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erein Borrower"), and Mortgagee House House	D FINANCE CORPORATIO	N III	A Company of the Comp
orporation organized and existing under the lay	WS Of DEL'AWARE	7	whose address is
BO'S HARLEM AVE, SPORTMART PLAZA, Norein "Lender"):	NORTH RIVERSI, IL 60	0548	. 1996
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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 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 Rates. This mortgage secures all payments of principal and

1. Payment of Principal and Interest at variable Kates. Inis 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 heazard insurance; plus one twelfth of yearly premium installments for mortgage insurance, if any, all as reasonable 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 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 Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guarante d by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Punds to ray 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 white at the conference of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such as exment is made or applicable law requires such interest to be paid. Lender shall not be required to pay Borrower, and in rest 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 regard as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Londer, together with the future monthly installments of Funds payable prior to

the due dates of taxes, assessments, in ur no 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 said 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 sufficien 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 the Mortgage, Lender 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 'le si ms secured by this Mortgage.

3. Application of Payments. All payments received by Tender under the Note and paragraphs P and 2 hereof shall be applied by Lender first in payment of amounts payable to I enter by Borrower under paragraph 2 hereof, then to

st, and then to the principal.

4. Prior Mortgages and Deed of Trust; Charges; Liens. Be crewer 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's shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the P or crty which may attain a priority over this

Mortgage, and lessehold payments, or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or 1 creater erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender

The insurance carrier providing the insurance shall be chosen by the Borrower sivject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and re-ewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of a din a form acceptable to Lender. Lender 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, ay 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 cave ir an the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance b ne is Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or, er in of the Property or to the sums secured by this Mortage.

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 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 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 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 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

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender 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-signs this Mortgage, but does not execute the Note, (a) is co-signing 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 hereunder 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 is to that Borrower's interest in the Property.

12. Notice, Except for any notice 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 notice 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 hereins and the law of the such other address as Lender 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 in the manner designated herein.

13. Governing Law: Sev rability. The state and local laws 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 Federal law to this Mortgage. In the event that a repovision or clause of this Mortgage or the Note conflicts with applicable law, such 11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements

this Mortgage. In the event that a v 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 can be given effect without the conflicting provision, and to this end the provision of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses" and "attorneys" feet melude all sums to the extent not prohibited by applicable law or limited

1614 Borrower's Copy Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

in 5; Rehabilitation: Loan: Agreement. Be trover shall dulfill all of Borrower's obligations under any home rehabilitation; improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and driver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may lave against parties who supply labor, materials or services in

of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made 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 subording to this Mortgage, (b) a transfer 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 an option to purchase, (d) the creation of a purchase money security interest for household appliances, (e) a transfer to a relative resulting from the death of a Borrower, (t) a transfer where the spouse or children of the Borrower become an owner of the property, (g) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of the Borrower becomes an owner of the property, (h) a transfer into an inter vivos true 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 evaluate the transferce as if a new real vere being made to the transferce. Borrower will continue to be obligated under the Note and this Mortgage unless Lenue, a leases Borrower in writing.

If Lender does not agree to such sale or transfer, Lender may declare all of the sure we used by this Mortgage to be immediately due and payable. If Lender exercises such option to accelerate, Lender 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, o sech of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due may sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as p owlded in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a dat; 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 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

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 costs of documentary evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums 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,

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De transcompetions. The proceeds of activisms as along bet damager where the consequential in anneation with any 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 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.

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 receive sufcess 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. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge

to Borrower Borrower shall pay all costs of recordation, if any.

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Magda Alaba da

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

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

	Hosea Williams
	-Borrower
	and the second of the second o
	A Persymal williams
	-Borrower
STATE OF ILLINOIS, COOK	County ss:
I, A Notary Pub	is rein. It is an a for early county and state on hereby carlify that
HOSEA WILLIAMS AND DATSY MAE VILLIAMS MARRI	FO IN JOINT TENENCY is a book of a continuous to
personally known to me to be the same person(s) tho e name(s).	ARE subscribed to the foregoing instrument,
appeared before me this day in person, and acknowledge a that	The Y signed and delivered the said instrument as
The mark is a second to be THETA to the second of the seco	voluntary act, for the uses and purposes therein set forth.
Given under my hand and official seal, this12Th	day of JANUARY on die 1994.
Chartega de recordo do las estables da los de las del contra de la contra del la contra del la contra della contra del	and the second of the production of the second of the seco
My Commission expires:	Samuel with a supplied to the
- } - Temperade selver }	Notary Public
The Division of Shale	This instrument was prepared by:
11. Commission of English (2/12/197)	MELISSA BARTLETT
	1780 SOUTH (Name) IN LOCATION AVENUE
in the second of the second The second of the second of	NORTH RIVER 17E IL 60546
to be beginned to be because the body of the contract of	ranga kang palak a 1900 1900 1900 1900 1900 1900 1900 19
(Space Below This Line Reserved	For Lender and Recorder)



Return To: Household Finance Corporation 961 Weigel Drive Elmhurst, IL 60126

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