PERSONAL FINANCE COMPANY  P.O. Box 186		
Olympia Fields, IL 60461 700086	95676839 . DEPT-01 RECORDING . T+0011 TRAN 8417 10/05/95 10:5 . +4962 + RV *-95-676 . COOK COUNTY RECORDER	
CM418442766 ALT	(Space Above This Line for Recorder's Use)	,

### REVOLVING LOAN MORTGAGE

THIS IS NOT HOMESTEAD PROPERTY

Mortgagor, Robert Hall, mairled to Cyni	
grants, bargains, sells, mortgages and warr	rants to Personal Finance Company, a Delaware corporation,
	coln Hwy., Olympia Fields, IL 60461
	evolving Line of Credit Agreement, as the same may be amended from
	h provides for advances to Mortgagor up to a credit limit of Dollars
(\$ 275,000.00 ), repayable as described in the	Arresment from time to time, the following described real estate located
in the <u>City</u> of <u>Chicago</u>	County of <u>Cook</u> State of <u>Illinois</u> ,
(cay, of age, arc.)	` ()
which has the acdress of 1234 N. Central	and described in more detail
on page three of this document.	

MORTGAGOR, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of this state, together with all the improvements now or hereafter erected on such property and rents and profits therefrom and all right therein.

FUTURE ADVANCES. This mortgage secures not only existing indebtedness but also future advances, whether such advances are obligatory or made at the option of the Mortgagee, which shall have the priority of the original advance.

PRIOR MORTGAGES AND LIENS. Mortgagor agrees to perform all obligations under any prior mortgage or lien.

HAZARD INSUFANCE. Mortgagor shall keep all improvements at any time existing on the property curing the term of this mortgage insured against loss by fire and hazards included within the term "extended cuverage" and such other hazards as Mortgagee may require with an insurance company acceptable to Mortgagee and which shall include a standard mortgagee loss payable clause in favor of Mortgagee.

TAXES. Mortgagor shall pay before any penalty attaches all taxes and assessments against the asscribed property.

PRESERVATION AND MAINTENANCE OF PROPERTY. Mortgagor will keep the described property in good condition and will not commit waste or permit such property to deteriorate. If this mortgage is on a unit in a condominium or planned unit development, Mortgagor will perform all obligations under the declaration or covenants creating or governing the condominium or planned unit development.

NONPERFORMANCE BY MORTGAGOR. If Mortgagor fails to perform any of the promises in this Mortgage, then Mortgagee may do so. Mortgagee may add the amounts so advanced to the amount secured by this mortgage.

INSPECTION. Mortgagee may inspect the described property at any reasonable time after notice given to Mortgagor.

CONDEMNATION. Mortgagor assigns to mortgagee the proceeds of any award or claim for damages in connection with any condemnation or other eminent domain proceeding concerning all or any part of the described property. Such proceeds will be applied to the debt secured by this mortgage and if the taking substantially impairs the value of the described property. Mortgagee may declare the Agreement and this mortgage to be in default.

opportion.

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e a waiter of any right to exercise any NONWAIVER. Failure to exercise any right or remetry by Midrigages shall no fight or Temedy in the future. All rights and remedies under the mortgage and the Agreement may be exercised separately or together and Mortgagee's choice of a right or remedy does not waive other rights or remedies.

BINDING EFFECT ION SUCCESSORS AND ASSIGNS. All successors and assigns of Mortgagor are bound by this fmortgage for the benefit of Mortgagee, its successors and assigns.

SALE OR TRANSFER OF THE DESCRIBED PROPERTY PROHIBITED. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Mortgagor is sold or transferred and Mortgagor is not a atural person) without Mortgagee's prior written consent, Mortgagee may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised if the exercise of this option by Mortgagee is prohib ted by Federal law as of the Date of this Deed of Mortgage. If Mortgagee exercises this option, Mortgagee shall give Mortgagor notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Mortgagor must pay all sums secured by this Mortgagor. If Mortgagor fails to pay these sums prior to the expiration of this period. Mortgagee may invoke any remedies permitted by this Mortgage without further notice or demand on Mortgagor.

RELEASE. On payment of all amounts secured by this mortgage, Mortgagee shall release this mortgage without cost to Mortgagor, Mortgagor will pay all costs of recordation.

REMEDIES ON DEFAULT. If Mortgagor is in default under the provisions of the Agreement or this mortgage, Mortgagee may demand all amounts due to be paid immediately and if such amounts are not received by Mortgagee, Mortgagee may foreclose on this mor gage and Mortgagor agrees to pay, or the amount shall be included in the judgement or decree, all expenditures and expension connection with such foreclosure, maintenance and protection of the described property and maintenance of the lien of this mortgage, including attorneys' fees and interest on all such costs and expenses at the default interest rate. In the event Borrower files for bankruptcy protection, the Borrower agrees to pay interest from and after the date of such filing at the rate of interest specified in the Note.

ASSIGNMENT OF LEASES AND RENTS. Borrower hereby assigns to Mortgagee the rents of the property. Borrower shall collect rents until an acceleration hereunder; thereafter Mortgagee shall have the right to collect the rents and apply them as set forth herein.

NOTICES. Unless otherwise required by law, notices shall be furnished by certified or registered mail to the Mortgagor and shall be effective when in the U.S. Mail.

The covenants and agreements herein contained shall outd and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower.

day of <u>September</u>

This instrument was prepar	red by: OF PREPARER)	MO. TTG/AGOH (Signed as sho	(seal)
·	OF FREFRIEN	Robert Hall	(seal)
Tina Ricci	E OF PREPARER)	(Type or cint name signed	
3612 W. Lircoln H	wy		(seal)
	DRESS)	MORTGAGOF (Jigned as sho	own below)
Olympia Fi∈lds, II	L 60461		
(ADI	DRESS)	(Type or print name signed	l above)
STATE OF Illinois COUNTY OF Cook	} {	SS	CO
Robert Hall, married same person(s) whose name and acknowledged that	to Cynthia Hall by Willine(s) is/are subscribed to the fore he signed, sealed and deliver	nty, in the State aforesaid, DO H. am Penn*, personally kingoing instrument, appeared before ered the said instrument as his he release and waiver of the right of the his attorney in factors.	nown to me to be the me this day in person, free and voluntary of homestead.
Given under my hand and	official seal, this 20th	day of September	19.95
Commission Expires:	CLAUDIA MADRIGAL Notary Public, State of Illinois	Notary Public	26
Form R13 B 11/94	My Commission Expires 8/13/96	t of 3	initials (XXXX)

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#### LEGAL DESCRIPTION

LOT 3 (EXCEPT THE SOUTH 99 FEET THEREOF) IN TODD'S SUBDIVISION OF THE SOUTH 1/4 OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 5, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD FRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly Known As:

1234 N. Central

Permanent Index Number(s):

16-05-231-025

Chicago, IL 60651

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