| ACATHA M SZCZEBLOWSKI | The instrument was prepared by (Name) Midlard Savinos Bank FSB |
|--|--|
| | (Address) 206 Sixth Ave. Dos Moines, IA |
| | Midland Savings Bank FSB |
| 736 TERRACE CI | 206 Sixth Avenue |
| | Des Moines, IA 50309-3951 |
| SCHAUMBURG, IL 60195 | LOAN # - 3360022657 |
| MORTGAGON "I" includes sech mortgager above. | MORYDAGER |
| | "You" means the mortgages, its successors and assigns. |
| REAL ESTATE MORTGAGE: For value received, I. AGNTFA M | SZCZERICHEKT (A SINGLE PERSON) the psyment of the secured debt described below, on |
| | ritiod below and all rights, eavements, appurtenances, rents, lesses and exist |
| PROPERTY ADDRESS: 736 TERRACE CT | SCHALMBURG , Wineie 60195 |
| (Pre cost) | (City) City Cade) |
| LEGAL DESCRIPTION: | |
| LOT 909 IN LAW LR SUBDIVISION UNIT 9, | reing a subdivision |
| IN THE NORTHWES!)/4 OF SECTION 26, TO | WHENTE 41 NORTH, |
| RANGE 10, EAST OF THE THIRD PRINCIPAL | |
| TO THE PIAT THEREOF REGISTERED IN THE REGISTRAR OF TITLES OF COOK COUNTY, IL | |
| OCTOBER 17, 1975 AS DOCAMENT NUMBER IR | |
| PIN #07-26-117-009 | #################################### |
| | COOK COUNTY RECORDER |
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| | ORIGINAL DOCUMENT が Midland Savings Bankの |
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| | Midlanda |
| | ""diand Savinge Banin) |
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| located in COOK | County, Iffinais. |
| secesaments not yet due and | indur/braness of record, municipal and zaning ordinances, surrord tixtes or |
| SECONDILIES UNIT ASS. GAR. 6.19. " " " " " " " " " " " " " " " " " " " | |
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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 as principal), escored, to interest and then to principal, if partief propayment of the secured debt issaura 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 encumbraness on the property when due and will defend tide to the property against any claims which would impair the lien of this mortgage. You may require me to assign any rights, claims or defences which I may have against parties who supply labor or materials to improve or maintain the property.
- 3. incurance. I will keep the property incured under terms acceptable to you at my expense and for your benefit. You will be named as less payed or as the incured on any such incurance policy. Any incurance proceeds may be applied, within your discretion, to either the rectoration or repair of the damaged property or to the secured debt, if you require mortgage incurance, I agree to maintain such incurance 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 reconsble attorneys' fees if I break any covenents in this mertgage or in any obligation secured by this mertgage. Attorneys' feed include those swerded by an appellate court. I will pay these amounts to you as provided in Covenent 10 of this mortgage.
- 6. Default and Acceleration. If I fall to make any payment when due or brack any powenests under this mortgage, any prior mortgage to any obligation secured by this mortgage, you may accelerate the maturity of the secured debt and demand immediate payment and exercise any other remady available to you. You may foreclose this mortgage in the manner provided by law.
- 7. Assignment of Reiner id Profits. I easign to you the rents and profits of the property. Unless we have agreed atherwise in writing, I may callect 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 passession and manage the property and collect that rents. Any rents you collect shall be applied first to the costs of managing the preparty, including court costs and attorneys fees, instrumented to rental agents, and any other necessary related expenses. The femalising amount of rents will then apply to payments on the securit debt as provided in Covenant 1.
- S. Waiver of Homestead. I hereby the all right of homestead exemption in the property.
- S. Lessehelds: Condominiums; Plante: Vrit Developments. I agree to comply with the provisions of any lesse 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 planted unit development.
- 10. Authority of Mertgages to Perform for Mertgager, If I fall to perform any of my duties under this mortgage, you may perform the duties or sauce them to be performed. You may sign my worse or pay any emount it necessary for performence, if any gonetruction on the property is discontinued or not extract on in a reasonable marker, you may do whatever is necessary to protect your security interest in the property. This may include completing the construction.

Your fellure to perform will not precipte you from extraining 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. Buch amounts will be due on demand and will beer interest from the date of the payment until paid in full at the payment until p

- 11. Impection. You may enter the property to inspect if you of the notice beforeherd. The notice must state the responsible sause for your inspection.
- 12. Condemnation, I assign to you the proceeds of any award or claim for demages connected with a condemnation or other taking of all or any part of the property. Such proceeds will be applied as provided in Universal 1. This assignment is subject to the terms of any prior security agreement.
- 13. Walver, By exercising any remedy evailable to you, you do not give us your rights to leter use any other remedy. By not exercising any remedy, if I default, you do not waive your right to later consider the event a cell of it happens again.
- 14. Joint and Several Liability; Co-eigners; Successors and Assigns Sound. All duties under this mortgage are joint and several. If I co-eign the mortgage but do not se-eign the underlying debt I do so only to mortgage my initial. In the property under the terms of this mortgage, I else agree that you and any party to this mortgage may extand, modify or make any other changes in the terms of this mortgage or the secured debt without my donaent. 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 eliner or both of us.

15. Notice. Unless otherwise required by law, any notice to me shall be given by delivering it or by melling it by certified mell addressed to me at the Property Address or any other address that I tell you. I will give any natice to you by authorised mell to your address on page 1 of this mortgage, or to any other address which you have designated.

Any notice shall be desired to have been given to either of us when given in the menner stated above

- 16. Transfer of the Property or a Beneficial interest in the Mortgagor, if all or any part of the property or any increat 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 mertgagor is sold or transferred. However, you may not demand payment in the above elementarial if it is prohibited by federal law as of the date of this mortgage.
- 17. Release. When I have paid the escured debt, you will discharge this mortgage without charge to me. I agree to now all dosts to record this mortgage.

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DOCUMENT
Midland Savings Bank

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