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Grantor. The word "Grantor" means WILLIAM S. STRZODA and SYLVIA T. STRZODA. The Grantor is the

Existing indebtedness section of this Mortgage.

Existing indebtedness. The words "Existing indebtedness" mean the indebtedness described below in the

Code. All references to dollar amounts shall mean amounts in lawful money of the United States of America.

DEFINITIONS. The following words shall have the following meanings when used in this Mortgage. Terms not otherwise defined in this Mortgage shall have the meanings attributed to such terms in the Uniform Commercial

the Personal Property and Rents.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in

The Real Property tax identification number is 08-10-411-034-0000.

The Real Property or its address is commonly known as 1726 ROBBIE LANE, MOUNT PROSPECT, IL 60056.

24, 1963 AS DOCUMENT LR 2092771, IN COOK COUNTY, ILLINOIS.

REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON MAY
PRINCIPAL MERIDIAN ACCORDING TO THE PLAT OF SAID COLONIAL HEIGHTS 6TH ADDITION
SOUTHWEST 1/4 THEREOF) OF SECTION 10, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD
OWNERS DIVISION BEING A SUBDIVISION OF THE SOUTH EAST 1/4 EXCEPT THE WEST 1/2 OF THE
LOT 42 IN COLONIAL HEIGHTS 6TH ADDITION, A SUBDIVISION OF PART OF LOTS 2 AND 3 IN

Property");

irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation
appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or
subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and
of Grantor's right, title, and interest in and to the following described real property, together with all existing or
GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all

P.O. BOX 307, HAMPSHIRE, IL 60140 (referred to below as "Lender").

(referred to below as "Grantor"); and FIRST AMERICAN BANK, whose address is 201 SOUTH STATE STREET,

HIS WIFE AS JOINT TENANTS, whose address is 1726 ROBBIE LANE, MOUNT PROSPECT, IL 60056
THIS MORTGAGE IS DATED NOVEMBER 4, 1995, between WILLIAM S. STRZODA and SYLVIA T. STRZODA,

Original Document No. 1 of 5 Originals

MORTGAGE

218 WEST MAIN
WEST DUNDEE, IL 60118

This Mortgage prepared by: RICHARD R. EDWARDS

Handwritten initials

Handwritten: 92062034

Handwritten mark

FOR RECORDER'S USE ONLY

DEPT-01 RECORDING \$29.00
140012 TRAM 7590 11/13/95 11:21:00
44462 & CG *-95-781297
COOK COUNTY RECORDER

95791297

WHEN RECORDED MAIL TO:
FIRST AMERICAN BANK
201 SOUTH STATE STREET
P.O. BOX 307
HAMPSHIRE, IL 60140

RECORDATION REQUESTED BY:
FIRST AMERICAN BANK
201 SOUTH STATE STREET
P.O. BOX 307
HAMPSHIRE, IL 60140

26215.56

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Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Mortgage.

TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are a part of this Mortgage: Lender if such exercise is prohibited by federal law or by Illinois law.

or limited liability company interests, as the case may be, of Grantor. However, this option shall not be exercised includes any change in ownership of more than twenty-five percent (25%) of the voting stock, partnership interests of Real Property interest. If any Grantor is a corporation, partnership or limited liability company, transfer also interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest therein, whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of Real Property interest. If any Grantor is a corporation, partnership or limited liability company, transfer also sums secured by this Mortgage upon the sale or transfer, without the Lender's prior written consent, of all or any DUE ON SALE - CONSENT BY LENDER. Lender may, at its option, declare immediately due and payable all

(including oil and gas), soil, gravel or rock products without the prior written consent of Lender. Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance not permitted, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals or other benefits derived from the Property. Duty to Maintain. Grantor shall maintain the Property in tenable condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

manage the Real Property and collect the Rents. Possession and Use. Until in default, Grantor may remain in possession and control of and operate and

the Property shall be governed by the following provisions: POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of under this Mortgage.

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due, and shall strictly perform all of Grantor's obligations AND ACCEPTED ON THE FOLLOWING TERMS:

PERFORMANCE OF ALL OBLIGATIONS OF GRANTOR UNDER THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND PERSONAL PROPERTY, IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS AND (2) THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS

other benefits derived from the Property. Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and

Real Property. The words "Real Property" mean the property, interests and rights described above in the "Grant of Mortgage" section.

Property. The word "Property" means collectively the Real Property and the Personal Property. Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of

Personal Property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Note. The word "Note" means the promissory note or credit agreement dated November 4, 1995, in the original principal amount of \$61,680.37 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement.

The interest rate on the Note is 9.000%. The Note is payable in 60 monthly payments of \$1,280.38. The maturity date of this Mortgage is November 4, 2000.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of Personal Property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Indebtedness. The word "Indebtedness" means all principal and interest payable under the Note and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enforce obligations of Grantor under this Mortgage, together with interest on such amounts as provided in this Mortgage. At no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed the note amount of \$61,680.37.

Guarantor. The word "Guarantor" means and includes without limitation each and all of the guarantors, sureties, and accommodation parties in connection with the Indebtedness.

mortgagor under this Mortgage

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FULL PERFORMANCE. If Grantor pays all the indebtedness when due, and otherwise performs all the obligations imposed upon Grantor under this Mortgage, Lender shall execute and deliver to Grantor a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Real Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time. If, however, payment is made by Grantor, whether voluntarily or otherwise, or by guarantor or by any third party, on the indebtedness and thereafter Lender is forced to remit the amount of that payment (a) to Grantor's trustee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, (b) by reason of any judgment, decree or order of any court or administrative body having jurisdiction over Lender or any of Lender's property, or (c) by reason of any settlement or compromise of any claim made by Lender with any claimant (including without limitation Grantor), the indebtedness shall be considered unpaid for the purpose of enforcement of this Mortgage and this Mortgage shall continue to be effective or shall be reinstated, as the case may be, notwithstanding any cancellation of this

and this Mortgage shall be in default. The option of Lender, the indebtedness secured by this Mortgage shall become immediately due and payable, within the time required by the note evidencing such indebtedness, or should a default occur under the instrument securing such indebtedness and not be cured during any applicable grace period therein, then, at Default. If the payment of any installment of principal or any interest on the Existing Indebtedness is not made such indebtedness, or any default under any security documents for such indebtedness, or any default under the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instrument evidencing such indebtedness, or any default under any security documents for such indebtedness. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to pay, or see to the payment of, the original principal amount of \$93,600.00. Grantor shall execute and deliver to Lender a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Real Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time. If, however, payment is made by Grantor, whether voluntarily or otherwise, or by guarantor or by any third party, on the indebtedness and thereafter Lender is forced to remit the amount of that payment (a) to Grantor's trustee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, (b) by reason of any judgment, decree or order of any court or administrative body having jurisdiction over Lender or any of Lender's property, or (c) by reason of any settlement or compromise of any claim made by Lender with any claimant (including without limitation Grantor), the indebtedness shall be considered unpaid for the purpose of enforcement of this Mortgage and this Mortgage shall continue to be effective or shall be reinstated, as the case may be, notwithstanding any cancellation of this

EXISTING INDEBTEDNESS. The following provisions concerning existing indebtedness (the "Existing Indebtedness") are a part of this Mortgage. The lien of this Mortgage securing the Indebtedness may be secondarily and inferior to the lien securing payment of an existing obligation to FIRST ILLINOIS BANK OF EVANSTON, the existing obligation of approximately \$80,780.00 and is in the original principal amount of \$93,600.00. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instrument evidencing such indebtedness, or any default under any security documents for such indebtedness. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to pay, or see to the payment of, the original principal amount of \$93,600.00. Grantor shall execute and deliver to Lender a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Real Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time. If, however, payment is made by Grantor, whether voluntarily or otherwise, or by guarantor or by any third party, on the indebtedness and thereafter Lender is forced to remit the amount of that payment (a) to Grantor's trustee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, (b) by reason of any judgment, decree or order of any court or administrative body having jurisdiction over Lender or any of Lender's property, or (c) by reason of any settlement or compromise of any claim made by Lender with any claimant (including without limitation Grantor), the indebtedness shall be considered unpaid for the purpose of enforcement of this Mortgage and this Mortgage shall continue to be effective or shall be reinstated, as the case may be, notwithstanding any cancellation of this

DEFENSE OF TITLE. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. The following provisions concerning existing indebtedness (the "Existing Indebtedness") are a part of this Mortgage. The lien of this Mortgage securing the Indebtedness may be secondarily and inferior to the lien securing payment of an existing obligation to FIRST ILLINOIS BANK OF EVANSTON, the existing obligation of approximately \$80,780.00 and is in the original principal amount of \$93,600.00. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instrument evidencing such indebtedness, or any default under any security documents for such indebtedness. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to pay, or see to the payment of, the original principal amount of \$93,600.00. Grantor shall execute and deliver to Lender a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Real Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time. If, however, payment is made by Grantor, whether voluntarily or otherwise, or by guarantor or by any third party, on the indebtedness and thereafter Lender is forced to remit the amount of that payment (a) to Grantor's trustee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, (b) by reason of any judgment, decree or order of any court or administrative body having jurisdiction over Lender or any of Lender's property, or (c) by reason of any settlement or compromise of any claim made by Lender with any claimant (including without limitation Grantor), the indebtedness shall be considered unpaid for the purpose of enforcement of this Mortgage and this Mortgage shall continue to be effective or shall be reinstated, as the case may be, notwithstanding any cancellation of this

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Mortgage. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in the Existing Indebtedness section below or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. The following provisions concerning existing indebtedness (the "Existing Indebtedness") are a part of this Mortgage. The lien of this Mortgage securing the Indebtedness may be secondarily and inferior to the lien securing payment of an existing obligation to FIRST ILLINOIS BANK OF EVANSTON, the existing obligation of approximately \$80,780.00 and is in the original principal amount of \$93,600.00. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instrument evidencing such indebtedness, or any default under any security documents for such indebtedness. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to pay, or see to the payment of, the original principal amount of \$93,600.00. Grantor shall execute and deliver to Lender a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Real Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time. If, however, payment is made by Grantor, whether voluntarily or otherwise, or by guarantor or by any third party, on the indebtedness and thereafter Lender is forced to remit the amount of that payment (a) to Grantor's trustee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, (b) by reason of any judgment, decree or order of any court or administrative body having jurisdiction over Lender or any of Lender's property, or (c) by reason of any settlement or compromise of any claim made by Lender with any claimant (including without limitation Grantor), the indebtedness shall be considered unpaid for the purpose of enforcement of this Mortgage and this Mortgage shall continue to be effective or shall be reinstated, as the case may be, notwithstanding any cancellation of this

EXPENDITURES BY LENDER. If Grantor fails to comply with any provision of this Mortgage, including any obligation to maintain Existing Indebtedness in good standing as required below, or if any action or proceeding is commenced that would materially affect Lender's interest in the Property, Lender on Grantor's behalf may, but shall not be required to, take any action that Lender deems appropriate. Any amount that Lender expends in so doing will bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses, at Lender's option, will (a) be payable on demand, (b) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (i) the term of any applicable insurance policy or (ii) the remaining term of the Note, or (c) be treated as a balloon payment which will be due and payable at the Note's maturity. This Mortgage also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of the default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had. The following provisions concerning existing indebtedness (the "Existing Indebtedness") are a part of this Mortgage. The lien of this Mortgage securing the Indebtedness may be secondarily and inferior to the lien securing payment of an existing obligation to FIRST ILLINOIS BANK OF EVANSTON, the existing obligation of approximately \$80,780.00 and is in the original principal amount of \$93,600.00. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instrument evidencing such indebtedness, or any default under any security documents for such indebtedness. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to pay, or see to the payment of, the original principal amount of \$93,600.00. Grantor shall execute and deliver to Lender a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Real Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time. If, however, payment is made by Grantor, whether voluntarily or otherwise, or by guarantor or by any third party, on the indebtedness and thereafter Lender is forced to remit the amount of that payment (a) to Grantor's trustee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, (b) by reason of any judgment, decree or order of any court or administrative body having jurisdiction over Lender or any of Lender's property, or (c) by reason of any settlement or compromise of any claim made by Lender with any claimant (including without limitation Grantor), the indebtedness shall be considered unpaid for the purpose of enforcement of this Mortgage and this Mortgage shall continue to be effective or shall be reinstated, as the case may be, notwithstanding any cancellation of this

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Mortgage. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of ten (10) days' prior written notice to Lender and not containing any disclaimer of the insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property at any time become located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain Federal Flood Insurance, to the extent such insurance is required by Lender and is or becomes available, for the term of the loan and for the full unpaid principal balance of the loan, or the maximum limit of coverage that is available, whichever is less. Application of proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at its election, apply the proceeds to the reduction of the indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. The following provisions concerning existing indebtedness (the "Existing Indebtedness") are a part of this Mortgage. The lien of this Mortgage securing the Indebtedness may be secondarily and inferior to the lien securing payment of an existing obligation to FIRST ILLINOIS BANK OF EVANSTON, the existing obligation of approximately \$80,780.00 and is in the original principal amount of \$93,600.00. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instrument evidencing such indebtedness, or any default under any security documents for such indebtedness. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to pay, or see to the payment of, the original principal amount of \$93,600.00. Grantor shall execute and deliver to Lender a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Real Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time. If, however, payment is made by Grantor, whether voluntarily or otherwise, or by guarantor or by any third party, on the indebtedness and thereafter Lender is forced to remit the amount of that payment (a) to Grantor's trustee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, (b) by reason of any judgment, decree or order of any court or administrative body having jurisdiction over Lender or any of Lender's property, or (c) by reason of any settlement or compromise of any claim made by Lender with any claimant (including without limitation Grantor), the indebtedness shall be considered unpaid for the purpose of enforcement of this Mortgage and this Mortgage shall continue to be effective or shall be reinstated, as the case may be, notwithstanding any cancellation of this

Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under this Mortgage except for the lien of taxes and assessments not due, except for the Existing Indebtedness referred to below, and except as otherwise provided in the following paragraph. The following provisions relating to insuring the Property are a part of this Mortgage. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of ten (10) days' prior written notice to Lender and not containing any disclaimer of the insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property at any time become located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain Federal Flood Insurance, to the extent such insurance is required by Lender and is or becomes available, for the term of the loan and for the full unpaid principal balance of the loan, or the maximum limit of coverage that is available, whichever is less. Application of proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at its election, apply the proceeds to the reduction of the indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. The following provisions concerning existing indebtedness (the "Existing Indebtedness") are a part of this Mortgage. The lien of this Mortgage securing the Indebtedness may be secondarily and inferior to the lien securing payment of an existing obligation to FIRST ILLINOIS BANK OF EVANSTON, the existing obligation of approximately \$80,780.00 and is in the original principal amount of \$93,600.00. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instrument evidencing such indebtedness, or any default under any security documents for such indebtedness. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to pay, or see to the payment of, the original principal amount of \$93,600.00. Grantor shall execute and deliver to Lender a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Real Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time. If, however, payment is made by Grantor, whether voluntarily or otherwise, or by guarantor or by any third party, on the indebtedness and thereafter Lender is forced to remit the amount of that payment (a) to Grantor's trustee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, (b) by reason of any judgment, decree or order of any court or administrative body having jurisdiction over Lender or any of Lender's property, or (c) by reason of any settlement or compromise of any claim made by Lender with any claimant (including without limitation Grantor), the indebtedness shall be considered unpaid for the purpose of enforcement of this Mortgage and this Mortgage shall continue to be effective or shall be reinstated, as the case may be, notwithstanding any cancellation of this

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GRANTOR:
WILLIAM S. STRZODA
SYLVIA T. STRZODA

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Illinois as to all indebtedness secured by this Mortgage. Time is of the essence. Time is of the essence in the performance of this Mortgage. Illinois. This Mortgage shall be governed by and construed in accordance with the laws of the State of Illinois. Applicable Law. This Mortgage has been delivered to Lender and accepted by Lender in the State of Illinois. The following miscellaneous provisions are a part of this Mortgage:

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Mortgage:
Attorneys' Fees; Expenses. In the event of foreclosure of this Mortgage, Lender shall be entitled to recover from Grantor attorneys' fees and actual disbursements necessarily incurred by Lender in pursuing such foreclosure. Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Note or available at law or in equity. Deficiency Judgment. If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this section. Judicial Foreclosure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property. UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code. Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire indebtedness immediately due and payable, including any prepayment penalty which Grantor would be required to pay. RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default and at any time thereafter, Lender, at its option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law. Insolvency. Lender reasonably deems itself insecure. Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor or any of the indebtedness or any Guarantor dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the indebtedness. Existing Indebtedness. A default shall occur under any Existing Indebtedness or under any instrument on the Property securing any Existing Indebtedness, or commencement of any suit or other action to foreclose any existing lien on the Property. Death or Insolvency. The death of Grantor, the insolvency of Grantor, the appointment of a receiver for any part of Grantor's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Grantor. Compliance Default. Failure of Grantor to comply with any other term, obligation, covenant, or condition contained in this Mortgage, the Note, or in any other agreement between Grantor and Lender. Default on Indebtedness. Failure of Grantor to make any payment when due on the indebtedness.

DEFAULT. Each of the following, at the option of Lender, shall constitute an event of default ("Event of Default") under this Mortgage:
Mortgage or of any note or other instrument or agreement evidencing the indebtedness and the Property will continue to secure the amount repaid or recovered to the same extent as if that amount never had been originally received by Lender, and Grantor shall be bound by any judgment, decree, order, settlement or compromise relating to the indebtedness or to this Mortgage.

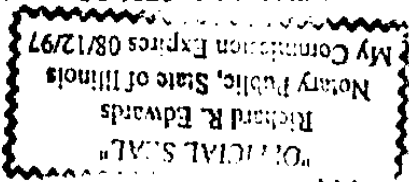
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Property of Cook County

LASER PRO, Reg. U.S. Pat. & T.M. Off. Ver. 3.20b (c) 1995 CFI ProServices, Inc. All rights reserved. ILL-G03 E3.20 F3.20 P3.20 STRZODA.LNI

On this day before me, the undersigned Notary Public, personally appeared WILLIAM S. STRZODA and SYLVIA T. STRZODA, HIS WIFE, to me known to be the individuals described in and who executed the Mortgage, and acknowledged that they signed the Mortgage as their free and voluntary act and deed, for the uses and purposes therein mentioned.
Given under my hand and official seal this 4th day of August, 1995.
By [Signature]
Residing at [Address]
Notary Public in and for the State of ILLINOIS
My commission expires 8/12/97



STATE OF ILLINOIS
COUNTY OF Kane

INDIVIDUAL ACKNOWLEDGMENT

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Property of Cook County Clerk's Office