and the state of t	This instrument was prepared by
MILIP LINDSTROM	(Name) First Federal Bank for Sayings (Address) 770 Dundes Road, Arlington He
CATHERINE LINDSTROM TITE	
MAIL TO.	First Federal Bank for Savings 770 Dundee Road
493 E PALATINE RD	Arlington Heights, IL 60004
PALATINE, II, 60067	
MODADING, AND SOURCE	MORTGAGEE
"i" includes each mortgager shove.	"You" means the mortgages, its successors and assigns.
April 25, 1995 and warrant to you to assure the	CIROM AND CATHERINE LINDSHOM , HIS WIFE payment of the secured debt described below, on the secured debt described below, on the secure and exists delivery the second state of the second
and future improvements and fixtures (all called the "property"). PROPERTY ADDRESS: 493 E PALATINE RD	PALATINE Minois 60067
(Street)	(City) (Zip Code)
LOT 3 IN BLCC. 5 IN MERRILLS HOME ADDITION SUBDIVISION IN 14E EAST 1/2 OF SECTION 2 RANGE 10, EAST OF THE THIRD PRINCIPAL MEILLINOIS.	3. TOWNSHIP 42 NORTH,
PERMANENT INDEX NUMBER 52-23-201-004	DEPT-01 RECORDING T40001 TRAN 8009 05/04/95 09:5 +3618 4 でG * 95-294 CODK COUNTY RECORDER
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- 1. Payments. I agree to make all phyments on me secured debt when due. Unions we agree otherwise, any payments you receive from me or for my banefit will be applied like to any amounts I owe you on the secured debt (exclusive of interest or principal), second, to interest and then to principal. It pertial propayment of the secured debt occurs 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 encumbrances on the property when due and will defend title to the property against any claims which would impair the lien of this mortgage. You may require me to assign any rights, claims or defenses which I may have spainst parties who supply labor or materials to improve or maintain the property.
- 3. Incurance. I will keep the property insured under terms acceptable to you at my expense and for your benefit. You will be named as loss payee or as the insured on any such insurance policy. Any insurance proceeds may be applied, within your discretion, to either the restoration or repair of the damaged property or to the secured debt. If you require mortgage insurance, I agree to maintain such insurance for se long as you
- 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 reasonable attorneys' fees if I break any covenants in this mortgage or in any obligation secured by this mortgage. Attorneys' fees include those awarded by an appellate court, I will pay these amounts to you as provided in Covenant 10 of this mortgage.
- 6. Default and Acceleration. If I fall to make any payment when due or break any covenants under this mortgage, any prior mortgage or any ubligation secured by this mortgage, you may accelerate the maturity of the secured debt and demand immediate payment and exercise any other remedy available to you. You may foreclose this mortgage in the manner provided by law.
- 7. Assignment of Rents and Profits. I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing, I may collect 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 possession and manage the property and collect the rents. Any rents you collect shall be applied first to the costs of managing the property, including court costs and attorneys' fee, commissions to rental agents, and any other necessary related expenses. The remaining amount of rents will then apply to payments on the silvered debt as provided in Covenant 1.
- 8. Waiver of Homestead, Disreby waive all right of homestead exemption in the property.
- 9. Lesseholds: Condominiums: 'denned Unit Developments. I agree to comply with the provisions of any lease 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 planned unit development.
- 10. Authority of Mortgages to Period or Mortgager. If I fall to perform any of my duties under this mortgage, you may perform the duties or cause them to be performed. You may sign my name or pay any amount if necessary for performance. If any construction on the property is discontinued or not carried on in a reasonable manner, you may do whatever is necessary to protect your security interest in the property. This may include completing the construction.

Your failure to perform will not proclude you from exercising 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. Such amounts will be due on demand and will been interest from the date of the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in full of the interest rate in effect on the secured debtage for the payment until peid in the payment until peid in the payment until peid in the payment until pei

- inspection.
- 12. Condemnation. I assign to you the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the property. Such proceeds will be applied as provided in Covenant 1. This assignment is subject to the terms of any prior security agreement.
- 13. Waiver. By exercising any remady available to you, you do not give up your rights to later use any other remedy. By not exercising any remedy, if I default, you do not waive your right to later consider the event a default if it happens again.
- 14. Joint and Several Liability: Co-signare; Successors and Assigns Sould. All duties under this mortgage are joint and several. If it co-sign this mortgage but do not co-sign the underlying debt I do so only to mortgage my interest in the property under the terms of this mortgage. I also egree that you and any party to this mortgage may extend, modify or make the changes in the terms of this mortgage or the secured debt without my consent. Such a change will not release me from the terms of this mort jage.

The duties and benefits of this mortgage shall bind and benefit the successors and lesigns of either or both of us.

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

Any notice shall be deemed to have been given to either of us when given in the manner state 4, gove.

- 16. Transfer of the Property or a Beneficial Interest in the Mortgagor. If all or any part of the property or any interest in it is sold or transferred without your prior written consent, you may demand immediate payment of the secured debt. You remaiss demand immediate payment if the mortgagor is not a natural person and a beneficial interest in the mortgagor is sold or transferred. However, you may not demand payment in the above situations if it is prohibited by federal law as of the date of this mortgage.
- 17. Release. When I have paid the secured debt, you will discharge this mortgage without charge to me. I appear to pay all costs to record this mortagas.

25294207

. reignitum v reimourences	This instructions was propored by
· CHILLIP LINDSTROM	(Name) First Federal Bank for Savings (Address) 770 Dundee Road, Arlington Hei
CATHERINE LINDSTROM TITE	First Federal Bank for Savings
493 E PALATINE RO MAIL TO.	770 Dundee Road Arlington Heights, IL 60004
PALATINE, IL. 60067	78.22.3007 No.23.007
MORTGAGOR "I" includes each martgager above,	MORTGAGEE "You" means the mortgages, its successors and sesigns.
, mortgage and warrant to you to secure the	payment of the secured debt described below, on
PROPERTY ADDRESS: 493 E PALATINE RD	PALATINE , Illinois 60067
(Street)	(Zip Gode)
LOT 3 IN BLACK 5 IN MERRILLS HOME ADDITION SUBDIVISION IN THE EAST 1/2 OF SECTION 2: RANGE 10, EAST OF THE THIRD PRINCIPAL MEDILLINOIS.	3, TOWNSHIP 42 NORTH,
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- 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 that to any amounts I owe you on the secured debt (exclusive of interest or principal), second, to interest and then to principal. If partial prepayment of the secured debt occurs 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 taxos, assessments, flens and encumbrances on the property when due and will defend title to the property against any claims which would impair the lien of this mortgage. You may require me to easily any rights, claims or defenses which I may have against parties who supply labor or materials to improve or maintain the property.
- 3. Insurance. I will keep the property insured under terms acceptable to you at my expense and for your benefit. You will be named as loss payer or as the insured on any such insurence policy. Any insurence proceeds may be applied, within your discretion, to either the restoration or repair of the demaged property or to the secured debt. If you require mortgage insurance, I agree to maintain such insurance for as long as you
- 4. Property, I will keep the property in good condition and make all repairs researably necessary.
- 6. Expanses, I spise to pay all your expenses, including responsible attorneys' fees if I break any covenants in this murgage or in any obligation secured by this mortgage. Attorneys' fees include those awarded by an appellate court, I will pay these amounts to you as provided in Covenant 10 of this mortgage.
- 6. Default and Acceleration, if I fail to make any payment when due or break any covenants under this mortgage, any prior mortgage or any obligation secured by this mortgage, you may accelerate the maturity of the secured debt and demand immediate payment and exercise any other remedy available to you. You may foreclose this mortgage in the manner provided by law.
- 7. Assignment of Rents and Profits. I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing, I may collect 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 possession and manage the property and reliect the rants. Any rants you collect shall be applied first to the costs of managing the property, including court costs and attorneys' tee, commissions to rental agents, and any other necessary related expanses. The remaining amount of rants will then apply to payments on the rental debt as provided in Covenant 1.
- 8. Waiver of Homestead, I hereby waive all right of homestead exemption in the property.
- 9. Lesseholds; Condominiums; Firmed Unit Davelopments. I agree to comply with the provisions of any lesse if this mortgage is on a unit in a condominium or a planted unit development, I will parform all of my duties under the covenants, by-laws, or regulations of the condominium or planted unit development.
- 10. Authority of Mortgages to Perform to "Aortgagor. If I fall to perform any of my duties under this mortgage, you may perform the duties of cause them to be performed. You may sign my name or pay any amount if necessary for performance. If any construction on the property is discontinued or not parried on in a reasonable manner, you may do whatever is necessary to protect your security interest in the property. This include completing the construction.

Your failure to perform will not preclude you from exercising 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. Such amounts will be due on demand and will bear interest from the date of the payment until paid in full right interest rate in effect on the secured debty of the payment until paid in full right interest rate in effect on the secured debty of the payment until paid in full right interest rate in effect on the secured debty of the payment until paid in full right interest rate in effect on the secured debty of the payment until paid in full right interest rate in effect on the secured debty of the payment until paid in full right interest rate in effect on the secured debty of the payment until paid in full right interest rate in effect on the secured debty of the payment until paid in full right interest rate in effect on the secured debty of the payment until paid in full right interest rate in effect on the secured debty of the payment until paid in full right interest rate in effect on the secured debty of the payment until paid in full right interest rate in effect on the secured debty of the payment until paid in full right interest rate in effect on the secured debty of the payment until paid in full right interest rate in effect on the secured debty of the payment until paid in full right interest rate in effect on the secured debty of the payment until payment unti

- inspection.
- 12. Condemnation. I assign to you the proceeds of any sward or align for damages connected with a condemnation or other taking of all or any part of the property. Such proceeds will be applied as provided .. Covenant 1. This assignment is subject to the terms of any prior security agreement.
- 13. Waiver. By exercising any remedy available to you, you do not (live up your rights to later use any other remedy. By not exercising any remedy, if I default, you do not waive your right to later consider the event extend to the happens again.
- 14. Joint and Several Liability: Co-signers: Successors and Assigns Bound Additional duties under this mortgage are joint and several. If I co-sign this mortgage but do not co-sign the underlying debt I do so only to mortgage my interest in the property under the terms of this mortgage. I also agree that you and any party to this mortgage may extend, modify or make any other changes in the terms of this mortgage or the secured debt without my consent. 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 a signs of either or both of us.

16. Notice. Unless other wise required by law, any notice to me shall be given by delivering it or by mailing it by certified mail addressed to me at the Property Address or any other address that I tell you, I will give any notice to you by cirtified mail to your address on page 1 of this mortgage, or to any other address which you have designated.

Any notice shall be deemed to have been given to either of us when given in the manner stated \$2.00 s.

- 18. Transfer of the Property or a Beneficial Interest in the Mortgagor. If all or any part of the property or any interest 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 mortgagor is sold or transferred. However, you may not demand payment in the above situations if it is prohibited by federal law as of the date of this mortgage.
- 17. Release. When I have paid the secured debt, you will discharge this mortgage without charge to me. I agr at to pay all costs to record this mortgage.

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