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THIS INSTRUMENT WAS PREPARED BY:

LAURA WHITE

CITIBANK, F.S.B. P.O. Box 790147 - MS 747 St. Louis, MO 63179-9910

ACCOUNT NO.: 2705335087

EQUITY SOURCE ACCOUNT® MORTGAGE

| In this Mortgage, "You," "Your" and "Yours" means each person signing as mortgagor or trustee. "We," "Us" and "Our" means |
|--|
| CITIBANK, FEDERAL SAVINGS BANK JOW. Madison St., Chicago, 1L 60661. The "Borrower" means |
| CITIBANK, FEDERAL SAVINGS BANK SOW. Madison St. Chicago, IL 60661. The "Borrower" means SYLVIA ASLLANI, XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX |
| Trustee to LaSalle National Bank as Trustee under Trust number 49720 dated November 5th, 1975 |
| and not personally |
| The "Agreement" means the Equity Source Account Agreement and Disclosure of even date herewith signed by the Borrower in |
| connection with this Mortgage. The "Property" means the real estate, including the leasehold (if any), located at |
| 6057 NORTH LAWNDALE AVENUE, CHICAGO, ILLINOIS 60659, COOK COUNTY |

THIS MORTGAGE between You and Us is made as of the date next to your first signature below and has a final maturity date 25 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open-end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Mortgage may not exceed FIFTY THOUSAND AND 00/100 dollars (\$ 50,000,000) (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Mortgage. Obligations under the Agreement, Mortgage and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a mortgage ridease to be executed and such release is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Mortgage, with finance charges thereon at the variable rate described in the Agreement; and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Mortgage (herein "Future Loan Advances")), and, in consideration of the indebtedness herein recited, You hereby mortgage, grant and convey to Us the Property.

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Mortgage is on a unit in a condominium project or planed unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS MORTGAGE, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 1 THROUGH 6 FOLLOWING.

FSA Mortgage 11. 6/94

Page Lot 6

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- 2. Application of Payments. Unless applicable law provides otherwise, all payments received by Us under the Agreement will be applied to the principal balance and any finance charges, late charges, collection costs, and other charges owing with respect to the indebtedness secured by this Mortgage in such order as We may choose from time to time.
- 3. Charges; Liens. Except as expressly provided in this Paragraph 3, You shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, by Your making payments, when due, directly to the payee thereof. In the event You make payments directly to the payee thereof, upon Our request You shall promptly furnish to Us receipts evidencing such payment. We reserve the right to require You or the Borrower to pay to an escrow account amounts to pay taxes and insurance when they are due. If We require payments to be made to an escrow account, the amount of the payments will be determined in accordance with applicable law and We will pay interest on the payments, if required by applicable law.

You shall make payment, when due, on any indebtedness secured by a mortgage or other lien that is prior in right time to this Mortgage (a "Prior Mortgage"). You shall promptly discharge the lien of any Prior Mortgage not disclosed to Us in writing at the time of application for the Agreement, provided, however, that You shall not be required to discharge any such lien so long as You shall (a) in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forticing of the Property or any part thereof, or (b) secure from the holder of such prior lien an agreement in form and substance satisfactory to Us subordinating such lien to this Mortgage. You shall not enter into any agreement with the holder of a Prior Mortgage whereby such Prior Mortgage, or the indebtedness secured thereby is modified, amended, extended or renewed, without Our prior written consent. You shall neither request nor allow any future advances to be secured by a Prior Mortgage without Our prior written consent.

Hazard Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as We may require (including flood insurance coverage, if required by Us) and in such amounts and for such periods as We may require. Unless We require in writing otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy. All insurance policies and renewals thereof shall be in form and substance and with carriers acceptable to Us and shall include a strind ind mortgagee clause in favor of and in form and substance satisfactory to Us. In the event of loss, You shall give prompt notice to the insurance carrier and Us. We may make proof of loss if not made promptly by You.

If the Property is abandoned by You, or if You fail to respond to Us within mirty (30) days from the date the notice is mailed by Us to You that the insurance carrier offers to settle a claim for insurance benefits. We are authorized to collect and apply the insurance proceeds at Our option either to restoration or repair of the Property, or to sur a secured by this Mortgage.

If the Property is acquired by Us under Paragraph 14 of this Mortgage, all of Your right, tide and interest in and to any insurance policies, and in and to the proceeds thereof resulting from damage to the Property prior to the care or acquisition, shall pass to Us to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

The provisions of this Paragraph 4 shall be subject to the provisions of Paragraph 5 if this Mortgage covers a unit in a condominium project or planned unit development.

5. Preservation and Maintenance of Property; Condominiums and Planned Unit Developments. If this Morgage is on a unit in a condominium or a planned unit development (herein "Condominium Project"), then: (a) You shall perform all of Your obligations under the declaration or covenants creating or governing the Condominium Project, the by-laws and regulations of the Condominium Project, and all constituent documents (herein "Project Documents"), including the payment when due of assessments imposed by the homeowners association or other governing body of the Condominium Project (herein "Owner's Association"); (b) You shall be deemed to have satisfied the insurance requirements under Paragraph 5 of this Morgage if the Owners Association maintains in full force and effect a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage" and such other hazards (including flood insurance) as We may require, and in such amounts and for such periods as We may require naming Us as additional loss payee; (c) the provisions of any Project Documents regarding the application of any insurance proceeds from "master" or "blanket" policies covering the Condominium Project shall supersede the provisions of Paragraph 4 of this Mortgage to the extent necessary to avoid conflict between the provisions thereof and hereof; (d) You hereby assign to Us the right to receive distributions on account of the Property under "master" or "blanket" policies covering the Condominium Project to the extent not applied to the restoration

ESA Merigago II - 6/44 Page 100 Inhibition Inhibition III DPS 4643

or repair of the Property, with any such distributions in excess of the amount necessary to satisfy in full the obligations secured by the Mortgage being paid to You; (e). You shall not mittee of any lapse in any insurance coverage under a "master" or "blanker" policy on the Condominium Project (except for the abandonment or termination of the Condominium Project (except for the abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking or condemnation or enument domain), (ii) any material amendanent to the Project Documents (including any change in the percentage interests of the unit owners in the analysamme self-management to the Project Documents (including any change in the percentage interests of the unit owners in the analysamme self-management of the Condominum Project. If the Property has tental units, You shall maintain insurance against and assume self-management of the Condominum Project. If the Property has tental units, You shall maintain insurance against tent loss in addition to the other hazards for which insurance is required betein.

6 Protection of Our Security. If You fail to perform Your obligations under this Mortgage, or if any action or proceedings, adversely affects Our interest in the Propenty, We may, at Our option, take any action reasonably necessary (including, without limitation, paying expenses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations of to protect Our inverses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations of to protect Our inverses and attorney fees and to have entry upon the Property to make repairs) to perform Your obligations of the protect Our inverses and attorney fees and to have any action hereing. Mothing described in this Paragi, and 6 shall require Us to incur any expense or take any action becomes:

7. Inspection. We of Our apports may enter and inspect the Property, after giving You reasonable prior notice.

8 Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation of the Powerty, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Us. Setther Borrower ner Sou will be relieved of any obligation to make payments if We apply the award received to the ourstanding balance owed.

If You abandon the Property, or if, after notice by \(\ell's\) to You that the condemnor offers to make an award or settle a claim for damages. You tail to respond to Us within thirty (\(\ell's\)) asys after the date such notice is mailed. We are authorized to collect and apply the proceeds in the same manner as provided in Paragraph 4 hereof.

9. Forbearance Sot a Valver. Any forbearance by Us in exercising any right or remedy hereunder, or otherwise afforded by applicable has, shall not be a warver of or preclude the exercise of any such right or remedy in the future. Any waiver by Us must be in writing and signed by Us.

10. Successors and Assigns Bound; Joint and Several Liability; Captions—12: covenants and agreements herein contained shall built and the rights hereinfor shall mate to. Your espective spece sors and assigns, subject to the provisions of Eucagraph 13 hereof. All Your covenants and agreements shall be joint and several. The captions and headings of the paragraphs of this Mottgage are for convenience only and are not to be used to interpret or define the provisions hereof.

Medices. Except for any notice required under applicable has to be given in another numer, (a) any notice to You provided for an intersection of the Yourgage of the Abortgage as Abortgage of the Abortgage of th

C. Severability. Bear term of this Mortgage is found to beamenforceable, all other processons will remain in full force

14. Due on Transfer Practision - Transfer of the Property. It all or any part of the Property or any interest in it is sold or transferred and You are not a natural person) welloud. Our prior written consent, We may, at Our option, require unmediate payment in full of all sums secured by this Mortgage. However, We shall not exercise it the exercise is probibled by applicable law as of the date of this Mortgage. If We exercise this option, We exercise this option, We detected the notice of acceleration. The notice of acceleration. The notice of acceleration is due to the fortigage must be paid. If these sums are not paid prior to the expiration of this period. We may temedies permitted by this Mortgage without further notice or demand on You.

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- 14. Default., If You breach any term in this Mortgage, or if Borrower fails to perform any obligation under the Agreement, We may, at Our option, declare all sums secured by this Mortgage to be immediately due and payable without further demand and may invoke the power of sale under this Mortgage and any other remedies permitted by law. We may collect from You all reasonable costs incurred in enforcing the terms of this Mortgage, including attorney's fees and allocated costs of Our salaried employees.
- 15. Assignment of Rents. As additional security hereunder, You hereby assign to Us the rents of the Property; provided, however, that You shall have, prior to acceleration under Paragraph 14 hereof or abandonment of the Property, the right to collect and retain such rents as they become due and payable.
- 16. Future Loan Advances. Upon Your request, We at Our option may make Future Loan Advances to You or Borrower. Such Future Loan Advances, with interest thereon, shall be secured by this Mortgage when evidenced by a promissory note or agreement stating that said note or agreement is so secured.
- 17. Release. Upon payment of all sums secured by this Mortgage and upon (a) expiration of the Agreement or (b) Your request, We shall release this Mortgage and You shall pay all costs of recordation, if any.
- 18. Appointment of Receiver: Leader in Possession. Upon acceleration under this Mortgage or abandonment of the Property, We shall be entitled to have a receiver appointed by a court to enter upon, take possession of, and manage the Property and collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees and premiums on the receiver's bonds and reasonable attorneys fees and then to the seems secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.
- 19. Statement of Obligation. We may collect a fee for farnishing a statement of obligation in an amount not to exceed the maximum amount permitted under applicable law.
- 20. No Merger. There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for Our benefit in any capacity, without Our prior written consent.
- 21. Fixture Filing. This Mortage constitutes a financing statement filed as a fixture filing in the Official Records of the County Recorder of the county in which the Property is located with respect to any and all fixtures included within the term "Property" as used in this Mortgage and with respect to any goods or other personal property that may now or hereafter become such fixtures.
- 22. Third Party Waivers. In the event that any of You has not also signed the Agreement as Borrower, each of You: (a) agrees that We may, from time to time, without notice to, consent from or demand on You, and without affecting or impairing in any way any of Our rights or Your obligations, (i) renew, extend, accelerate, compromise or change the interest rate or other terms of the Agreement and any promissory note or agreement evidencing a Future Loan Advance, and (ii) accept, waive and release other security (including guarantees) for the obligations arising under the Agreement or any promissory note or agreement evidencing a Future Loan Advance, and (b) waives (i) any right to require Us to proceed against any Borrower or any other person, proceed against or exhaust any security for the obligations secured by this Mortgage or pursue any other remedy in Our power whatsoever, (ii) any defense or right against Us arising out of Our foreclosure upon the Property, even though such foreclosure results in the loss of any right of subrogation, reimbursement or other right You have against any Borrower, (iv) all presentments, diligence, protests, demands and notice of protest, dishonor, and nonperformance, (v) until payment in full of the indebtedness secured by this Mortgage, any right of subrogation or the benefit of any security for such indebtedness, and (vi) the benefit of the statute of limitations affecting the Property to the extent permitted by law. Any partial payment by Borrower or other circumstance that operates to toll any statute of limitations as to such person shall operate to toll such statute as to You.
- 23. Choice of Law. This Mortgage will be governed by and interpreted in accordance with the federal laws of the United States and where not inconsistent with the laws of the State of Illinois, regardless of the state in which You or Borrower resides.
- 24. Your Copy. You shall be given one conformed copy of the Agreement and this Mortgage.

Andrew Ox Columbia Co personal liability of any individual Borrower, co-maker or guarantor of the Agreement. the Property by enforcement of the provisions of this Mortgage and the Agreement, but this waiver shall in no way affect the hability, if any, being expressly and that any recovery on the Mortgage of the Agreement shall be solely against and out of or any interest that may occur thereon, or to perform any covenants either express or implied contained in this Mortgage, all such be construed as creating an You personally to pay amounts owing in connection with the Agreement of this Mortgage by Usund by every person now or hereafter claiming any right hereunder that nothing contained herein or in the Agreement shall in the exercise of the power and authority conferred upon and vested in it as such trustee, and it is expressly understood and agreed 27. Trustee Exculpation. If this Mortgage is executed by an Illinois land trust, You execute this Mortgage as trustee as aforesaid,

Agreement or this Mortgage unenforceable according to its terms, We may at Our option, require immediate payment in full of all without any prepayment charge due. If enactment or expiration of applicable laws has the effect of rendering any provision of the making a direct payment to You or Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment retunded to You or Borrower; We may choose to make this return by reducing the principal owed under the Agreement or by permitted limit; and (b) any such loan charge already collected from You or Borrower which exceeded permitted limits will be exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement Loan Charges Legislation Affecting Our Rights. If the Agreement is subject to a law which sets maximum loan charges, and

26. Waiver of Homestead. You waive all right of homestead exemption in the Property.

secured by this Mortgage and may invoke any remedies permitted by Paragraph 14.

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RIDER - LEGAL DESCRIPTION

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COUNTY, ILLINO.

SOUTH CONTY

SOUTH LOT 38 (EXCEPT THE SOUTH 4 FEET 9 INCHES THEREOF) IN BLOCK 4 IN OLIVER SALINGER AND COMPANY'S SECOND KIMBALL BLVD. ADDITION TO NORTH EDGEWATER BEING A SUBDIVISION IN NORTH WEST 1/4 OF SECTION 2, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN SOUTH OF INDIAN BOUNDARY LINE IN COOK COUNTY, ILLINOIS.

13-02-126-056-0000

THIS RIDER IS ATTACHED TO AND MADE A PART OF THIS MORTGAGE DATED JANUARY 10, 1995 A.D.



Property of Cook County Clerk's Office