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<p>KENNETH W TETZLAFF</p> <p>JANE HERON</p> <p>1924 B WILMETTE AVE</p> <p>WILMETTE, IL 60091</p> <p>MORTGAGOR "I" includes each mortgagor above.</p>	<p>This instrument was prepared by (Name) First Federal Bank for Savings (Address) 770 Dundee Road, Arlington Heights, First Federal Bank for Savings 770 Dundee Road Arlington Heights, IL 60004</p> <p>MORTGAGEE "You" means the mortgagee, its successors and assigns.</p>
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MAIL TO:

REAL ESTATE MORTGAGE: For value received, I, **KENNETH W TETZLAFF AND JANE HERON, HIS WIFE (TENANTS BY THE ENTIRETY)**, mortgage and warrant to you to secure the payment of the secured debt described below, on **August 18, 1995**, the real estate described below and all rights, easements, appurtenances, rents, leases and existing and future improvements and fixtures (all called the "property").

PROPERTY ADDRESS: 1924 B WILMETTE AVE WILMETTE, Illinois 60091

LEGAL DESCRIPTION:

SEE ATTACHED ADDENDUM

(207888)
REI TITLE SERVICES, INC. - 9900

- . DEPT-01 RECORDING \$25.50
- . T40010 TRAN 2481 08/23/95 09:51:00
- . #6171 CJ *-95-557217
- . COOK COUNTY RECORDER
- . DEPT-10 PENALTY \$22.00

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located in COOK County, Illinois.

TITLE: I covenant and warrant title to the property, except for encumbrances of record, municipal and zoning ordinances, current taxes and assessments not yet due and _____

SECURED DEBT: This mortgage secures repayment of the secured debt and the performance of the covenants and agreements contained in this mortgage and in any other document incorporated herein. Secured debt, as used in this mortgage, includes any amounts I owe you under this mortgage or under any instrument secured by this mortgage.

The secured debt is evidenced by (List all instruments and agreements secured by this mortgage and the dates thereof.):

Future Advances: All amounts owed under the above agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

Revolving credit loan agreement dated 08/18/95, with initial annual interest rate of 11.75%. All amounts owed under this agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

The above obligation is due and payable on July 10, 2005 if not paid earlier.

The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of: Forty Five Thousand and 00/100 Dollars (\$ 45,000.00), plus interest, plus any disbursements made for the payment of taxes, special assessments, or insurance on the property, with interest on such disbursements.

Variable Rate: The interest rate on the obligation secured by this mortgage may vary according to the terms of that obligation.

A copy of the loan agreement containing the terms under which the interest rate may vary is attached to this mortgage and made a part hereof.

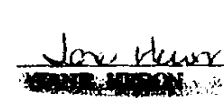
TERMS AND COVENANTS: I agree to the terms and covenants contained in this mortgage and in any riders described below and signed by me.

Commercial Construction _____

SIGNATURES:



K TETZLAFF



JANE HERON

25.50
22.00
D

ACKNOWLEDGMENT: STATE OF ILLINOIS, COOK County ss:
The foregoing instrument was acknowledged before me this 18TH day of AUG., 1995
by KENNETH W TETZLAFF AND JANE HERON, HIS WIFE (TENANTS BY THE ENTIRETY) (Title)

Corporate or Partnership Acknowledgment of _____ (Name of Corporation or Partnership) as _____ on behalf of the corporation or partnership.

My commission expires **"OFFICIAL SEAL"**
SHIRLEY M. CLESCERI
Notary Public, State of Illinois
My Commission Expires 11/21/97



Shirley M. Clesceri
(Notary Public)

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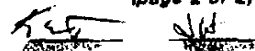
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COVENANTS

1. **Payments.** I agree to make all payments on the secured debt when due. Unless we agree otherwise, any payments you receive from me or for my benefit will be applied first to any amounts I owe you on the secured debt (exclusive 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 loss payee 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 secured 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 fail 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' fees, commissions to rental agents, and any other necessary related expenses. The remaining amount of rents will then apply to payments on the secured debt as provided in Covenant 1.
 8. **Waiver of Homestead.** I hereby waive all right of homestead exemption in the property.
 9. **Leaseholds; Condominiums; Planned Unit Developments.** I agree to 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, I will perform all of my duties under the covenants, by-laws, or regulations of the condominium or planned unit development.
 10. **Authority of Mortgagee 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 may sign my name or pay any amount if necessary for performance. If any construction on the property is discontinued or not carried on in a reasonable 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 at the 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 inspection.
 12. **Condemnation.** I assign to you the proceeds of any award 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 agreement.
 13. **Waiver.** 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 Bound.** 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 my 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 any 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 assigns 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 certified 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 stated above.
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 secured 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. **Release.** When I have paid the secured debt, you will discharge this mortgage without charge to me. I agree to pay all costs to record this mortgage.

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KENNETH TETZLAFF

PARCEL 1: THE NORTH 21.98 FEET OF THE SOUTH 102.17 FEET OF LOT 3 IN WILMETTE RIDGE, BEING A SUBDIVISION OF LOT 9 (EXCEPT THAT PART OF LOT 9 WHICH LIES NORTH OF THE NORTH LINE OF LOT 2 EXTENDED WEST) SAID LOTS 2 AND 9, BEING IN THE COUNTY CLERK'S DIVISION OF LOT 14 OF COUNTY CLERK'S DIVISION OF THE WEST 1/2 OF SECTION 33, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 31, 1900 AS DOCUMENT 2942192, IN BOOK 78 OF PLATS, PAGE 32, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS AS ESTABLISHED BY THE RESUBDIVISION DATED MARCH 16, 1965 AND RECORDED JULY 21, 1966 AS DOCUMENT 19533976 AND BY PLAT OF RESUBDIVISION THERETO ATTACHED AND AS AMENDED BY DECLARATION RECORDED JUNE 16, 1966 AS DOCUMENT 19859186 AND AS CREATED BY DEED FROM THE COSMOPOLITAN NATIONAL BANK OF CHICAGO AS TRUSTEE UNDER TRUST AGREEMENT DATED FEBRUARY 19, 1965 AND KNOWN AS TRUST NUMBER 15113 TO BARBARA BLAKE DATED SEPTEMBER 8, 1965 AND RECORDED OCTOBER 6, 1965 AS DOCUMENT 19609537 FOR THE BENEFIT OF PARCEL 1 AFORESAID FOR INGRESS AND EGRESS AND PARKING OVER AND ACROSS THOSE AREAS DENOTED ON PLAT OF SUBDIVISION DATED MARCH 16, 1965 AND RECORDED JULY 21, 1965 AS DOCUMENT 19533976 AS PARKING AND INGRESS AND EGRESS EASEMENT (EXCEPT THAT PART THEREOF FALLING IN PARCEL 1 AFORESAID) IN WILMETTE RIDGE SUBDIVISION AFORESAID, IN COOK COUNTY, ILLINOIS

P.I.N. 05-33-117-081

Addr - 19701-B Wilmette Ave, Wilmette, IL

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