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TAXES - LIENS - INSURANCE - VIAINTENANCE and pay ble, all taxes, liens, amountents, obligations, water rates and any other charges against the Property, whether superior or inferior to the lien of this most against the insurance on the Property in your favor in a form and amount satisfactory to you and maintain and keep the Property in a all times during the term of this mortgage. You may pay any such tax, lien, assessment, obligation, water rates, president of other charge (including any charge to maintain or repair the Premises) or purchase such immunos in your own name, if I fail to do so. The amount you pay will be due and payable to you from me on demand, will bear an interest charge at the interest rate set forth in the Note secured by this mortgage if permitted by law or, if not, at the highest lawful interest rate, will be an additional tien on the Property and may be enforced and collected in the same manner as the other obligations secured by this mortgage. The fastrence carrier providing the fastrence referred to above will be chosen by me subject to your approval which will not be unreasonably withheld. All insurance policies and renewals must be acceptable to you and must included include an acceptable to you and must include a lightly an acceptable to you and must include a lightly an acceptable to you and must include a lightly a lightly an acceptable to you and must include a lightly a lightly an acceptable to you and must include a lightly a lightly an acceptable to you and must include a lightly a lightly a lightly acceptable to you and must include a lightly a lightly a lightly an acceptable to you and must include a lightly a lightly an acceptable to you and must include a lightly a lightly an acceptable to you and must include a lightly a lightly an acceptable to you and must include a lightly a lightly an acceptable to you and must include a lightly a lightly an acceptable to you and must include a lightly a lightly a lightly a lightly an acceptable to you and must include a lightly a lightly a lightly a lightly a lightly and a lightly a will promptly give to you all receipts of paid premiums and renewal notices. In the event of a loss, I will give prompt notice to the insurance carrier and you. You may file proof of loss if not made promptly by me. Imamance proceeds will be applied to the restoration or repair of the Property damaged or, at your option, the insurance proceeds will be applied to the sums, secured by this mortgage, whether or not then due, with any excess paid to me. If I shandon the Property, or do not answer within ten (10) days, a notice from you that the ine has offered to settle a claim, then you may collect the insurance proceeds. The ten (10)-day period will begin when the notice is given.

TITLE - I warrant the title to the Emperty. I further warrant that the lien created by this mortgage is a valid and seferosable first lien, suborditate only to sessments and restrictions of record existing as of the date of this mortgage, and that during the cettire term of

indebtedriess secured by this mortgage such lies will not become subordinate to anything size.

CONDEMNATION - The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation (the taking of my property for a public use) or any other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and will to you and are subject to the lies of this mortgage. In the event of a taking of the Property the proceeds will be applied to the sums secrified by the mortgage, whether or not then due, with any excess paid to me. If the Property is abandoned by me, or if, after notice by you to my that the condemnor offers to make an award or settle a claim for damages, I fall to respond to you within ten (10) days after the date the notice is given, you are eathorized to collect and apply the proceeds, at your option, either to the restoration or repair of

the Property or to the sum: a word by the mortgage, whether or not then due.

CONSENT TO TRANSPER OF ALTERATION - Except in those circumstances in which federal law otherwise provides, I will not, without your prior written consent, self or transfer the Property or elier, remove or demolish the Property.

DEFAULT - If I default in paying any part of the obligations secured by this mortgage or if I default in any other way under this mortgage or under the note which it secures, or if i default under the terms of any other security document covering the Property, the full unpaid principal balance and accrued and unpaid interest oh ray will become due immediately if you desire, without your advising me. I agree to pay all costs and disbursements (including reasonable enters sy feet) to whick you are legally settled in suggestion with any suit to foresions on or collect this morrages. If any money is left over after y/s to seless on this morrage and deduct such costs and disbursements, it will paid to the persons legally entitled to it, but if any money it will enting, I agree to pay you the balence.

APPOINTMENT OF RECEIVER AND ASSIGNMENT OF RENTS - I agree that you are entitled to the appointment of a receiver in any action to foreclose on this mortgage and you may also sate the Property and take possession of it, rent it if the Property is not already rented, receive all rents and apply them to the obligations secured by his mortgage. I seeken all rents to you but you agree that I may continue to collect the rents unless I am in default wide this continue of the Note.

RIGHTS CUMULATIVE - Your rights under this mortgage will be separate, distinct and computative and none of them will be in exclusion of any other nor will any set of yours be considered as an election to provide any one provision of this mortgage to the exclusion of any other provision.

NOTICES - I agree that any notice and demand or request may be given to the little in person or by mail.

EXTENSIONS AND MODIFICATIONS - Each of the undersigned agrees that so extension of time or other variation of any obligation secured by this mortgage will affect any other obligations under this mortgage.

APPLICABLE LAW - This mortgage is made in accordance with, and will the construct under, the laws of the State of Illinois, and applicable federal law.

FORECLOSURE - in the event that say provision of this mortgage is incommissed with my provision of the Illinois Mortgage Pureclasure Law Chapter 110, Sections 15-1101 et. seq., [II. Rev. Stat., as amended ("Act"), the provation of the Act shall take precedence over the provisions of this mortgage, but shall not invalidate or render unenforceable any other provision of this mortgage that can be construed in a manner consistent with the Act. If any provision of this mortgage shall grant you any rights or manufactured my default which are more limited than the rights that would otherwise be vested in you under the Act in the absence of said provision, you shall be vested with the rights granted in the Act to the full extent permitted by law.

MAXIMUM AMOUNT - The maximum amount of principal, interest, future advances and other amount (not) or hereinafter owed) that shall be secured by this mortgage shall be double the original principal balance hereinshove stated.

RESPONSIBLE PARTY TRANSFER ACT - I represent and warrant that the Property does not contain any unid arround storage tanks or conditions which require notification or compliance with the Responsible Party Transfer Act of 1988, as americal (Illinois Annotated Statutes, Chapter 30, Paragraph 901 st. seq.), in conjunction with the execution and delivery of this mortgage.

BECESS INTEREST - It being the intention of you and me to comply with the lews of the State of Illinois and applicable faderal law, it is ed that notwithstanding any provision to the contrary in the Note, this mortgage, or any of the other loan documents, no such provision require the payment or permit the collection of any amount ("Racess Interest") in excess of the maximum amount of interest permitted by law to be charged for the use or detention, or the forbearance in the collection, of #1 or any portion of the indebtedness hereby secured. If ard Excess interest is provided for, of is adjudicated to be provided for, in the Note, this mortgage, or any of the other loss documents, then ch event (a) the provisions of this paragraph shall govern and control; (b) I shall not be obligated to pay any Excess interest; (c) any s interest that you may have received hereunder shall, at your option, be (i) applied as a stedit against the then unpaid principal balance under the Note, accrued and unpaid interest thereon (not to exceed the maximum amount permitted by law), or both, (ii) refunded to the payor thereof, or (iii) any combination of the foregoing; (d) the rate of interest under the Note shall be automatically subject to reduction to the maximum lawful rate allowed under the laws of filinois or applicable federal law and the Note, this mortgage, and the other loan documents shall be deemed to have been, and shall be, reformed and modified to reflect such reduction in the rate of interest under the Note.

RECEIPT OF COPY - Rach of the undersigned as moviedges receipt of a completed and signed copy of this mortgage.

BINDING EFFECT - This mortgage is binding on and inures to both your and my successors and assigns.