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- 1. GRANT. For good and . luable consideration, Grantor hereby mortgages and warrants to Lender identified above, the real property described in Schedule: A: which is attached: / ...this: Morgage: and Incorporated: herein together .with .all. future: and inpresent improvements; and .lixtures; .privileges, hereditaments; and appurishences: ./vases; ilicenses; and; other, agreements; rents, ilssues; and profits; water, well; .ditch; reservoir, and .mineral, rights and stocks; and standing timber and crows; a stalling to the real property (our ulcitively "Property").beautiful to the case of the control of the co
- 2 OBLIGATIONS. This Morigage at an recure the payment and performance of all of Borrower and Grantor's present and future, indebtedness, liabilities, obligations and covenants (cumulative). "Co" nations") to Lender pursuant to:
 - (a) this Mortgage and the following promits long notes and other agreements:

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- all other present or future obligations of Borrower or Gridor to Lender (whether incurred for the same of different purposes than the doregoing); and a restant this consistent aboves glastic amount to the constant of the c ted from the dy provide League with arthur content (**eniopol**onia
- b) all renewals, extensions, amendments, modifications, replacement or a ibstitutions to any of the foregoing.
- 3; PURPOSE. This Mortgage and the Obligations described herein are expended and incurred for EUSINESS
- FUTURE ADVANCES. This Mortgage secures the repayment of all active ses that Lander may extend to Borrower or Grantor under the promissory Color tiples on the color farmed on elements
- EXPENSES: To the extent permitted by law, this Mortgage secures the repayment of all amount expended by Lender to perform Grantoria covenants er this Mortgage or to maintain, preserve, or dispose of the Property, including but not limited it; or bunts expended for the payment of taxes, special exments, or insurance on the Property, plus interest thereon.
 - CONSTRUCTION PURPOSES. If checked, ___ this Mortgage secures an indebtedness for construction purposes.
 - REPRESENTATIONS, WARRANTIES AND COVENANTS, Grantor represents, warrants and governants to Lander that recovered the control of the control of
 - (a) "Granter shall maintain the Property free of all liens, security interests, encumbrances and claims except for units Mortgage and those described in Schedule 9 which is attached to this Mortgage and incorporated herein by reference.
 - (b) Neither Grantor nor, to the best of Grantor's knowledge, any other party has used, generated, released, alcohored, stored, or disposed of any "Hazardous Materials", as defined herein, in connection with the Property or transported any Hazardous Materials. The term "Hazardous Materials" shall mean any hazardous waste, toxic substances or any other substance, material, or waste which is or becomes regulated by any governmental authority including, but not imited to, (i) petroleum; (ii) friable or nonfriable asbestos; (iii) polyphiorinated biphenyls; (iv) those substances, materials or wasted designated as "hazardous substance pursuant to Section 311 of the Clean Water Act or listed pursuant to Section 307 of the Clean Water Act or any amendments or replacements to these pursuant to Section 37 for the Cream water fact of waster defined as a "hazardous waste" pursuant to Section 1004 of the Resource Conservation and statutes; (v) those substances, materials of replacements to that statute; and (vi) those substances, materials or waster defined as a "hazardous waster pursuant to section 1004 of the Resource Conservation and Recovery Act or any amendments of replacements to that statute; and (vi) those substances, materials or waster defined as a "hazardous substance" pursuant to Section 101 of the Comprehensive Environmental Response, Compensation and Liability Act, or any amendments or replacements to that statute or any other similar statute, rule, regulation or ordinance now or hereafter in effect;
 - (c) Grantor has the right and is duly authorized to execute and perform its Obligations under this Mortgage and these actions do not and shall not conflict with the provisions of any statute, regulation, ordinance, rule of law, contract or other agreement which may be binding on Grantor at any time:
 - (d) No action or proceeding is or shall be pending or threatened which might materially affect the Property;
 - (e) Grantor has not violated and shall not violate any statute, regulation, ordinance, rule of law, contract or other agreement which might materially affect the Property (including, but not limited to, those governing Hazardous Materials) or Lander's rights or interest in the Property pursuant to this Mortgage.
- a. TRANSPERS OF THE PROPERTY OR BENEFICIAL INTERESTS IN BORROWERS. On sale or transfer to any person without the prior written approval of tender of all or any person of the real property described in Schedule A; or any interest therein, or of all or any beneficial interest in Borrower or Grantor is not a natural person or persons but is a corporation, partnership, trust, or other legal entity); Lender may, at Lender's option declare the sums secured by this Mortgage to be immediately due and payable, and Lender may involve any remedies permitted by the promissory note or other agreement or by this Mortgage, unless otherwise prohibited by federal law.
- 9. INQUIRES AND NOTIFICATION TO THIRD PARTIES. Grantor hereby authorizes Lender to contact any third party and make any inquiry pentalning to Grantor's financial condition or the Property. In addition, Lender, is authorized to provide oral unwritten notice of its interest in the Property to any third party.
- 10. "HTERFERENCE WITH LEASES AND OTHER AGREEMENTS. Grantor shall not take or fall to take any action which may cause or permit the termination or the withholding of any payment in connection with any lease or other agreement ("Agreement") pertaining to the Property. In addition, Grantor, without Lander's, prior written consent, shall not: (a) collect any monies payable under any Agreement more than one month in advance; (b) modify any Agreement; (c) assign or allow a lien, security interest or other encumbrance to be placed upon Grantor's rights, title and interest in and to any Agreement or the amounts payable thereunder; or (d) terminate or cancel any Agreement except for the nonpayment of any sum or other material breach by the other pay agreement. Grantor receives at any time any written communication asserting a default by Grantor under an Agreement or purporting to terminate or cancel any Agreement; Grantor shall promptly forward in copy of such communication (and any subsequent communications relating thereto) to Lender: a payon to the promptly forward in the payon the control of the payon the payon to the payon the

- 11. COLLECTION OF INDESTELNES: Fir Dis Tills D PARTY. Lander shall be entitled to solity or require Brantor to notify any third party (including, but not limited to, lessees, licensess, governmental authorities and insurance companies) to pay Lender any indebtedness or obligation owing to Grantor, with respect to the Property (cumulatively "Indebtedness") whether or not a default exists under this Mortgage. Grantor shall diligently collect the indebtedness owing to Grantor from these third parties until the giving of such notification. In the event that Grantor possesses or receives possession of any instrument or other remittances with respect to the indebtedness following the giving of such notification or if the instruments or other remittances constitute the prepayment of any indebtedness or the payment of any insurance or condemnation proceeds, Grantor shall hold such instruments and other remittances in trust for Lender spart from its other property, endorse the instruments and other remittances to Lender, and immediately provide Lender with possession of the instruments and other remittances. Lender shall be entitled, but not required to collect (by legal proceedings or otherwise), extend the time for payment, compromise, exchange or release any obligor or collateral upon, or otherwise settle any of the indebtedness whether or not an event of default exists under this Agreement. Lender shall not be liable to Grantor for any action, error, mistake, omission or delay pertaining to the actions described in this paragraph or any damages resulting therefrom.
- 12. USE AND MAINTENANCE OF PROPERTY. Grantor shall take all actions and make any repairs needed to maintain the Property in good condition. Grantor shall not commit or permit any waste to be committed with respect to the Property. Grantor shall use the Property solely in compliance with applicable law and insurance policies. Grantor shall not make any alterations, additions or improvements to the Property without Lender's prior written consent. Without limiting the foregoing, all alterations, additions and improvements made to the Property shall be subject to the interest belonging to Lender, shall not be removed without Lender's prior written consent, and shall be made at Grantor's sole expense.
- 13. LOSS OR DAMAGE. Grantor shall bear the entire risk of any loss, theft, destruction or damage (cumulatively "Loss or Damage") to the Property or any portion thereof from any case whatsoever. In the event of any Loss or Damage, Grantor shall, at the option of Lender, repair the affected Property to its previous condition or pay or cause to be paid to Lender the decrease in the fair market value of the affected Property.
- 14. INSURANCE. Grantor shall keep the Property insured for its full value against all hazards including loss or damage caused by fire, collision, theft, flood (if applicable) or other casualty. Grantor may obtain insurance on the Property from such companies as are acceptable to Lender in its sole discretion. The insurance policies shall require the insurance company to provide Lender with at least thirty (30) days' written notice before such policies are altered or cancelled in any manner. The insurance policies shall name Lender as a mortgage and provide that no act or omission of Grantor or any other person shall affect the right of Lender to be paid the insurance proceeds pertaining to the loss or damage of the Property. At Lender's option, Lender may apply the insurance of collection of the Property or require the insurance proceeds to be paid to Lender. In the event Grantor falls to acquire or maintain insurance, Lender (after providing notice as may be required by law) may in its discretion procure appropriate insurance coverage upon the Property and the insurance of insurance indicating the required coverage. Lender may act as attorney-in-fact for Grantor in making and settling claims under Insurance policies, cancelling any policy or endorsing Grantor's name on any draft or negotial's instrument drawn by any insurer. All such insurance policies shall be constantly assigned, pledged and delivered to Lender for further securing the Obligations. In the event of ioss, Grantor shall immediately give Lender written notice and 'Andur is authorized to make proof of ioss, Each insurance company is directed to make payments directly to Lender instead of to Lender and Grantor. Loger shall have the right, at its sole option, to apply such monies toward the Obligations or toward the cost of rebuilding and restoring the Property. An amount applied against the Obligations shall be applied in the inverse order of the due dates thereof. In any event Grantor shall be obligated to rebuild and restore the Property. event Grantor shall be obligated to rebuild and restore the Property.
- 15. ZONING AND PRIVATE COVENANT. Grantor shall not initiate or consent to any change in the zoning provisions or private covenants affecting the use of the Property without Lender's prior written consent. If Grantor's use of the Property becomes a nonconforming use under any zoning provision, Grantor shall not cause or permit such use to be also polinued or abandoned without the prior written consent of Lender. Grantor will immediately provide Lender with written notice of any proposed changes to the zoning provisions or private covenants affecting the Property.
- 16. CONDEMNATION. Grantor shall immediately provide Lender with written notice of any actual or threatened condemnation or eminent domain proceeding pertaining to the Property. All monies payable to Granter from such condemnation or taking are hereby assigned to Lender's attorneys' fees, lege ex senses and other costs (including appraisal fees) in connection with the condemnation or eminent domain proceedings and then, at the option of Lender's the payment of the Obligations or the restoration or repair of the Property. In any event Granter shall be obligated to restore or repair the Property.
- 17. LENDER'S RIGHT TO COMMENCE OR DEFEND LEGAL ACTIONS. Granter shall immediately provide Lender with written notice of any actual or threatened action, suit, or other proceeding affecting the Property. Granter in reby appoints Lender as its attorney-in-fact to commence, intervene in, and defend such actions, suits, or other legal proceedings and to compromite or settle any claim or controversy pertaining thereto. Lender shall not be liable to Granter for any action, error, mistake, emission or delay pertaining to the actions described in this paragraph or any damages resulting therefrom. Nothing contained herein will prevent Lender from taking the actions described in this paragraph in its own name. Granter shall cooperate and assist Lender in any action hereunder
- 18. INDEMNIFICATION. Lender shall not assume or be responsible for the purimence of any of Grantor's Obligations with respect to the Property 18. INDEMNIFICATION. Lender shall not assume or be responsible for the jury, mance of any of Grantor's Deligations with respect to the Property under any circumstances. Grantor shall immediately provide Lender and its shareholdury directors, officers, employees and agents with written notice of and indemnity and hold Lender harmless from all claims, damages, liabilities (including attorneys' fees and legal expenses), causes of action, actions, suits and other legal proceedings (cumulatively "Claims") pertaining to the Property (including, but not limited to, those involving Hazardous Materials). Grantor, upon the request of Lender, shall hire legal counsel acceptable to Lender to Lender from such Claims, and pay the costs incurred in connection therewith. In the alternative, Lender shall be entitled to employ its own legal or unsalt to defend such Claims at Grantor's cost. Grantor's obligation to indemnity Lender shall survive the termination, release or foreclosure of this Morti, age.
- 19. TAXES AND ASSESSMENTS. Grantor shall pay all taxes and assessments relating to Pruporty when due. Upon the request of Lender, Grantor shall deposit with Lender each month one-twelfth (1/12) of the estimated annual insurance premiur is taxes and assessments pertaining to the Property as estimated by Lender. So long as there is no default, these amounts shall be applied to the payment of taxes, assessments and insurance as required on the Property. In the event of default, Lender shall have the right, at its sole option, to apply the funds so hald to pay any taxes or against the Obligations. Any funds applied against the Obligations shall be applied in the reverse order of the due date thereof.
- 20. INSPECTION OF PROPERTY, BOOKS, RECORDS AND REPORTS. Grantor shall allow Lender or its agents to examine and inspect the Property and examine, inspect and make copies of Grantor's books and records pertaining to the Property from time to time. Grantor shall provide any assistance required by Lender for these purposes. All of the signatures and information contained in Grantor's books and records lends in all be genuine, true, accurate and complete in all respects. Grantor shall note the existence of Lender's beneficial interest in its books and records lends into Property. Additionally, Grantor shall report, in a form satisfactory to Lender, such information as Lender may request regarding Grantor's finantial condition or the Property. The information shall be for such periods, shall reflect Grantor's records at such time, and shall be rendered with such frequency as Lender may designate. All information furnished by Grantor to Lender shall be true, accurate and complete in all respects.
- 21. ESTOPPEL CERTIFICATES. Within ten (10) days after any request by Lender, Grantor shall deliver to Lender, (3) intended transferse of lender's rights with respect to the Obligations, a signed and acknowledged statement specifying (a) the outstanding balance on the Obligations; and (b) whether Grantor possesses any claims, defenses, set-offs or counterclaims with respect to the Obligations and, if so, the nature of such claims, defenses, set-offs or counterclaims. Grantor will be conclusively bound by any representation that Lender may make to the intended transfers with respect to these matters in the event that Grantor falls to provide the requested statement in a timely manner.
 - 22. DEFAULT. Granter shall be in default under this Mortgage in the event that Granter, Borrower or any guaranter of any Obligation:

(a) fails to pay any Obligation to Lender when due;

(b) falls to perform any Obligation or breaches any warranty or covenant to Lender contained in this Mortgage or any other present or future, written or oral, agreement;

(c) allows the Property to be damaged, destroyed, lost or stolen in any material respect;
(d) seeks to revoke, terminate or otherwise limit its liability under any guaranty to Lender;
(e) allow goods to be used on, transported or stored on the Property, the possession, transportation, or use of which, is illegal; or

(f) causes Lender to deem itself insecure in good faith for any reason.

RIGHTS OF LENDER ON DEFAULT, if there is a default under this Mortgage, Lender shall be entitled to exercise one or more of the following Temedies without notice or demand (except as required by law):

(a) to declare the Obligations immediately due and payable in full;

- (b) to collect the outstanding Obligations with or without resorting to judicial process;
 (c) to require Grantor to deliver and make available to Lender any personal property constituting the Property at a place reasonably convenient to Grantor and Lender;

(d) to collect all of the rents, issues, and profits from the Property from the date of detault and thereafter;

(e) to apply for and obtain the appointment of a receiver for the Property without regard to Grantor's financial condition or solvency, the adequacy of the Property to secure the payment or performance of the Obligations, or the existence of any waste to the Property;

(f) to foreclose this Mortage

(g) to set-off Grantor's Obligations against any amounts due to Lender including, but not limited to, monles, instruments, and deposit accounts maintained with Lender: and (h) to exercise all other rights available to Lender under any other written agreement or applicable law.

Lender's rights are cumulative and may be exercised together, separately, and in any order. In the event that Lender institutes an action seeking the recovery of any of the Property by way of a prejudgment remedy in an action against Grantor, Grantor waives the posting of any bond which might otherwise be required.

- 28. WAIVER OF HOMESTEAD A ID THEI LIGHT. Grantor nereby valve at home tead of other exemptions to which Crantor would otherwise be entitled under any applicable law.
 - 25. SATISFACTION. Upon the payment in full of the Obligations, this Mortgage shall be satisfied of record by Lander.
- 26. APPLICATION OF FORECLOSURE PROCEEDS. The proceeds from the foreclosure of this Mortgage and the sale of the Property shall be applied in the following manner: first, to the payment of any shariff's fee and the satisfaction of its expenses and obsta; then to reimburse Lender for its expenses and obsta; then to reimburse Lender for its expenses and obsta; then to reimburse Lender for its expenses and obsta; the sale of in connection with security, preserving and maintaining the Property, socking or obtaining the appointment of a receiver for the Property, (including, but not: limited to, attorneys' fees, legal expenses, filling fees, notification costs, and appraisal obsta); then to the payment of the Obligations; and then to any third party as provided by law.
- 27. REIMBURSEMENT OF AMOUNTS EXPENDED BY LENDER. Upon demand, Grantor shall immediately reimburse Lender for all amounts (including attorneys) fees and legal expenses) expended by Lender. In the performance of any action required to be taken by Grantor or the exercise of any right or remedy of Lender under this Mortgage, together with interest thereon at the lower of the highest rate described in any Obligation or the highest rate allowed by law from the date of payment until the date of reimbursement. Thuse sums shall be included in the definition of Obligations herein and shall be secured by the interest granted herein.
- 28. APPLICATION OF PAYMENTS. All payments made by or on behalt of Grantor may be applied against the amounts paid by Lender (including attorneys' fees and legal expenses) in connection with the exercise of its rights or remedies described in this Mortgage and then to the payment of the remaining Obligations in whatever order Lander chooses.
- 29. POWER OF ATTORNEY. Grantor hereby appoints Londer as its attorney-in-fact to endorse Grantor's name on all instruments and other documents pertaining to the Obligations or indebtedness. In addition, Lender shall be entitled, but not required, to perform any action or execute any document required to be taken or executed by Grantor under this Mortgage. Lender's performance of such action or execution of such document shall not relieve Grantor from any Obligation or cure any default under this Mortgage. The powers of attorney described in this paragraph are coupled with an interest and are irrevocable.
- 30. SUBROGATION Of LENDER. Lender shall be subrogated to the rights of the holder of any previous ilen, security interest or encumbrance discharged with funds at the control of the contr
- 31. COLLECTION COST AND Hander hires an attorney to assist in collecting any amount due or enforcing any right or remedy under this Mortgage, Grantor agrees to pay Lender's rea ionable attorneys' fees and costs.
- 32. PARTIAL RELEASE. Len er hay release its interest in a portion of the Property by executing and recording one or more partial releases without affecting its interest in the remaining conton of the Property. Except as provided in paragraph 25, nothing hereinshall be deemed to obligate Lender to release any of its interest in the Property.
- 33. MODIFICATION AND WAIVER. The modification or waiver of any of Grantor's Obligations or Lender's rights under this Mortgage must be contained in a writing signed by Lender. Ler dur may perform any of Grantor's Obligations or delay or fall to exercise any of its rights without causing a waiver of those Obligations or rights. A waiver or one occasion shall not constitute a waiver on any other occasion. Grantor's Obligations under this Mortgage shall not be affected if Lender amends, cornermises, exchanges, falls to exercise, impairs or releases any of the Obligations belonging to any Grantor, third party or any of its rights against any Carlor, third party or the Property.
- 34. SUCCESSORS AND ASSIGNS. This Mortgag / she'll be binding upon and inure to the benefit of Grantor and Lander and their respective successors, assigns, trustees, receivers, administrators, p. reonal representatives, legatees and devisees.
- 35. NOTICES. Any notice-original communication in blue original under this Mortgage shall be in; writing and sent, to the parties at the addresses described in this Mortgage or such other address as the parties (ray designate in writing from time to time. Any such notice so given, and sent by certified mail, postage prepaid, shall be deemed given three (3) days after an notice is sent and on any other such notice shall be deemed given when received by the person to whom such notice is being given and the deemed given when received by the person to whom such notice is being given and the deemed given and the deemed given when received by the person to whom such notice is being given and the deemed given when received by the person to whom such notice is being given and the deemed given when received by the person to whom such notice is being given and the deemed given when received by the person to whom such notice is being given and the deemed given when received by the person to whom such notice is being given.
- by the person to whom such notice is being given and to describe the person to whom such notice is being given and to describe the person to whom such notice is a part of the person to be paid and enforceable. The person to whom such notice is a part of the person to whom such notice is a part of the person to be paid and enforce able.
- 37. APPLICABLE LAW. This Mortgage shall be governed by the laws of the fuel where the Property is located. Grantor consents to the jurisdiction and venue of any court located in such state.
- 38. MISCELLANEOUS. Grantor and Lender agree that time is of the essence. Grant's walves presentment, demand for payment, notice of dishonor and protest except as required by law. All references to Grantor in this Mortgage shall in Julie all persons signing below. If there is more than one Grantor, their Obligations shall be joint and several. Grantor hereby walves any right to trial the jury in any civil action arising out of, or based upon, this Mortgage or the Property securing this Mortgage. This Mortgage and any related documents are resent the complete integrated understanding between Grantor and Lender pertaining to the terms and conditions of those documents.
 - 39. ADDITIONAL TERMS.

This Mortgage is executed by Trustee, not personally, but as Trustra and it is expressly understood that nothing contained herein shall be construed as creating any personal liability on Trustee, and any recovery shall be solely against and one of the Property; however, this waiver shall not affect the liability of any Borrower or guarantor of the Obligations.

Grantor solmowledges that Grantor has read, understands, and agrees to the to Dated: FEBRUARY 11, 1994 GRANTOR: Columbia Rational Bank of Chicago as Tristan under Trust Agreement No. 42	•	ons of this Mortgage.	<u> ఆ</u>
not personally, but as Trustee Vice Press GRANTOR: Attest After M. Atte	GRANTOR:	.R DEPT-01 RECORDINGS - 19999 TRAN 2896 02/18/ - 44986 5 5 76-14	
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County of)	County of
i,, a notary public in and for said County, in the State storesaid, DO HEREBY CERTIFY that	The foregoing instrument was acknowledged before me this 1.5 The by Ethers & William Branch Milliam Branch Milliam Milliam Branch Milliam Mill
personally known to me to be the same person	as TRUST OFFICER ASSI, INUST CHICER
signed, sealed and delivered the said instrument asfree and voluntary act, for the uses and purposes herein set forth.	on behalf of the Juli HABIY WATHINGST HOWK DE CHRESDI
Given under my hand and official seal, this	Given under my hand and official seal, this
Notary Public Commission expires:	Commission expires;
	Commission expires: "OFFICIAL STAL" Laura L. Kalley Notary Public, "the of Illinois My Commission Expires 6/21/94

Permanent Index No.(s): 05-19-323-012

The legal description of the Property is:

The East 100 feet of the West 350 (%) of Lot 1 in Higgins' Subdivision of that part of Original Lot 2 lying 1/st of Eapp's Road in Happ's Subdivision recorded 3/2/1859, of the South part of the South West 1/4 of Section 19, Township 42 North, Range 13 East of the Third Principal Meridian, as per plat recorded 7/29/24 if Book 192 of Plats, page 1 as Document # 8530235, in Cook County, I linois. ois.

Olympia

Clarks

Olympia

SCHEDULE B

This instrument was prepared by: Northview Bank & Trust

211 Waukegan Road Northfield

60023

After recording return to Lender.

LP-ILEG 1 © FormAtion Technologies, Inc. (12/15/92) (800) 937-3789

Page 4 of 4 ...