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	Illinois - Residential Property Amount	S 15215.00
	This Mortgage is made this 24th day of January,	Together With Al
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	OUR DIRK R JOREN	and profits there "Mortgaged Prop
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	(hereinafter called "Mortgagor") and mellon bank, n. a. mellon bank center mellon bank center mellon bank pennsylvanja 15258	местрадог герге
	(hereinafter called "Mortgagee"). As used herein, the term "Mortgagor" refers individually and collectively to all Mortgagors, and all such persons shall be jointly and	First: Meatgagor and agreements
	severally bound by the terms hereof.	Second: WithGo Mortgagor shall
	E Supply of the Model Wherens, DIRK R JOREN	to all or part of the
	Harmonian Control of the Control	any other person other manner, wh
	(hereafter individually and collectively called "Borrower") (is) (are) indebted to Mortgagee in the principal sum of	Third: Mortgago simple title to the
	\$15,215.00	liens, claims, an
	Dollars (\$ 15215.00) evidenced by a note, contract or letter of credit application	Mortgagee has contained that the Mortgage and clear of all learns
	("the Note") dated January 24. , 1995	expressly permitte
,	To secure the payment of all sums due or which may become due under the Note and any and all extensions or renewals thereof in whole or in part (all of which is hereinafter called the "Obligation"), and to secure performance of all	Fourth: Mortgag assessments, levid Mortgaged Prope of this Mortgage.
. (obligations under the Note and this Mortgage, Mortgagor by	its sole option n

successors and assigns all that certain property situated in

"A", attached hereto and made a part hereof; then have a graphing where a world coming and it is graphed to

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County, Illinois, and more particularly described in Exhibit

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"Mortgaged Property"); successors and assigns, Forever, [77] and agreements contained herein. these presents, intending to be legally bound, does mortgage, grant, and convey unto Mortgagee and its

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Together With All the buildings and improvements erected thereon, the privileges and appurtenances thereunto belonging, and the reversions and remainders, rents, issues,

and profits thereof (all of which is hereinafter called the

To Have And To Hold the same unto Mortgagee and its

Provided, However, that 'upon payment in full of the Obligation, the estate hereby granted shall be discharged.

MCCO agor represents, warrants, covenants, and agrees that:

First: Martgagor will keep and perform all the covenants

Second: Wither prior written consent of Mortgagee, Mortgagor shall got cause or permit legal or equitable title to all or part of the Mortgaged Property to become vested in any other person or critix by sale, operation of law, or in any other manner, whether voluntarily or involuntarily.

Third: Mortgagor warrants that Mortgagor owns the fee simple title to the Mortgaged Property free and clear of all liens, claims, and encumbrances except those to which Mortgagee has consented in writing. Mortgagor covenants that the Mortgaged Property shall continue to be held free 🛴 and clear of all liens, claims, and encumbrances except as a expressly permitted by Mortgagee in writing.

Fourth: Mortgagor will pay when due all taxes, assessments, levies, and other charges on or against the Mortgaged Property which may attain priority over the lien of this Mortgage. If Mortgagor fails to do so, Mortgagee at its sole option may elect to pay such taxes, assessments, levies, or other charges. At Mortgagee's request, Mortgagor shall deliver written evidence of all such payments to Mortgagee.

Fifth: Mortgagor shall keep the Mortgaged Property in good repair, excepting only reasonable wear and fear. Mortgagor will permit Mortgagee's authorized representatives

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to enter upon the Mortgaged Property at any reasonable time for the purpose of inspecting the condition of the Mortgaged Property. Without the written consent of Mortgagee, Mortgagor will not permit removal or demolition of improvements now or hereafter erected on the Mortgaged Property, nor will Mortgagor permit waste of the Mortgaged Property or alteration of improvements now or hereafter erected on the Mortgaged Property which would adversely affect its market value as determined by Mortgagee.

Sixth: The term "hazardous substances" includes any substances, materials, or wastes that are or become regulated by any governmental authority because of toxic, flammable, explosive, corrosive, reactive, radioactive, or other properties that may be hazardous to human health or the environment, as well as any material, or substances that are listed in the United States Department of Transportation Hazardous Materials Table, as amerided from time to time.

Mortgagor warrants that the Mortgaged Property does not contain any hazardous substances and that no physical conditions hazardous to human health or safety are present on the Mortgaged Property, except 25 previously disclosed to Mortgagee in writing. Mortgagor will neither cause nor permit the deposit, creation, or presence or any hazardous substances or the creation or existence of any physical condition hazardous to human health or lafety on the Mortgaged Property. Mortgagor will comply at Nor gagor's expense with all laws, regulations, rules, ordinances, and orders of courts or governmental agencies regarding the Mortgaged Property, now or hereafter in existence, including but not limited to those relating to hazardous substances. I Mortgagor fails to do so, Mortgagee may, at its option, take any action it deems in its sole discretion to be necessary to effectuate such compliance.

Mortgagee shall have no obligation or liability at any time with regard to hazardous substances or any other physical conditions which may exist on the Mortgaged Property at any time. Mortgagor will indemnify and defend Mortgagee against any and all liabilities or losses of any type whatsoever which Mortgagee may incur by reason of any hazardous substances or other physical conditions which may exist on the Mortgaged Property at any time; provided, however, that if Mortgagee shall acquire sole possession of the Mortgaged Property, Mortgagor shall have no obligation under this paragraph on account of any condition which may thereafter come into existence and which was not caused by a previously existing condition. Mortgagor's obligations under this paragraph shall survive the termination and satisfaction of this Mortgage.

Seventh: Mortgagor shall keep the Mortgaged Property insured against loss by fire, all other hazards contemplated by the term "extended coverage," and such other risks and hazards as Mortgagee shall require, in such amounts as Mortgagee shall require. Mortgagor will purchase flood insurance as and to the extent required by Mortgagee. The insurer or insurers will be chosen by Mortgagor, subject to approval by Mortgagee; and approval shall not be unreasonably withheld. All insurance policies shall contain loss payable clauses in favor of Mortgagee and shall be cancelable by the insurer only after prior written notice by the insurer to Mortgagee. Mortgagor shall deliver written evidence of all such insurance to Mortgagee.

If Mortgagor fails to obtain and keep in force any required insurance or fails to pay the premiums on such insurance,

Mortgagee at its sole option may elect to do so. In the event of loss, Mortgagor phail give prompt notice to the insurer and Mortgagee. Mortgagee at its option may elect to make proof of loss if Mortgagor does not do so promptly, and to take any action it deems necessary to preserve Mortgagor's or Mortgagee's rights under any insurance policy.

Subject to the rights of the holders of any prior mortgage, insurance proceeds shall be applied to restoration or repair of the Mortgaged Property or to reduction of the Obligation, as Mortgagee may determine in its sole discretion. Mortgagor hereby appoints Mortgagee and its successors and assigns as Mortgagor's attorney-in-fact to endorse Mortgagor's name to any draft or check which may be payable to Mortgagor in order to collect such insurance proceeds.

Eighth: Mortgagor hereby agrees to repay to Mortgagee on demand all sums which Mortgagee has elected to pay under Paragraphs Fourth and Seventh and any costs which Mortgagee has incurred in taking actions permitted by Paragraph Sixth, and all such sums, as well as any amounts for which Mortgagor has agreed to indemnify Mortgagee under Paragraph Sixth, shall, until repaid to Mortgagee, be a part of the Obligation and bear interest at the highest rate permitted by law (but not exceeding the contractual rate or rates of interest applicable to the Obligation by the terms of the Note).

Ninth: Subject to the rights of the holders of any prior mortgage, Mortgagor hereby assigns to Mortgagee all proceeds of any award in connection with any condemnation or other taking of the Mortgaged Property or any part thereof, or payment for conveyance in lieu of condemnation.

Tenth: If the Mortgaged Property or any portion thereof consists of a uni in a condominium or a planned unit development, Mortgagor shall perform all of Mortgagor's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws, rules, and regulations of the condominium or planned unit development, and related documents. If a condominium or planned unit development rider is executed by Mortgagor and recorded with this Mortgage, the covenants and agreements of such rider shall be incorporated herein as if the rider were part hereof.

Eleventh: In order to further secure Mortgagee in the event of default in the payment of the Obligation or in the performance by Mortgagor of any of the covenants, conditions, or agreements contained herein, Mortgagor hereby assigns and transfers to Mortgagee and its successors and assigns any and all leases on the Mortgaged Property or any part thereof, now existing or which may hereafter be made at any time, together with any and all rents, issues, and profits arising from the Mortgaged Property under said leases or otherwise. Mortgagee shall have no obligation to perform or discharge any duty or liability under such leases, but shall have full authorization to collect all rents under the leases or otherwise, to take possession of and rent the Mortgaged Property, and to take any action, including legal action, it deems necessary to preserve Mortgagor's or Mortgagee's rights under such leases. Mortgagor shall not collect any rent in advance of the date it is due.

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Twelth: In the event that (a) any warranty, covenant, or agreement contained herein is breached; (b) any representation or warranty contained herein or otherwise made by any Mortgagor in connection with this Mortgage proves to be false or misleading; (c) any default occurs under the terms of the Note or any agreement evidencing, securing, or otherwise executed and delivered by any Borrower or Mortgagor in connection with the Obligation: (d) any default occurs under the terms of any other mortgage or other instrument creating a lien on the Mortgaged Property; (e) a holder of any lien encumbering the Mortgaged Property or any portion thereof (whether such lien is junior or superior to the lien of this Mortgage) commences a feace sure or any other proceeding to execute on such lien; (i) any Mortgagor becomes insolvent or makes an assignment or the benefit of creditors; or (g) any action, petition p, other proceeding is filed or commenced under any stree or federal bankruptcy or insolvency law, by Mortgagor or a vone else, regarding the assets of Mortgagor; then, in audition to exercising any rights which Mortgagee may have under the terms of the Note or any agreement securing repayment of, or relating to, any portion of the Obligation or which are otherwise provided by law, Mortgagee may foreclise upon the Mortgaged Property by appropriate legal proceedings and sell the Mortgaged Property for the collection of the Obligation, together with costs of suit and an attoricy's commission equal to the lesser of (a) 20% of the amount due or \$500.00, whichever is greater, or (b) the maximum; amount permitted by law, Mortgagor hereby forever waives and releases all errors in the said proceedings, stay of execution, and the right of inquisition and extension of time of payment. Assert at the excellent of the region and abort set of a professional for the excellent operation of a superior of the excellent of the excell -meaning of the Addition

Thirteenth: The rights and remedies of Mortgagee; provided herein, in the Note, or in any other agreement securing repayment of, or relating to, any portion of the Obligation, or otherwise provided by law, shall he cumulative and may be pursued singly, concurrently, or successively at Mortgagee's sole discretion, and may be accessively at Mortgagee's sole discretion, and may be exercised as often as necessary; and the failure to exercise any such right or remedy shall in no event be construed as a waiver or release of the same.

Fourteenth: Mortgagor hereby waives all right of homestead exemption in the Mortgaged Property.

Pifteenth: If Mortgagor is a land trustee, this Mortgage is executed by Mortgagor not personally or individually but solely as trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such trustee. Notwithstanding any provision to the contrary set forth in this Mortgage, any recourse against Mortgagor shall be limited to the assets comprising the trust estate, and no personal liability shall be asserted or be enforceable against Mortgagor by reason of the terms, promises, agreements. covenants, warranties, representations, or other matters herein set forth, all such personal liability of Mortgagor being expressly waived. Nothing herein contained shall waive, modify, or otherwise adversely affect the personal liability expressly assumed by any person or entity other than the undersigned trustee.

Sixteenth: The covenants, conditions and agreements contained herein shall bind the heirs, personal representatives, and successors of Mortgagor, and the rights and privileges contained herein shall inure to the successors

and assigns of Mortgagee. Seventeenth: Except 5 to the extent that Federal law applies, this Mortgage shall be governed in all respects by the laws of Illinois. If any provision hereof shall for any reason he held invalid or unenforceable, no other provision hall be affected thereby, and this Mortgage shall be construed as if the invalid or unenforceable provision had never seen part of it,

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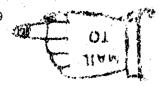


from DIRK R JOREN

MELLON BANK, N. A.

Recorder mail to

MELLON BANK N.A. P.O. BOX 149 PITTSBURGH, PA 15230-0149



GM001 1235 0100 00/52

.LEGAL DESCRIPTION:

LOTS 16 AND 17 IN BLOCK 4, IN EMIL G. SKEGLUNDS CALUMET MANOR SUBDIVISION A

SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTH EAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION:12, TOWNSHIP 36, NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS

Poloski Collimet City, The boild

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11, 286H, Rev.(9/94) LC (8/94) LD 8/94

