CHARLE TWO TO COLOR TWO CASES AND THE ับได้เป็น เลือกเอยใน - (พล. 15

PREPARED BY AND MAIL TO SUE STRONGIN COMERICA BANK ILLINOIS 8700 N. WAUKEGAN ROAD MORTON GROVE, ILLINOIS 60053

(Space Above This Line For Recording Date)

BON 169

MORTGAGE

THIS MC of GAGE ("Security Instrument") is given on April 12, 1095. The mortgager is Jeseph A. Galembes and Judith E. Galarcace his wife ("Borrower"). This Security Instrument is given to Comerica Bank Illinois, which is organized and existing under the laws of the state of Minors and whose address is 8700 N. Waukagan Boad, Morton Grove, Illinois 60053 ("LENDER") Eurrower owes Lender the principal sum of Two Hundred Thousand and no/100's Dollars (U.S. \$200,000,00). This debris evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly populates, with the full debt, if not paid earlier, due and payable on April 30, 1997. This Security Instrument secures to Leidi. (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications. (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security instrument and the Note For the purpose, Borrower does hereby mortgage, grant and convey to Londer the following described property located in Cook County, Illinois:

LOT 26 AND LOT 27 IN BLOCK 4 IN NILES CENTER FERRACE, A SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 28, TOWNSHIP 41 NORTH, BANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN #10 28-220-007 #10-28-220-008

which has the address of 5031 MULFORD STREET. (Street)

SKOKIE

Buriois

60077 [Zip Code]

("Property Address")

TOGETHER WITH all the improvements now or hereafter elected on the property, and all easements, rights, apportenances, rents, royalties, immeral, oil and gas rights and profits, water rights and stock and all fixtures now or bereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estatche oby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will detend generally the title to the Property against all claims and demands, subject to any engumbrances of record

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations, by garediction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS Borrower and Lender covenant and agree as follows:

Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pry when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due inver the Note.

Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lander on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Fonds") equal to one-twellth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly feasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or gunrantend by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for helding and applying the Funds, analyzing the account or varilying the ascrowitems, unless Lender pays Borrower interest on the Foods and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the seins secured by this Security Instrument

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, enther promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Linder.

Upon payment in full of all sums secored by this Security Instrument, Lender shall pramptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later

Property of Cook County Clerk's Office

95285392

than unmediately prior to the sale of the Property or its sequisition by Lender, any Funds held by Emider at the time of application as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs I and 2 shall be applied: first, to late charges due under the Note; second, to propayment charges due under the Note: third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4 Charges; Limis. Borrower shall pay all taxes, assessments, charges, linus and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrowor shall pay them an time directly to the person awad payment. Borrower shall promptly turnsh to Lender all notices of uncounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts

evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lander, (b) confusts in good faith the lien by, or defends against enlarcement of the lion in, legal proceedings which in the Lender's opinion operate to previou the enforcement of the ben or forfeiture of any part of the Property; or (c) success from the holder of the tien an agreence satisfactory to Lender subordinating the lien to this Sucurity Restrument. If Londer differences that any part of the Experty is subject to a bee which may atlain priority over this Security festrament, Lander may give Borrower a notice afcotdying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the jiving of notice.

5 Hazard mean nee. Borrower shall keep the improvements now existing or hematter erected on the Property insured against loss by 🗺 🚓 szards included within the term "extended coverage" and any other hazards for which Lender regards insurance. The ingrance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the issurance shall be chusen by Burrower subject to Lender's approval which shall not be correspondly withheld

poreasonably withheld

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lander shall have the right to hold the policies and renewals. If Lander requires, Borrower shall promptly give to Lender all receipts of paid premiums and renu-variables. In the event of loss, Borrower shall give prompt notice to the insurance carner and Lender. Lender may make proof of loss if not made promptly by Borrower

Unless Leader and Borrower other vise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or epar is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Institution it, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has affered to settle a claim, then Lender may collect the lasuronce proceeds. Lender may use the proceeds to repair or restore the Property or re-pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postbone: the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrowur's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lenie, to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. Corrower shall not destroy, damage or substantially change the Property, allow the Property to deturiorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires for title to the Property, the leasehold and

fee title shall not merge unler's Lender agrees to the merger in writing.

Protection of Lender's Rights in the Property; Mortgage Insurance. It So toyeer fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of 3c rower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall rear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower

requesting payment. If Lander required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are heraby assigned and shall be paid to Lender.

to the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in winting, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds inultiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Burrower, or if, after notice by Lender to Borrower that the condemnar affers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of such payments.

10 Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or medification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11 Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bend and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sains secured by this Security Instrument; and (c) agrees that Lander and any other Borrower may agree to extend, modely, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that

Borrower's consula

12 Losin Clarges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that Live is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits, and (b) any sums already collected from Borrower which exceeded permitted limits will be solveded to Borrower. Lender may choose to make this refund by reducing the principal await under the Note or by making a direct payment to Borrower. If a refund induces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

1.3. Legislation Affecting Lender's Rights. If enaritment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument ununforceable according to its terms, Lender, at its option, may require immediate payment in fell of all soms secured by this Security Instrument and may invoke any remedias permitted by paragraph 19. If Lender exercises this or don, Lender shall take the steps specified in the second paragraph of paragraph

17.

14. Notices. Any notice to Borrow if provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrowic dissignates by notice to Lender. Any notice to Lender shall be given by first class mail to Lander's address stated beroid or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be decided to have been given to Borrower or Lender when given its paragraph.

15. Governing Law, Severability—This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this deat the provisions of this Security Instrument and the Note

are declared to be severable

16. Borrower's Copy Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial interest in Borrown. If all or any part of the Property or any interest in Borrown. If all or any part of the Property or any interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender d exercise is prohibited by tederal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of accelent on. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which for ower must pay all soms secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke

any remedies permitted by this Security Instrument without further notice or demand on Forewer.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrowe shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 rays (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any powrit all sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those combinate are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred; in enforcing this Security Instrument, including, but not limited to, reasonable atternays' lees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument, Lender's rights in the Property and Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

NON UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

19 Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial procending. Lender shall be entitled to collect all expenses incurred ill pursuing 'the remedies provided in this paragraph 19, including, but not limited to, reasonable altorneys' fees and costs of title evidence.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or 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, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

Instrument without charge to Borrower. Borrower shall pay any recordation costs.

NOTARY PUBLIC, STATE OF ILLINOIS My Commission Expires 10/18/95

21. Release. Upon payment of all sums secured by this Security Instrument, Londer shall release this Security

22. Waver of Homestead. Bore 23. Ridges to this Security Instru- this Security Instrument, the coverants in supplement the coverants and agreement instrument. [Check applicable box(es)]	ower waives all right of homestend exer ment. If one or more riders are executed b ind agreements of each such rider shall be	by Borrower and recorded together with meorporated into and shall amend and
[] Adjustable Bate Beler	() Candaminium Billin	2-4 Family Ridor
[] Graduited Payment Bider	[] Planced Unit Development Rider	
[V] Other(s) [specify] Exhibit "A":	Master Hevolving Note: Variable Hate-Ma	nturity Date
BY SIGNING BELOW, Borrower acceptant in any rider(s) oraclet by Borrower		s contained in this Security Instrument
- X	Acres 6 Chalanter	(Stall)
	Januph A. Galambon	Sun (Sun)
	ce Below Tois Line For Acknowledgment	
STATE OF ILLINOIS,	County	V SSI - Marin
	and for and county and state, do hereby	
Judith E. Galambos, his wife, pursonally ki	nown to me to be the same or aon(s) who	se name(s) subscribed to the foregoing
instrument, appeared before me this day i	n person, and acknowledged that they ar	gned and delivered the wald instrument
as their free and voluntary act, for the us	Δ Δ	
Given under my hand and official sea	in, this, 12 th day of Chysical .	7196.
My Commission expires:	f_{λ}	
10-19-15	Manu	1 7/5
"OFFICIAL SEAL"		Notary Public

9528539

ter Revolving Note

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	MICA	Bank-Illinois	

CAUCOR .	HOTE +	HOTE DATE	TAX IORNTIFICATION FIUMBER
New	New	April 12, 1995	36-3618867
AMOUNT		MATURITY DA	T C
\$200,000.00	Franklin Pa	ark Illinois Apri	1 30, 1997

On the Maturity Date, as stated above, for value received, the undersigned promise(s) to pay to the order of Comerica Bank-fillnois ("Bank"), at any office of the Bank in the State of Illinois. Two Hundred Thousand and 00/100 -----(or that portion of it advanced by the Bank and not repaid as later provided) with interest until maturity, whether by acceleration or otherwise, or an and after that at a rate equal to the rate of interest otherwise prevailing under this Note plus 3% per annum. The Bank's "prime rate" is that annual rate of interest so designated by the Bank and which is changed by the Bank from time to time. Interest rate changes will be effective for interest computation purposes as and when the Bank's prime rate changes, Interest shall be colculated for the actual number of days the principal is outstanding on the basis of a 360 day year if this Note evidences a business or commercial loan or a 365/366-day year if a consumer loan. Accrued interest on 30th day of each month commencing May 30th 19 this Note shall be payable in the until the Maturity Date when at amounts outstanding under this Note shall be due and payable in full. If the frequency of interest payments is not otherwise specified, accrued also as on this Note shall be payable monthly on the first day of each month. If any payment of principal or interest under this Note shall be payable on a day other than's day on which the Bank is open for business, this payment shall be extended to the next succeeding business day and interest shall be payable, at the rate specified in this Note during this extension. A late payment charge equal to 5% of each late payment may be charged on any payment ost received by the Bank within 10 calendar days after the payment due date, but acceptance of payment of this charge shall not waive any Default under this Note

The principal amount payable under this Note shall be the sum of all advances made by the Bank to or at the request of the undersigned, less principal payments actually received in cash by the Bank. The Looks and records of the Bank shall be the best evidence of the principal amount and the unpaid interest amount owing at any time under this Note and shall be conclusive absent manifest error. No interest shall accrue under this Note until the riate of the first advance made by the Bank, after that interest on all advances shall accrue and be computed on the principal balance outstanding from time to time under this Note until the same is paid in full. At no time shall the Bank be under any obligation to make any advances to the undersigned pursuant to this Note (notwithstanding anything expressed or implier in this Note or elsewhere to the contrary, including without limit if the Bank supplies the undersigned with a porrowing formula) and the Bank, at any time and from time to time, without notice, and in its sole discretion, may refuse to make advances to the undersigned without incurring any liability due to this refusal and without affecting the undersigned's liability under this Note for any and all amounts advanced

This Note and any other indebtedness and liabilities of any kind of the undersigned (or any of them) to the Bank, and any and all modifications, renewals or extensions of it, whether joint or several, contingent or absolute, now existing or hate arising, and however evidenced (collectively "Indebtedness") are secured by and the Bank is granted a security interest in all items deposited from time to time in any account of any of the undersigned with the Bank and all proceeds of these items (cash or otherwise), all account balances of any of the undersigned from time to time with the Bank, all property of any of the undersigned from time to time in the possession of the Bank and any other collateral, rights and properties described in each and every mortgage, security agreement, pledge, assignment and other security or collateral agreement which has been, or will at any time(s) later be, executed by any (or all) of the undersigned to or for the benefit of the Bank (collectively "Collateral"). Not his landing the above, to the extent that any portion of the indebtechess is a consumer foan, that portion shall not be secured by any mortgage on or other security interest in real property or in the undersigned a principal dwelling or consumer goods which is not a purchase money security interest as to that politin, unless expressly provided to the contrary in another place

If the undersigned (or any of them) or any guarantor under a guaranty of all or part of the indebtedness ("guarantor") a) fail s) to pay any of the indebtedness when due, by maturity, acceleration or otherwise, or fail(s) to pay any indebtedness owing on a demand basis upon semand; or (b) fail(s) to comply with any of the terms or provisions of imy agreement between the undersigned (or any of them) or any such guaranter and the Bank; or (c) become(s) insolvent or the subject of a voluntary or involuntary proceeding in bankruptcy, or a reorganization, arrangement or creditor composition proceeding, (if a business entity) cease(s) doing business as a going concern, (if a natural person) die(s) or become(s) incompetent, if contrarship) dissolve(s) or any general partner of it dies, becomes incompetent or becomes the subject of a bankruptcy proceeding or (if a corporation) is the subject of a dissolution, merger or consolidation, or (d) if any warranty or representation made by any of the undersigned or any guaranter in connection with this Note or any of the indebtedness shall be discovered to be untrue or incomplete, or (e) if there is any termination, notice of termination, or breach of any guaranty, piedge, collateral assignment or subordination agreement relating to all or any part of the indebtedness; or (f) if there is any failure by any of the undersigned or any guaranter to pay when due any of its indebtedness (other than to the Bank) or in the observance or performance of any term, covenant or condition in any document evidencing, securing or relating to such indebtedness, or (g) if there is filed or issued a levy or writ of attachment or garnishment or other like judicial process upon the undersigned (or any of them) or any guaranter or any of the Collateral, including without limit, any accounts of the undersigned (or any of them) or any guarantor with the Bank; or any action, suit or proceeding is initiated against \$ any of the undersigned or any guaranter (or any subsidiary if any is a corporation or any general partner if any is a partnership) under any federal or state controlled substance, gambling, or racketeering statute (including without limit, the Backeteer Influenced and Corrupt Organization Act of 1970), which action, suit or proceeding could result in the confiscation or forfeiture of any portion of the assets of any of the undersigned or any guaranter. (or any subsidiary or general partner), or (h) if the Bank deems itself reasonably insecure believing that the prospect of payment of this Note or any of the Indebtedness is impaired or shall fear deterioration, removal or waste of any of the Collateral, then the Bank, upon the addurrence of any of these events (each a "Default"), may at its option and without prior notice to the undersigned (or any of them), declare any or all of the indebtedness to be immediately due and payable (notwithstanding any provisions contained in the evidence of it to the contrary), self or liquidate all or any portion of the Collateral, set off against the Indebtedness any amounts owing by the Bank to the undersigned (or any of them), charge interest at the default rate provided in the document evidencing the relevant indebtedness and exercise any one or more of the rights and remedies granted to the Bank by any agreement with the undersigned (or any of them) or given to it under applicable law. All payments under this Note shall be in immediately available United States funds, without setoff or counterclaim

If this Note is signed by two or more parties (whether by all as makers or by one or more as an accommodation party or otherwise), the obligations

and undertakings under this Note shall be instead and any two or more jointly and also of each severally. This Note shall bind the undersigned, and the undersigned's respective heirs, personal representatives, successors and assigns

The undersigned waive(s) presentment, demand, protest, notice of dishapor, notice of demand or intent to accelerate, and all other notices and agree(s) that no extension or indulgence to the undersigned (or any of them) or release, substitution or nonenforcement of any security, or release or substitution of any of the undersigned, any guarantor or any other party, whether with or without notice, anall affect the obligations of any of the undersigned. The undersigned waive(s) all defenses or right to discharge available under Section 3-606 of the Uniform Commercial Code and waive(s) all other suretyship defenses or right to discharge. The undersigned agree(s) that the Bank has the right to self, assign, or grant participations, or any interest, in any or all of the Indebtedness, and that, in connection with this right, but without limiting its ability to make other disclosures to the full extent allowable, the Bank may disclose all documents and information which the Bank now or later has relating to the undersigned or the indebtedness.

The undersigned agree(s) to reimburse the holder or owner of this Note upon demand for any and all costs and expenses (including without limit, court costs, legal expenses and reasonable attorney fees and paralegal less, whether inside or outside coursel is used, whether or not suit is instituted and, if suit is instituted, whether at the trial court level, appellate level. In a bankruptcy, probate or administrative proceeding or otherwise) incurred in collecting or attempting to collect this Note or incurred in any other matter or proceeding relating to this Note.

The undersigned acknowledge(s) and agree(s) that this is the entire agreement with respect to the subject matter of this Note and there are no contrary agreements, are or written, establishing a term of this Note. The terms and conditions of this Note may not be amended, waived or modified except in a writing signed by the undersigned and an officer of the Bank expressly stating that the writing constitutes an amendment, waiver or modification of the terms of this Note. An amendment, waiver or modification shall be effective only in the specific instance and for the specific purpose given. As used in this Note, the word "undersigned" means, individually and collectively, each maker, accommodation party, indorser and other party signing this Note in a similar capacity. If any provision of this Note is unenforceable in whole or part for any reason, the remaining provisions shall continue to be effective. THIS NOTE SHALL IS GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF ILLINOIS.

The undersigned irrevocably appoint(s, (v nich appointment is coupled with an interest) the Process Agent (as defined below), as the undersigned's true and fawful attorney (with full power or substitution) in the name and on behalf of the undersigned to accept service of process, summonses and writs, and agrees that the failure of Process (ige it 'o give the undersigned any notice of such service shall not impair or affect the validity of such service or any related judgment. The undersigned further irrevocably consent(s) to the service of process, summonses and writs by the mailing of such service to the undersigned's address set forth below by rugistered or certified mail, postage prepaid. The Process Agent is:

THE UNDERSIGNED AND THE BANK ACKNOWLEDGE THAT I IS RIGHT TO TRIAL BY JURY IS A CONSTITUTIONAL ONE, BUT THAT IT MAY BE WAIVED, EACH PARTY, AFTER CONSULTING (OR HAVING HAD THE OPPORTUNITY TO CONSULT) WITH COUNSEL OF THEIR CHOICE, KNOWINGLY AND VOLUNTARILY, AND FOR THEIR MUTUAL BENLEIT, WAIVES ANY RIGHT TO TRIAL BY JURY IN THE EVENT OF LITIGATION REGARDING THE PERFORMANCE OR ENFORCEMENT OF, OR IN ANY YAY RELATED TO, THIS NOTE OR THE INDESTEDNESS.

		For Corpo	rations or Permarships		
GITY	Force Electric, Inc. OBLIGOR NAME TYPEDIARINTED 2208 Midwest Road STREET ADDRESS OBL Brook, IL 60	521 ZIP GOOR	By:	Its President S Its: Vice President TITLE Its:	95295392
	For Ind	ividuals, Sole	Proprietorships, Trusts, or Est. Name(s) of Obligor(s) (Type or Print):	ates Signature(s) of Obligor(s):	<u></u>
	STREET AOURESS				
CITY	STATE	ZIF CODE			

For Bank Use Only		
LOAN OFFICER INITIALS	LOAN GROUP NAME	
	80829	
LOAN OFFICER ID NO	LOAN GROUP NO	
74104	010/032	