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Return to and Prepared BY
AmerUS Bank
ATTN; Linda Pottorff
(515) 281-2831
P.O. Box 9362
Des Moines, IA 50306
3360011114



96183680

COOK COUNTY CLERK'S OFFICE
RECORDED
INDEXED
MARCH 25 1995
96183680
COOK COUNTY RECORDER

PRINCE W COLLINS
JUANITA COLLINS
1724 W 91ST PL
CHICAGO, IL 60620

AmerUs Bank
206 Sixth Ave.
Des Moines, IA 50309-3951

Mortgagor

Mortgagee

"I" includes each mortgagor above.

"You" means the mortgagee, its successors and assigns.

Real Estate Mortgage: For value received, I, PRINCE W COLLINS AND JUANITA COLLINS (HUSBAND AND WIFE), mortgage and warrant to you to secure the payment of the secured debt described below, on MARCH 25, 1995 the real estate described below and all rights, easements, appurtenances, rents, leases and existing and future improvements and fixtures (all called the "property").

Property Address: 1724 W 91ST PL, CHICAGO, Illinois 60620
(Street) (City) (Zip Code)

Legal Description:

LOTS 393 AND 394 IN CONKLIN AND AMES ADDITION TO BEVERLY HILLS, BEING A SUBDIVISION OF BLOCK 3 IN BEVERLY HILLS SUBDIVISION OF THE SOUTH 1/2 OF THAT PART LYING EAST OF COLUMBUS, CHICAGO AND INDIAN CENTRAL RAILROAD OF SECTION 6, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINIOS.
PIN 25-06-406-010 and 25-06-406-011

located in COOK County, Illinois.

27.50
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Title: I covenant and warrant title to the property, except for encumbrances of record, municipal and zoning ordinances, current taxes and assessments not yet due and

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Secured Debt: This mortgage secures repayment of the secured debt and the performance of the covenants and agreements contained in this mortgage and in any other document incorporated herein. Secured debt, as used in this mortgage, includes any amounts I owe you under this mortgage or under any instrument secured by this mortgage. The secured debt is evidenced by (list all instruments and agreements secured by this mortgage and the dates thereof):
NOTE, DISCLOSURE AND SECURITY AGREEMENT DATED MARCH 25, 1994

Future Advances: All amounts owed under the above agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

Revolving credit loan agreement dated _____, with initial annual interest rate of _____%. All amounts owed under this agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

The above obligation is due and payable on APRIL 1, 1999 if not paid earlier. The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of:

THIRTY TWO THOUSAND THREE HUNDRED THIRTY SIX AND 50/100 dollars (\$ 32336.50), plus interest, plus any disbursements made for the payment of taxes, special assessments, or insurance on the property, with interest on such disbursements.

Variable Rate: The interest rate on the obligation secured by this mortgage may vary according to the terms of that obligation.

A copy of the loan agreement containing the terms under which the interest rate may vary is attached to this mortgage and made a part hereof.

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 or principal), second, to interest and then to principal. If partial payment of the secured debt occurs for any reason, it will not reduce or excuse any subsequently scheduled payment until 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 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 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

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 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.

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TERMS AND COVENANTS: I agree to the terms and covenants contained in this mortgage and in any riders described below and signed by me.

SIGNATURES:

Prince W Collins
PRINCE W COLLINS

Juanita Collins
JUANITA COLLINS

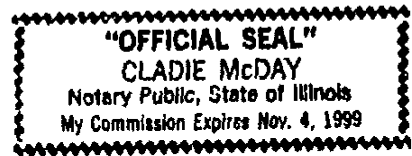
Prince W Collins

Juanita Collins

Acknowledgment: State of Illinois, Cook County ss:
The foregoing instrument was acknowledged before me this 1st day of February by
PRINCE W COLLINS AND JUANITA COLLINS (HUSBAND AND WIFE)

My commission expires: Nov 4, 1999
(Seal)

Cladie McDay
(Notary Public)



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