Chicago Title Insurance Company

96273505

QUIT CLAIM DEED ILLINOIS STATUTORY JOINT TENANTS

DEPT-01 RECORDING

\$27.50

- , T\$0014 TRAN 3966 04/11/96 11:12:00
- #1598 # JW \*-96-273505
- COOK COUNTY RECORDER

2150

THE GRANTOR(S) Parks Delgado and Maria Delgado, , his wife and Bernardo Delgado, , a bachelor and Cutberto Delgado of the City of Chicago. County of Cook, State of Illinois for and in consideration of TEN & 00/100 DOLLARS, and other good and valuable consideration in hand paid, CONVEY(S) and QUIT CLAIM(S) to Pablo Delgado, a married man and Bernardo Delgado, a bachelor and Eliazin Velazquez, a bachelor (GRANTEE'S ADDRESS) 5846 W. Wrightwood, Chicago, Illinois 60639

of the county of Cook, not as tenants in common, but as joint tenants, all interest in the following described Real Estate in the County of Cook in the State of Illinois, to wit

SEE EXHIBIT "A" ATTACHED HERETY AND MADE A PART HEREOF

THIS IS NOT HOMESTEAD PROPERTY

#### SUBJECT TO:

hereby releasing and waiving all rights under and by virtue of the Homestera' Exemption Laws of the State of Illinois. TO HAVE AND TO HOLD said premises not as tenants in common, but as joint enables forever.

Permanent Real Estate Index Number(s): 13-29-410 Address(es) of Real Estate: 5846 W Wrightwood, Ch	hicago,, Illinois 60639
Dated this 77 14 day of MARCH	1996
BERNARDO DELGADO	Pablo Delgada
Bernardo Delgado Liberto Delgado	Pablo Delgado MARIA DELGADO
Cutberto Delgado	Maria Delgado
	ATI 9600431 192

Legal Description

LOT 18 IN BLOCK 7 IN TITLEY'S SUBDIVISION OF LOT 1 IN CIRCUIT COURT PARTITION PART OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 (EXCEPT THE SOUTH 33-1/3 ACRES) AND THE WEST 1/2 OF THE SOUTHEAST 1/4 (EXCEPT THE SOUTH 33-1/3 ACRES) IN SECTION 29, TOWNSHIP 40 NORTH, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Antr.

Proporty of Cook County Clark's Office

SOCIETIES

STATE OF ILLINOIS, COUNTY OF COOL	SS.	
I, the undersigned, a Notary Public in and for sa and Maria Delgado, , his wife and Bernardo Delgado.	nid County, in the State aforesaid, CERTIFY THAT , a bachelor and Cutberto Delgado	Pablo Delgado
personally known to me to be the same person(s) we before me this day in person, and acknowledged that the voluntary act, for the uses and purposes therein set for	hey signed, scaled and delivered the said instrument a	s their free and
Given under my hand and official scal, this	day of 11126 1996	
"COTTICIAL SEAL" THE COORE DELGADO Notary Public, State of Hinois Ny Commission Expires 07/09/99	Exedor July of	(Notary Public)
Pared By: J. Granado & A. Rivera 3140 N. Laramic Chicago,, Illinois 60641-	F COUNTY	
Pablo Delgado, a married man 5846 W Wrightwood Chicago,, Illinois 60639	C	
Name & Address of Taxpayer: Pablo Delgado, a married man 5846 W Wrightwood Chicago,, Illinois 60639	T'S OFFICE	)
		305

Property of Cook County Clerk's Office

#### STATEMENT SY GRANTOR AND GRANTEE

The grantor or his agent affirms that, to the best of his knowledge, the name of the grantee shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illineis corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illineis, or other entity recognized as a person and authorized to do business or acquire title to real estate under the laws of the State of Illinois.

Dated 6307- , 1996 Signature:	
<b>O</b>	PARLO DEIGADO
Subscribed and soom to before me by the said this	Market
7+14 day of 1/14 - 1996.	"OFFICIAL SEAL"
Notary Public Sundre Sulgist	THEODORE DELGADO Notary Fublic, State of Hiladis
	My Commission Expires 07/09/99

The grantee or his agent affirms and verifies that the name of the grantee shown on the dead or assignment or beneficial innerest in a land trust is either a natural parson, an Illidoi, corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other antity recognized as a parson and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

Dated 03-07- , 19 9% Signat	BERNARDO DELGADO
	BERNARDO FIRMA
Subscribed and sworn to before me by	the
	this
11H day of MANCH , 19	OFFICIAL SEAL"
Notary Public Flower Selans	THEODORE DELGADO
	Notary Public, State of Hinois
1.4	My Commission Expires 07/09/99
	**************************************

MOTE: Any person who knowingly submits a false Statement concerning the identity of a grantee shall be guilty of a Class C misdemessor for the first offense and of a Class A misdemessor or for subsequent offenses.

[Attach to deed or ABI to be recorded in Cook County, Illinois, if exempt under provisions of Section 4 of the Illinois Real Estate Transfer Tax Act.]"

Property of County Clerk's Office

40. Chilero

# 9737339

#### **UNOFFICIAL COPY**

the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall promptly perform all of Borrower's obligations under the declaration or Covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents, all as may be amended from time to time. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the Covenants and Agreements of such rider shall be incorporated into and shall amend and supplement the Covenants and Agreements of this Mortgage as if the rider were a part hereof.

the Covenants and Agreements contained in this Mortgage or in the Credit Documents, any action or proceeding is commenced which affects Lender's interest in the Property or the rights or powers of Lender, then Lender without demand upon Borrower but upon notice to Borrower pursuant to paragraph 11 hereof, may, without releasing Borrower from any obligation in this Mortgage, make such appearances, defend the action or proceeding, disburse such sums, including reasonable attorneys' fees, and take such action as Lender deems necessary to protect the security of this Mortgage. If Lender has required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written Agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 6, with interest thereon at the rate from time to time in effect under the Note, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree, in writing, to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing concained in this paragraph 6 shall require Lender to incur any expense or take any action hereunder and any action taken shall not release Borrower from any obligation in this Mortgage.

- 7. INSPECTION. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that, except in an emergency, Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.
- 8. CONDEMNATION. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other Security Agreement with a lien which has priority over this Mortgage. Borrower agrees to execute such further documents as may be required by the condemnation authority to effectuate this paragraph. Lender is hereby irrevocably authorized to apply or release such moneys received or make settlement for such moneys in the same manner and with the same effect as provided in this Mortgage for disposition or settlement of proceeds of Hazard

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insurance. No settlement for condemnation damages shall be made without Lender's prior written approval.

- BORROWER NOT RELEASED; FORBEARANCE BY LENDER NOT A WAIVER. Extension of the time for payment, acceptance by Lender of payments other than according to the terms of the Note, modification in payment terms of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower, or the waiver or failure to exercise any right granted herein or under the Credit Documents shall not operate to release, in any manner, the liability of the original Borrower, Borrower's auccessors in interest, or any guarantor or surety thereof. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify payment terms of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Lender shall not be deemed, by any act of omission or commission, to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by Lender. Any such waiver shall apply only to the extent specifically set forth in the writing. A waiver as to one event shall not be construed as continuing or as a waiver as to any other went. The procurement of insurance or the payment of taxes, other liens or charges by lender shall not be a waiver of Lender's right as otherwise provided in this Mortgage to accelerate the maturity of the indebtedness secured by this Mortgage in the event of Borrower's default under this Mortgage or the other Credit Documents.
- 10. SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; COSIGNERS; CAPTIONS. The Covenants and Agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors, heirs, legatees, devisees and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All Covenants and Agreements of Borrower (or Borrower's successors, heirs, legatees, devisees and assigns) shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note (a) is co-signing this Mortgage only to encumber that Borrower's interest in the Property under the lien and terms of this Mortgage and to release homestead rights, if any, (b) is not personally liable or the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note, without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof. In this Mortgage, whenever the context so requires, Othe masculine gender includes the feminine and/or neuter, and the dsingular number includes the plural.
- 11. NOTICES. Except for any notice required under applicable law to be given in an another manner (a) any notice to Borrower (or Borrowers successors, heirs, legatees, devisees and assigns) provided for in this Mortgage shall be given by hand delivering it to, or by mailing such notice by registered or certified mail addressed to,

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Borrower (or Borrower's successors, heirs, legatees, devisees and assigns) at the Property Address or at such other address as Borrower (or Borrower's successors, heirs, legatees, devisees and assigns) may designate by written notice to Lender as provided herein; and (b) any notice to Lender shall be given by registered or certified mail to Lender at Success National Bank, One Marriott Drive, Lincolnshire, Illinois 60069-3703 or to such other address as Lender may designate on the monthly statement to Borrower (or to Borrowers successor, heirs, legatees, devisees and assigns which have provided Lender with written notice of their existence and address) as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given on the date hand delivery is actually made or the date notice is deposited into the U.S. mail system by registered or certified mail addressed as provided in this paragraph 11. Notwithstanding the above, notice of Lender's change of address may be sent by regular mail.

- 12. GOVERNING LAW; SEVERABILITY. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of fideral law to this Mortgage. If any provision of this Mortgage shall be adjudged invalid, illegal or unenforceable by any court, such provision shall be deemed stricken from this Mortgage and the balance of the Mortgage shall be construed as if such provision had never been included. As used herein, "costs", "expenses" and "attorneys' fee" include all sums to the extent not prohibited by applicable law or limited herein.
- 13. BORROWER'S COPY. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.
- 14. REMEDIES CUMULATIVE. Lender may exercise all of the rights and remedies provided in this Mortgage and in the Credit Documents or which may be available to lender by law, and all such right and remedies shall be cumulative and concurrent, and may be pursued singly, successively or together, at Lender's sole discretion, and may be exercised as often as occasion therefor shall occur.

#### 15. EVENTS OF DEFAULT.

a. Notice and Grace Period. An Event of Default will occur hereunder upon the expiration of the applicable grace period, if any, after Lender gives written notice to Borrower of Borrower's breach or violation of Borrower's Covenants under any of the Credit Documents and upon Borrower's failure to cure such breach or violation, and to provide Lender, during that grace period, if any, with evidence reasonably satisfactory to it of such cure. In each case, the grace period begins to run on the day after notice is given, and expires at 11:59 p.m., Central time, on the last day of the period. If there is no grace period applicable to a particular breach or violation, the Event of Default will occur hereunder upon the giving of the above notice. Such notice shall be given to Borrower in accordance with paragraph 11 hereof and shall contain the following information: (1) the nature of Borrower's breach or violation; (2) the action, if any, required or permitted to

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cure such breach or violation; (3) the applicable grace period, if any, during which such breach or violation must be cured; and (4) whether failure to cure such breach or violation within such period, if any, will result in acceleration of the sums secured by this Mortgage and the potential foreclosure of this Mortgage. The notice shall further inform Borrower of the right, if any, under applicable law to reinstate his revolving line of credit under this Mortgage after acceleration.

Events of Default. Set forth below is a list of events which upon the lapse of the applicable grace period, if any, will constitute Events of Default. (Applicable grace periods are set forth parenthetically after each event.) The events are: (1) Borrower fails to make deposite to its SIGMA Checking Account, prior to the first business day of each month, in a sufficient amount of immediately available funds, as necessary to make the minimum payments required under the Credit Documence (30 day grace period); (2) Borrower fails to keep the Covenants and other promises made in paragraphs 2 and 6 of the Agreement (no grace period); (3) Lender receives actual knowledge that Borrower omitted material information on Borrower's credit application (no grace period) or Borrower compitted fraud or material misrepresentation in connection with this lending relationship; (4) Borrower dies or changes his or her marital status and transfers Borrower's interest in the Property to someone who either (i) is not also a signatory of all the Credit Documents (no grace period) or (ii) is a signatory of all the Credit Documents if such transfer, in Lender's reasonable judgment, materially impairs the security for the line of credit described in the Credit Documents (no grace period): (5) Borrower files for bankruptcy, or bankruptcy proceedings are instituted against Borrower and not dismissed within sixty (60) calendar days, under any provision of any state or federal bankruptcy law in effect at the time of filing (no grace period); (6) Borrower makes an assignment for the benefit of Borrower's creditors, becomes insolvent or becomes unable to meet Borrower's obligations generally as they become due (no grace period); (7) Borrower further encumbers the Property, or sulfers a lien, claim of lien or encumbrance or an increase in the amount of kny such lien, claim of lien or encumbrance (30 day grace period in which to remove lien claim of lien or encumbrance); (8) Borrower defaults or an action is filad alleging a default under any credit instrument or mortgage evidencing or securing an obligation of Borrower with prismity in right of payment over the line of credit described in the Credit Documents or whose lien has or appears to have any priority over the lien hereof (no grace period), or any other creditor or Borrower attempts to (or actually does) seize or obtain a writ of attachment against the Property (no grace period); (9) Borrower fails to keep any other Covenant contained in any of the Credit Documents not otherwise specified in this paragraph 15 (ten (10) day grace period, unless the failure is by its nature not curable, in which case no grace period or, if another grace () period is specified in the Credit Documents, that grace period shall prevail); (10) Borrower sells or transfers all or any part of the Property securing the line of credit without Lender's prior written consent or Borrower moves out of the Property and it is no longer Q: Borrower's principal place of residence (no grace period); (11) Borrower fails to submit updated financial information to Lender upon its request (30 days grace period beginning on date of Lender's request); (12)

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Borrower fails to pay any installments of real estate taxes on the Property on or before the date when due, or to maintain insurance in place in such amounts and with such carrier as Mortgagee may reasonably require (no grace period); (13) Borrower fails to make any payments due under the Credit Documents on time (30 day grace period); (14) Borrower fails to use the SIGMA Checking Account as its Primary Household Account or to continue its authorization that Mortgagee may make automatic payments by drafts on such Account (no grace period); (15) Borrower's actions or failure to act adversely affect the Property or any of Mortgagee's rights in the Property (no grace period).

When, after expiration of applicable grace periods, terminates the Account, Borrower must immediately (1) return all unused Checks and Card(s) to Lender and (2) pay the entire outstanding balance of Borrower's Account plus accrued FINANCE CRARGES, late charges and other charges imposed on said Account.

- 16. TRANSFER OF THE PROPERTY. If Borrower or beneficiary of the Trust, if any, selis, conveys assigns or transfers, or promises or contracts to sell, convey, assign or transfer, all or any part of the Property or any interest therein, including all or any part of the beneficial interest in the Trust, if any, or amends or terminates any ground leases affecting the Property, or any direct or indirect interest therein is otherwise sold or transferred, voluntarily or involuntarily, including without limitation sale or transfer in any proceeding for foreclosure or judicial sale of the Property or beneficial interest in the Trust, if any, in each case without Lender's prior written consent. Lender shall be entitled to immediately accelerate the amounts due under the Note and declare all indebtedness secured by this Mortgage to be immediately due and payable. Any such action by Borrower or beneficiary of the Trust shall constitute an immediate event of Default. Any use or attempted use by Borrower of the revolving line of credit evidenced by the Agreement and the Note after Borrower's sale, transfer, or promise to sell or transfer the Property or any direct or indirect interest therein, or amendment or termination of any ground leases affecting the Property, shall constitute a separate Event of Default.
- 17. ACCELERATION; REMEDIES (INCLUDING FREEZING THE LIME). Upon the existence of an Event of Default, Lender may, at its sole option, terminate the line, declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and Invoke any remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 17 including, but not limited to, reasonable attorneys' fees.

As additional specific protection, notwithstanding any other term of this Mortgage, Lender, without declaring or asserting an Event of Default or invoking any of its remedies pertaining to Events of Default, may, immediately and without notice, freeze the line upon the occurrence Ti of any event enumerated in paragraphs 15 and 16 of this Mortgage, including without limitation Lender's receipt of notice from any source of a lien, claim of lien or encumbrance, (or an increase in the amount of any such lien, claim of lien or encumbrance), either superior or

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inferior to the lien of this Mortgage. Notice of any such freeze shall be given in accordance with the provisions of paragraph 11 of this Mortgage. Freezing the line will not preclude Lender from subsequently exercising any right or remedy set forth herein or in any of the Credit Documents.

18. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; I ENDER IN POSSESSION. As additional security hereunder, Borrower hereby assigns to Lender the rents of the property, provided that prior to acceleration under paragraph 17 hereof or the occurrence of an Event of Default hereunder or abandonment of the Property, Borrower shall have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof, or abandonment, Lender, at any time without notice, in person, by agent or by judicially appointed receiver, and without regard to the adequacy of any security for the indebtedness secured by this Mortgage, shall be entitled to enter upon, take possession of, and manage the Property, and in its own name sue for or collect the rents of the Property, including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of operation and management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received. The entering upon and taking possession of the Property and the collection and application of the rents shall not cure or waive any Event of Default or notice of default hereunder or invalidate any act done pursuant to such notice.

- 19. RELEASE. Upon payment and discharge of all sums secured by this Mortgage and termination of the Account, this Mortgage shall become null and void and Lender shall release this mortgage and lien thereof by proper instrument upon payment and discharge of all indebtedness secured hereby and payment of a reasonable fee to Mortgages for the execution of such release if allowed by law.
- 20. REQUEST FOR NOTICES, Borrower requests that copies of any notice of default be addressed to Borrower and sent to the Property Address. Lender requests that copies of notices of default, sale and foreclosure from the holder of any lien which has priority over this Mortgage be sent to Lender's address, set forth on page one of this Mortgage.
- 21. INCORPORATION OF TERMS. All of the terms, conditions and provisions of the Agreement and Note are by this reference incorporated herein as if set forth in full. Any Event of Default under the Note or the Agreement shall constitute an Event of Default hereunder, without further notice to Borrower.
- 22. TIME IS OF THE ESSENCE. Time is of the essence in this Mortgage, and the Note and Agreement.

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- 24. TAXES. In the event of the passage after the date of this Mortgage of any law changing in any way the laws now in force for the taxation of mortgages, or debts secured thereby, or the manner of operation of such taxes, so as to affect the interest of Lender, then and in such event Borrower shall pay the full amount of such taxes.
- apply for or avail itself of any homestead, appraisement, valuation, redemption, stay, extension, or exemption laws, or any so-called "moratorium laws," now existing or tereafter enacted, in order to prevent or hinder the enforcement or foreclosure of this Mortgage, but hereby waives the benefit of such laws. Borrower, for itself and all who may claim through or under it, waives any and all right to have the property and estates comprising the Property marshalled upon any foreclosure of the lien hereof and agrees that any court having jurisdiction to foreclose such lien may order the Property sold as an entirety. Borrower hereby waives any and all rights of redemption from sale under any order or decree of foreclosure, pursuant to rights herein granted, on behalf of the Mortgagor, the trust estate, and all persons beneficially interested therein, and each and every person enquiring any interest therein, and each and every person acquiring any interest in or title to the Property described herein subsequent to the data of this Mortgage, and on behalf of all other persons to the extent permitted by Illinois law.
- 26. EXPENSE OF LITIGATION. In any suit to foreclose the lien of this Mortgage or enforce any other remedy of the Lender under this Mortgage, Agreement, or the Note there shall be allowed and included, as additional indebtedness in the judgment or decree, all expenditures and expenses which may be paid or incurred by or on behalf of Borrower for attorneys' fees, appraisers' fees, outlays for documentary and expert evidence, stenographers' charges, publication costs, survey costs, and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all abstracts of title, title searches and examinations, title insurance policies, Torrens certificates, and

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similar data and assurances with respect to title as Lender may deem reasonably necessary either to prosecute such suit or to avidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or value of the Property. All expenditures and expenses of the nature in this paragraph mentioned, and such expenses and fees as may be incurred in the protection of said Property and the maintenance of the lien of this Mortgage, including the fees of any attorney employed by Lender in any litigation or proceeding affecting this Mortgage, the Note of the Property or in preparation for the commencement or defense of any proceeding or threatened suit or proceeding, shall be immediately due and payable by Borrower, with interest thereon at the default interest rate.

27. CAPTIONS; SUCCESSORS AND ASSIGNS. The captions of this Mortgage are (or convenience and reference only. They in no way define, limit or descripe the scope or intent of this Mortgage. All the terms and conditions of this Mortgage and the other Credit Documents shall be binding upon and irure to the benefit of the heirs, successors and assigns of the Borrover.

CULPATION. If this Mortgage is executed by	a Trust,
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Trustee executes this mortgage as Trusted as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such trustee, and it is expressly understood and agreed by the mortgages herein and by every person now or hereafter claiming any right or security hereunder that nothing contained herein or in the Note, secured by this Mortgage shall be construed as creating any liability on the Trustee personally to pay said Note or any interest that may accrue thereon, or any indebtedness accruing hereunder or to perform any Covenants either express or implied herein contained, all such liability, if any, being expressly waived, and that with respect to the Trustee only any recovery on this Mortgage and the Note secured hereby shall be, solely against and out of the Property hereby conveyed by enforcement of the provisions hereof and of said Note, but this waiver shall in no way affect the personal liability of any co-maker, co-signer, endorser or guarantor of said Note.

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IN WITNESS WHEREOF, Borrower has executed this Mortgage.

IF BORROWER IS AN INDIVIDUAL(S):

Grace Buris	
Grace Buric	
Individual Borrower	
Individual Rorrower	
Individual Borrower	
STATE OF ILLINOIS	
COUNTY OF	
State aforesaid, DO HEREN me to be the same person instrument, appeared before he signed, sealed and devoluntary act, for the	a Notary Public in and for said County, in the SY CERTIFY that Grace Buric, personally known to whose name(s) is subscribed to the foregoing ore me this day in person, and acknowledged that selivered the said instrument as his free and uses and purposes therein set forth, including of the right of homestead.
Given under my hand	and official seel, this 5th day of April, 1996.
Gommission Expires: All (3)  Commission Expires: All (3)  They like a Subject to the commission of the	Notary Public
	IF BORROWER IS A TRUST:
	not personally but as Trustee as afresaid
	Ву:
	Its:
	Date:
ATTEST:	
Its:	
	Initial Here:

STATE OF ILLINOIS )
COUNTY OF ) SS:
I, the undersigned a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that  President of  , a corporation, and , Secretary of said corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such  Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth; and the said Secretary did also then and there acknowledge that he, as custodian of the corporate seal of said corporation, did affix the said corporate seal of said corporation to said instrument as his own free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth.
Given under my hand and official seal, this day of
Commission expires:  Notary Public
Commission expires:
Notary Public
Melissa Dalberg, Mortgage Loan Underwriter  Guccess National Bank  Ghe Marriott Drive  Lincolnshire, Illinois 60069-3703  (\$47) 634-4200
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