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STEVE TZIOUMIS		(Name) First	t Federal Bank for Savings
MARTHA M TZIOUMIS			Lee Street, Des Plaines,
		First Federal Ba	ank for Savings
809 S IOKA AVE	And the second s	Des Plaines, IL	60016
MOUNT PROSPECT, IL 60056	e e e e e e e e		
RODADTROM "I" includes aech mortgag	jor above.	"You" means the mo	MORTGAGEE ortgages, its successors and assigns.
a la management	rant to you to enoure the pa , the real estate described b fled the "property").	lyment of the secured debt delow and all rights, easement	escribed below, on is, appurtensaces, rents, leases and exist
LEGAL DESCRIPTION:			23
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LOT 9 IN BLOW: IN LONK, PART OF THE NOPMEAST 1/4 RANGE 11, EAST OF THE THI PLAT THEREOF REOWNED NOW COOK COUNTY, ILLIANS.	OF SECTION 14, T RD PRINCIPAL MERI /EMBER 20, 1945 AS	OWNSHIP 41 NORTH, DIAN, ACCORDING TO DOCUMENT 13663132	THE
	COX CO	K COUNTY ILLINOIS ILED FOR RECORD	
located in COOK	94	APR 12 PM 2: 22	94328444
FITLE: I covenant and warrant title to the p	roperty, except for insumb		
assesuments not yet due and	- $ -$		
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- 1. Payments. I agree to make all payments on the secured dobt when due.

 1. Payments. I agree to make all payments on the secured dobt when due.

 1. Payments we agree officially payments you receive from me or for my benefit will be applied first to any amounts flowe you on the secured debt (arclusive of interest or principal), second, to interest and then to principal. If partial prepayment of the secured debt occurs for any reason, it will not reduce or excuse any subsequently scheduled payment until the secured debt is paid in full.
- 2. Claims against Title. I will pay all taxes, assessments, liens and encumbrances on the property when due and will defend title to the property against any claims which would impair the lien of this mortgage. You may require me to assign any rights, claims or defenses which I may have against parties who supply labor or materials to improve or maintain the property.
- 3. Insurance. I will keep the property insured under terms acceptable to you at my expense and for your benefit. You will be named as losc payer or as the insured on any such insurance policy. Any insurance proceeds may be applied, within your discretion, to either the restoration or repair of the damaged property or to the secured debt. If you require mortgage insurance, I agree to maintain such insurance for as long as you require.
- 4. Property. I will keep the property in good condition and make all repairs reasonably necessary.
- 5. Expenses. I agree to pay all your expenses, including reasonable attorneys' fees if I break any covenants in this mortgage or in any obligation accured by this mortgage. Attorneys' fees include those awarded by an appellate court, I will pay these amounts to you as provided in Covenant 10 of this mortgage.
- 6. Default and Acceleration. If I fall to make any payment when due or break any covenants under this mortgage, any prior mortgage or any obligation secured by this mortgage, you may accelerate the maturity of the secured debt and demand immediate payment and exercise any other remedy available to you. You may foreclose this mortgage in the manner provided by law.
- 7. Assignment of Rents and Profits. I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing, I may collect and retain the rents as long as I am not in default. If I default, you, your agent, or a court appointed receiver may take possession and manage the property and collect the rents. Any rents you collect shall be applied first to the costs of managing the property, including court costs and attorneys' fer commissions to rental agents, and any other necessary related expenses. The remaining amount of rents will then apply to payments on the society debt as provided in Covenant 1.
- 8. Walver of Homestead. Livreby waive all right of homestead exemption in the property.
- 8. Leaseholds; Condominiur at Planned Unit Developments. I agree to comply with the provisions of any lease if this mortgage is on a unit in a condominium or a planned unit development, I will perform all of my duties under the covenants, by-laws, or regulations of the condominium or planned unit development.
- 10. Authority of Mortgages to Perform for Mortgagor. If I fail to perform any of my duties under this mortgage, you may perform the duties or cause them to be performed. You mry siin my name or pay any amount if necessary for performance. If any construction on the property is discontinued or not carried on in a reast needs manner, you may do whatever is necessary to protect your security interest in the property. This may include completing the construction.

Your failure to perform will not preclude you from exercising any of your other rights under the law or this mortgage.

Any amounts paid by you to protect your security interest will be secured by this mortgage. Such amounts will be due on demand and will bear interest from the date of the payment until paid in full r., he interest rate in effect on the secured debt.

- 11. Inspection. You may enter the property to inspect if you give me notice beforehand. The notice must state the reasonable cause for your
- 12. Condemnation. I assign to you the proceeds of any awar, or claim for damages connected with a condemnation or other taking of all or any part of the property. Such proceeds will be applied as provided in Covenant 1. This assignment is subject to the terms of any prior security
- 13. Weiver. By exercising any remedy available to you, you do not give up your rights to later use any other remedy. By not exercising any remedy, if I default, you do not waive your right to later consider the event a default if it happens again.
- 14. Joint and Several Liability; Co-signers; Successors and Assigns Bour d. All duties under this mortgage are joint and several. If I co-sign this mortgage but do not co-sign the underlying debt i do so only to mortgage m, interest in the property under the terms of this mortgage. I also agree that you and any party to this mortgage may extend, modify or make (ny other changes in the terms of this mortgage or the secured debt without my consent. Such a change will not release me from the terms of this mortgage.

The duties and benefits of this mortgage shall bind and benefit the successors and pusins of either or both of us.

15. Notice. Unless otherwise required by law, any notice to me shall be given by delivering it or by mailing it by certified mail addressed to me at the Property Address or any other address that I tell you. I will give any notice to you by tertified mail to your address on page 1 of this mortgage, or to any other address which you have designated.

Any notice shall be deemed to have been given to either of us when given in the manner state? Figure.

- 16. Transfer of the Property or a Beneficial Interest in the Mortgagor. If all or any part of the property or any interest in it is sold or transferred without your prior written consent, you may demand immediate payment of the socured debt. You may also demand immediate payment if the mortgagor is not a natural person and a beneficial interest in the mortgagor is sold or transferred. However, you may not demand payment in the above situations if it is prohibited by federal law as of the date of this mortgage.
- 17. Referee. When I have paid the secured debt, you will discharge this mortgage without charge to me. ... agree to pay all coats to record this

(page 2 of 2) - Var

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