indebter	d to Lender in the principal	l man of
\$ 49,900.00	or so much thereof as m	sy be advanced pursuant to B	forrower's Revolving Loan A	greement
installments, and inte-	7 1994 and extension rest of the rate and under the te	rms specified in the Note, inc	cluding any adjustments in the	e interest
rate if that rate is var \$ 10,000.00	riable, so providing for a cred	it limit stated in the principa	l sum above and an initial ad	lvance of
Control of the Contro	0.5	Sometimes to the second of the second		Eller Grant Street
TO SECUR	E to Leader the represent of a if the contract rate is variable	(1) the indebtedness evidence	ed by the Note, with interest	thereon,
nevment of all other s	none, with interest therees, adva	aced in accordance berewith to	o protect the security of this M	lortgage;
and (4) the performen	ce of covenants and agree ants or and Leader's successor and	of Borrower berein contained.	Borrower does bereby mortga	go, grant
COOK CORVEY TO LEGIS	r and Danier S. Mockelon W. D.		State of Illinois:	
A (1)	the strength of the second	Problem War to Burne		, i
THE SO	UTH/120:FEET-OF LOT 12 N:21, TOWNSHIP 37 NORT	1 IN CICERO AVENUE: AC	CRES IN	et e de sajir. Saje dajiran
D PRINCI	PAL MERIDIAN, IN COOK			waldage to
	NBER: 24-21-410-022		should be the consequence of a	
~			र स्थापन का तर्मा का क्षेत्र का प्रकार का त्राचा है। स्थापन का स्थापन के	
्रतान १ . स्ट्रांस व्यक्ति होती होती			of to be of bone engagement of	
o visa ostroti natbristo v Ovast otovrije setokao	gright wi ll river ette ring rot d Sterniering i erstet Un Energist is	l el vinus e diem in St en ue e Commissione in the	tations of the following the books. Indicates secondary the solutions.	oferations. Makanina
i base to constitution of blea	s rections Morngage and leaved	ម ^{ុមម} ុខ១៩២ ២២៨៨៨ ៤, ្ទ	OFPT-01 RECORDING Section	ortini lina 🛊
Foregoing Company Company	Lances with maintenant of the	• विक्रियाल सिंग्स्ट स्थापन कर कर स्थाप १९	191111 TRAN 6784 10/20. 183283 4 C.G., # 11974	/94 11:104:1
าราการ ของค. เหมือ จ	the decided side days backing	र २२ चितेल स्वाँ emat वहा श री।	C'rik comity recorder	न्युकांत्रस्य के
	d (s.e. s.) sa of fragilie 15 mais dis el Hads terreta thatest of a est			
The first and the court of the	Algorithm of olders and the state of	Constitution of the second security	rather than 200 at He to be	tico for in
Gat Field Cede a du a c	्या प्रथम प्रभावस्था व्यवस्था है हो स्थाप है है	b (१) राज्य (तमि स्त्री में अध्यसिक्त होस्तरसङ्ख		र्ग न्त्रे अवस्ति ।
			ំ មុខស្នាល់ស្រាប់ ម ្មាស់ ភាព	
eat resit (Twike a duce co social a sugal y tarmière contre	object carrier and Lander, Lender	to symposis		esits a less soft of
est visit fladen dom o somtosiga etimele nate end to toniq adam essi		Morreyer as a praript matric to the wrent	g Badi navoment i erilde mai e Land het gitten er	eel kidteki e odtinli o <mark>on</mark> toalte
est mad fladen door with microscopy chances mate and to have place chances of the control of the	vite kie godinie rotana toa disego. 1905 m.a. godinie reamana godinie ot	Morrosco as o pranipt matice to the visur ower, or at Borrosco o tech wor insurance carner of him to soci	war of Society was duil g topicingly by forces reporty to shandooed by Born the last to Borrower that the	roll is diew of the floor out to the Model is philodelian
est could likely the account on a good former party of the desire party of the desire of the account of the acc	vetoko podniki robna kod beogo	Morrosco as o pranipt matice to the visur ower, or at Borrosco o tech wor insurance carner of him to soci	war of Society was duil g topicingly by forces reporty to shandooed by Born the last to Borrower that the	mik diew godind gwn fondi gwn fondi gd thein gd bolien godiod
ent cash ("shall har on a committee of the committee of the same of the property and of the authorized to a committee of the other same of the other or the other same.	vite kie godinie rotana toa disego. 1905 m.a. godinie reamana godinie ot	Morrosco over prompt make to the coun- ower, or at Boste error tech te- insurance earner office to sett de at Lender's opnion within	wan of the demonse dual green of promptly by fears we reportly to abandoned by fears well ander to Borrower that the self apply the insulance process while Meaning process while Meaning process when Meaning process when Meaning process.	with a limit of old of old of old
or older shall been tra- oten security agreement may make proof of loss of teem the dote error of so- leader is authorized to Property on to the sums byvelopments. In the sec- tion of the Property and	conditional ander station of the policy of the feet on	Moreover, or at Board to the resur- over, or at Board to the resur- insurance esting others to secti- de at Lender's option within of Property: Lenscholds; Co and aboth not commit week or	cear of Social income that granted to promptly by four, a reporty is abandoned by Burn I ender to Borrower that the straight the insurance process that Market Market and Maintenance processes that and Maintenance process to be Properly in great to fact.	with a limit of the control of the limit of
or of raised here the other security operations and raise proof of lone before the material of the bright with a the other word of the points of the Property and the Property and the Property and that the decision of the Property and that the decision of the observation or under the decision of the observation or	year, to bender action and a to actum for manisms beneated to restoration or repair of the autominiums; Plauned Unit P research impairies at at determine to a leasebold. If this Mortans wall of Borrower's obigations.	Moreover, or at Bours to the count ower, or at Bours is a testion to the insurance cause of the testion of the at Lender's approximation within and about not commit execution and close of this Mortewer shall be testion.	rearrolf (a) Horrower duil go promety by force of reporty is abandored by four last that the Londer that the last apply the insulative process time Morrower that the stine Morrower that the stine Morrower and Maintenance process to be the processors of the processors of a planted unit development of a planted unit development of a planted unit development unit development unit development unit development unit development unit development.	with a first of the electron for the Police
or of raised here the other security operations and raise proof of lone before the material of the bright with a the other word of the points of the Property and the Property and the Property and that the decision of the Property and that the decision of the observation or under the decision of the observation or	postinct ander within 12 day to be a claim for merciance be not be restorance be not the forestorancement of the forestorancement or determine to a leaseful be it this Mortan and of Sorrower's obligations of societains.	Moreover, or at Board to the cross over prompt matrice to the cross ower, or at Board to the residual instrumence estimate of the temperary for an interpretary temperary temperary present about the Mortewer electrons of the Mortewer electrons of the Mortewer in conference of the present and temperary of temperary t	went of the Morrower haif y to properly by force a property of them of the property of them of the state of t	on the discount of the control of th
to derivabell her median den den den den den den den der	essent not ender seating at the less which is a claim for increasing he had been to reconstruct the landominiums; Planned 1 nit 1) and onliniums; Planned 1 nit 1) and a leasehold. It this Morth is all at Borrower's obligations in all at Borrower's obligations at a seal-passing the hydroxic	Moreover, or at Bose of the count ower, or at Bose of the count insurance country of the solution of Property, I enveloded Country to enclose the country was to an are loose if the Moreover in the Moreover of the Conference of the Moreover stall percent, Boseover shall percent conference or pleased in the conference or pleased	the material of the force of the promptly by force of the force of the promptly of the material promptly of the force of the promptly of the insulative promptly of the force	to the a feet of the extent of the feet of
and to shall here the other security agree from the proof of lone to make the distance of the following the following the following the following and the Property and the Property and the designation or and regulations of the strategy of	postinct ander within 12 day to be a claim for merciance be not be restorance be not the forestorancement of the forestorancement or determine to a leaseful be it this Mortan and of Sorrower's obligations of societains.	Moreover, or at Board to the count ower, or at Board to the count maintance of the count maintance of the count of at Lender's option within and chaff not commet week or process, Borrower shall be confirmation or planted to confirmation or planted in contraction of the	rearrolf 9x Horrower duil go promptly by force a rejectly 1x shandood by Pours at apply the insurance process that the straight the insurance process that Straight the insurance process that Straight and Maintenance to the Property in great to provide the provisions of the provision of the provision of the provision of the provisions.	with a lice of in the control for the lice of may need by control for the lice of the lice

d all caromonts, rights, appurtenances TOGETHER with all the it 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 foregoings together with said property (or the less hold estate if this Mortgage is on a less hold) are hereinafter referred to as the *Property.*4

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

UNIFORM COVENANTS. Borrower and Lender 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 aucesments (including condominium and planned unit development ants, 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 Ponds to Londor, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Peder's 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 accor at or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law funds Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that jungest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interer to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrows, without charge, an annual accounting of the Funds showing credits and debits to the Punds and the purpose for which each delit to the Punds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Punds held by Lender, to wer with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiuns and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground reals is they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower or monthly installments of Funds. If the amount of the Funds held by ement. For areaco premiums and ground rents as they fall due, Borrower shall Lender shall not be sufficient to pay taxes, asso

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

Upon payment in full of all sums secured by this Mortgage, Lander shall promptly refund to Borrower any funds held by Leader. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Leader, Leader shall apply, no later than immediately prior to the sale of the Property or its a squisition by Lender, any Funds held by Lender at the time of application as a credit against the sums accured by this Mortgage.

- 3. Application of Payments. All payments received by Lender un'er the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borroy or under paragraph 2 hereof, then to interest, and
- 4. Prior Mortgages and Deed of Trust; Charges; Liens. Borrower shall perform 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 tux 3, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortal and leasehold payments or ground roots, if any.

∴ S. Hanned Insurance. Borrower shall keep the improvements now existing or hereafted erroled on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazard; as Lender may require.

The insurance carrier providing the insurance shall be chosen by the Borrower subject to approval oy 1 ender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renowals thereof shall be in form acceptable to Leader and shall include a standard mortgage clause in favor of and in a form acceptable to Leader. Leader shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security 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 make 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 all comply with the provisions of any lease if this Mortgage is on a leasthold. 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 Leader'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 Londor to incur any expense or take any action bereunder.

UNOFFICIAL COPY IN THE STATE OF ALL OF THE PROPERTY OF THE PRO

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 accurity agreement with a lies 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 accured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the limbility 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 sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender is 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.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein ned shall bind, and the rights hereunder shall inner to, the respective successors and assigns of Lander and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-ries this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Lor, wer's interest in the Property to Londer under the terms of this Mortgage, (b) is not personally liable on e Note or under the Mortgage, and (c) agrees that Lender and any other Borrower hersunder may agree to extend, modify, forbear, or make any other accommodations 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 obtice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage at all be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such of ser address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Leader shall be given by certified mail to Leader's address stated herein or to such other address as Leader 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 give. in the manner designated herein

1. .

13. Governing Law; Severability. The statuted local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregois g sectence shall not limit the applicability of Federal law to this Mortgage. In the ent that any provision or clause of this Mortgay aur the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which the given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses," and "attorneys" fore" include all sums to the extent not prohibited by app scable law or limited herein.

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

execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower skall fulfil all of Borrower's obligations under any home rehabilitation. improvement, repair, or other loan agreement which Borrower once a justo with Lender. Lender, at Lender's option, may require prower to execute and deliver to Lender, in a form acceptable of Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or privious in connection with improvements

de to the Property.

16. Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by device, descent, or by operation of law upon the death of a joint tenant, (c) the grant of any leasehold interest of the years or less not containing an option to purchase, (d) the creation of a purchase money security interest for household apply ces, (c) a transfer to a relative resulting from the death-of the Borrower, (f) a transfer where the spouse or children become a winer of the property, (g) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or a incidental pumperty explement agreement, by which the spouse of the Borrower becomes an owner of the property, (b) A to safer into an inter vivos 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 Hom; Lo in Bank Board, Borrower shall cause to be submitted information required by Lender to evaluate the transferee as if a new buy were being made to the referee. Borrower will continue to be obligated under the Note and this Mortgage unless Land a veleases 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 ediately 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 further 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 covenant 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 cure 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 cure 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 brench 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 such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and cost of documentary evidence, abstracts and title reports.

1

18. Borrower's Right to Reinstate. Notwithstanding Londer'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 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 accurity hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof, in abundonment of

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

Upon acceleration 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 collected 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 same secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums accured by this Mortgage, Lender shall release this Mortgage without charge to

Borrower. Borrower ab 11 pay all costs of recordation, if any.

21. Waiver of Home 22. Borrower hereby waives all right of homestead exemption in the Property under state or Federal law.

1.

IN WITNESS WHEREOF, Porrower has executed this Mortgage.

	Home M. Salveral ton M. Balurak
0,5	- Borrows
	Reborah & Balcerak
	- Borrow
STATE OF ILLINOIS, COOK	County st:
JEROME M. BALCERAK AKA JERRY H. BALC	 Notary Public in and for said county and state, do hereby certify that EP. K. AND DEBORAH L. BALCERAK
personally known to me to be the same person(s) who	subscribed to the foregoing instrument,
appeared before me this day in person, and acknowle	dged that he _v signed and delivered the said instrument as
<u> </u>	free volunt ay act, for the uses and purposes therein set forth.
Given under my hand and official seal, this	17th day of OCTOBER 19 94
	7112
My Commission expires: 7/25/95	Notary Public
***************************************	/ Houry Facile
OFFICIAL SEAL	it instrument was prepared by:
EILEEN M FETTA	11074 5 198/9
NOTARY PUBLIC, STATE OF ILLINOIS	JULIA B. LYNC!
MY COMMISSION EXPINES:07/25/98	7730 3. REDEIL
	EVERGREEN PARK, IL. 60642
	(Addross)
	Transport of Providence Control of Control o
(Space below Thus	Line Reserved For Lender and Recorder)

MAIL 3

Return To: Household Bank, f.s.b. Stars Central 577 Lamont Road Eimburst, IL 60126