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MORTGAGE

96060389

THIS MORTGAGE is made this 17th day of JANUARY, 1996 ,
by and between JEFFERY RIDGEWAY AND CYNTHIA RIDGEWAY,

(HIS WIFE)

(Mortgagor(s))

having an address of 2315 BLUEBIRD LN, ROLLING
MEADOWS, ILLINOIS 60008
and FLEET FINANCE, INC.

DEPT-01 RECORDING \$29.50
#0009 TRAM 0712 01/23/96 12:43:00
#4116 + RH *-96-060389
COOK COUNTY RECORDER

("Lender"), having an address
of 6 EXECUTIVE PARK DRIVE, SUITE 300, ATLANTA,
GEORGIA 30329

in order to secure payment of that certain Note from Mortgagor(s) to
Lender of even date herewith together with all extensions and renewals
thereof (collectively "Note"), which Note has a maturity date of
JANUARY 22, 2011 and all sums due to Lender pursuant
to the Note and this Mortgage. Unless applicable law provides otherwise,
payments shall be applied first to charges and advances permitted by the
Note and this Mortgage, then to interest on the Note, and then to the
principal of the Note.

MORTGAGOR(S) mortgage(s) and warrant(s) to Lender to secure the
payment of that certain Note of even date herewith in the principal sum of
\$ 24,000.00 payable to the order of and delivered
to Lender, in and by which Note the Mortgagor(s) promise(s) to pay said
principal sum and interest at the rate and installment as provided in said
Note, with a final payment of the balance due on the 22nd day of
JANUARY, 2011 , and all of said principal and interest made payable
at such place as the holders of the Note may, from time to time, in writing,
appoint, and in the absence of such appointment, then at the office of the
Lender at 6 EXECUTIVE PARK DRIVE, SUITE 300,
ATLANTA, GEORGIA 30329

the following described real estate, having the address of 2315 BLUEBIRD LN, ROLLING
MEADOWS, ILLINOIS 60008 , and being more particularly described as follows:
LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

2950 LP

LAWYERS TITLE INSURANCE CORPORATION
Office

PIN# 02-25-410-037

together with all improvements, now or hereafter erected upon the real property, and all easements, rights,
appurtenances and rents (collectively "Property"), hereby releasing and waiving all rights under and by virtue
of the homestead exemption laws of this state.

1. **Assignment of Rents.** Mortgagor(s) hereby assign(s) to Lender all rents from the Property; however,
prior to default and acceleration, Mortgagor(s) shall have the right to collect and retain such rents as they
come due. In the event of abandonment or default and acceleration, without taking possession, Lender shall
be entitled to collect such rents and apply them to the indebtedness secured by this Mortgage.
2. **Warranty of Title.** Mortgagor(s) covenant(s) that Mortgagor(s) is/are lawfully seized of the Property,

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and Mortgagor(s) warrant(s) and will defend title to the Property against all claims and demands, except for those encumbrances of record.

3. **Prior Encumbrances.** Mortgagor(s) shall pay all taxes, assessments and other charges which may attain priority over this Mortgage, and Mortgagor(s) shall perform all obligations under any Mortgage which has priority over this Mortgage.

4. **Transfer of Property.** Mortgagor(s) shall not transfer all or any part of the Property without Lender's prior written consent, which consent shall be at Lender's sole discretion.

5. **Property Use.** Mortgagor(s) represent(s) and warrant(s) that at no time has the Property been used for hazardous waste production, generation, disposal, storage, and Mortgagor(s) has/have never received any notice of a violation or threat of action for noncompliance with any hazardous waste or environmental law. Mortgagor(s) shall keep the Property in good repair and shall use and occupy the Property in compliance with all applicable laws, ordinances and regulations, including, but not limited to, the Americans with Disabilities Act, and all applicable environmental and hazardous material laws. In the event of any violation of law, Mortgagor(s) shall indemnify Lender for any repair, clean-up cost or other loss or expense due to a failure to comply with any law governing the use of the Property. Mortgagor(s) shall not commit or allow waste on or deterioration of the Property.

6. **Protection of Mortgage.** If Mortgagor(s) fail(s) to satisfy any of Mortgagor(s)' obligations required by this Mortgage, or if any action is commenced which materially affects Lender's interest in the Property, at Lender's option, Lender may make such appearances, take such action and advance such sums, including reasonable attorneys' fees, as necessary to protect Lender's interest. Any amounts disbursed by Lender pursuant to this paragraph shall be secured by this Mortgage and shall be paid by Mortgagor(s), except as prohibited by law, at Lender's discretion upon Lender's demand or pro-rated over the next 12 monthly installments and added to each such monthly installment.

7. **Insurance.** Mortgagor(s) shall keep the Property insured against loss by fire, "extended coverage" perils and such other hazards in amounts and for periods as Lender requires, through insurers approved by Lender. The policies evidencing such insurance must contain a standard mortgage clause naming Lender as loss payee, and Mortgagor(s) must provide Lender with copies of such policies. Mortgagor(s) must promptly notify the insurer and Lender of any loss or damage to the Property. In the event of partial destruction of the Property, the insurance proceeds shall be used to repair the Property unless, in its sole discretion (unless prohibited by law), Lender determines that such proceeds are insufficient to repair the Property completely. In the event of total destruction of the Property, or in the event the proceeds are insufficient to repair the Property completely, which said determination shall be made by Lender in its sole discretion (unless prohibited by law), the insurance proceeds shall be applied to the sums secured by this Mortgage, and the remainder, if any, shall be paid to the Mortgagor(s). If the Property is abandoned by Mortgagor(s) or Mortgagor(s) fail(s) to respond to any offer of settlement for thirty (30) days from the date of such notice, Lender may apply the insurance proceeds to restoration of the Property or the sums secured by this Mortgage in Lender's sole discretion.

8. **Condemnation.** The proceeds of any award or claim for damages in connection with any condemnation or other taking of all or part of the Property are hereby assigned and shall be paid to Lender up to the amount secured by this Mortgage, subject to the terms of any prior encumbrance.

9. **Default and Acceleration.** In the event Mortgagor(s) is/are in default of any term, condition or provision of the Note or this Mortgage, prior to accelerating the indebtedness secured by this Mortgage, Lender shall provide Mortgagor(s) with written notice specifying (a) the nature of the default; (b) the action required to cure the default; (c) the date by which such default must be cured; (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 Mortgage and Sale of the Property; and (e) any other notice required by state law. If the default is not cured by the date required, at Lender's option and without further demand, Lender may declare all sums secured by this Mortgage to be immediately due and payable and proceed with its remedies, including, but not limited to, sale of the Property as provided herein, and commencement of other legal proceedings against Mortgagor(s).

10. **Remedies.** When the indebtedness secured by this Mortgage shall become due, whether by acceleration or otherwise, Lender shall have the right to foreclose upon the lien granted herein. Lender shall be entitled to collect from Mortgagor(s) all expenses of pursuing its remedies, as permitted by state law, including, but not limited to, reasonable attorneys' fees, court costs and the cost of title reports and other evidence.

11. **Reinstatement.** Unless otherwise provided by state law, Mortgagor(s) shall have the right to have Lender's enforcement proceedings discontinued at any time prior to the date of the sale by (a) paying to Lender in cash or certified funds the sum of (i) all amounts which would be due to Lender under the Note and this Mortgage if no default had occurred, and (ii) all of Lender's costs and expenses in pursuing its remedies;

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(b) curing all other defaults under the Note and this Mortgage; and (c) taking any action which is required to maintain the original priority position of this Mortgage. Otherwise, Mortgagor(s) may redeem its interest as provided by state law.

12. **Notice.** Except as otherwise required by law, notice shall be given by delivery or regular mail to the address provided in the first paragraph of this Mortgage or any other address designated as provided herein.

13. **Waiver of Homestead.** Mortgagor(s) waive(s) all rights of homestead exemption in the Property.

14. **Successors and Assigns.** All covenants, terms and conditions of this Mortgage shall be binding upon and inure to the benefit of the respective successors, assigns, heirs of each party.

15. **Miscellaneous.** Any waiver or forbearance of the enforcement of any right or remedy of Lender shall not be a waiver of or preclude Lender's right or ability to enforce such right or remedy. This Mortgage shall be governed by the laws of the State of Illinois. If any provision of this Mortgage conflicts with applicable laws or is held to be unenforceable, such conflict or unenforceability shall not affect the other provisions of this Mortgage.

Witness the hand(s) and seal(s) of the Mortgagor(s) the day and year first above written.

PLEASE PRINT OR TYPE NAME(S)
BELOW SIGNATURE(S)



(Seal)
JEFFERY RIDGEWAY Borrower



(Seal)
CYNTHIA RIDGEWAY Borrower

(Seal)
Borrower

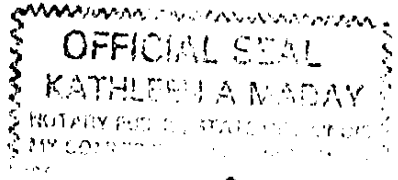
(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

State of Illinois, County of Cook

ss., I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Jeffery Ridgeway & Cynthia Ridgeway personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed, sealed, and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.



Given under my hand and official seal, this 17 day of January, 1996

Commission expires 11/18/98


Notary Public

This instrument was prepared by B. TATE FLEET FINANCE 6 EXECUTIVE PK
(NAME AND ADDRESS) ATLANTA, GA 30329

Mail this instrument to FLEET FINANCE, INC 6 EXECUTIVE PK
(NAME AND ADDRESS) #300
ATLANTA GA 30329
(CITY) (STATE) (ZIP CODE)

OR RECORDER'S OFFICE BOX NO. _____

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LEGAL DESCRIPTION:

Lot 523 in Rolling Meadows Unit No.3, being a Subdivision in the South 1/2 of Section 25, Township 42 North, Range 10, East of the Third Principal Meridian, in Cook County, Illinois.

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DUE-ON-TRANSFER RIDER

Notice: This rider adds a provision to the Security Instrument allowing the Lender to require repayment of the Note in full upon transfer of the property.

THIS DUE-ON-TRANSFER RIDER is made this 17th day of JANUARY, 1996, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to FLEET FINANCE, INC., (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:
2315 BLUEBIRD LN
ROLLING MEADOWS, ILLINOIS 60008

(Property Address)

Amended Covenant. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

The Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial 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 if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums 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 Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenant contained in this Due-On-Transfer Rider.

K. Madal
WITNESS TO BORROWER'S SIGNATURES

Jeffery Ridgeway (Seal)
JEFFERY RIDGEWAY Borrower
Cynthia Ridgeway (Seal)
CYNTHIA RIDGEWAY Borrower

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