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State	MORTGAGE	Above This Line For Recording Data
C	With Future Advance Claus	· · · · · · · · · · · · · · · · · · ·
DATE AND PARTS	See date of this Mortgage (Security Instrument)	→ 11.68 /
parties, their ac-	lay dentification numbers, if required, are as for	
MORTGAGO:	dorrîs Calhoun	SSN: 428-68-4251
	odois Lowery	SSN: 360-42-0063 SSN:
		33.11
	6922 South Laffin Chicago, 1L 60636	
LENDED.	0/	
LENDER:	AMERICAN HOME IMPROVEMENT PRODUC	crel MAC
	/ /	
	6010 RICO ROAD	
	MONROEVILLE, PA 15146	
CONVEYANCE	MONROEVILLE, PA 15146	sufficiency of which is acknowledged, and to
CONVEYANC) secure the Secure (1)	MONROEVILLE, PA 15146 d and valuable consideration, the receipt and	sufficiency of which is acknowledged, and to
secure the Securbargains, sells,	d and valuable consideration, the receipt and tetined below) and Mortgagor's performance un ortgages and warrants to Lende, the following d	ider this Security Instrument, Mortgagor grants,
secure the Securbargains, sells, Please securbara	d and valuable consideration, the receipt and tetined below) and Mortgagor's performance un cortgages and warrants to Lende, the following dibit 'A', hereby attached and made a part hereof.	ider this Security Instrument, Mortgagor grants,
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Together with rights, ditches, now, or at any is below and set to be bargains, sells. Please sec 1.4.1 A Debt incur is below and set to be selected in the second	d and valuable consideration, the receipt and letined below) and Mortgagor's performance in originges and warrants to Lende, the following dibit 'A', hereby attached and made a part hereof. O-30-317-022 Cook Chicago Casements, appurienances, royalties, mineral ristock and all existing and future improvements, inture, be part of the real estate described above. SD FUTURE ADVANCES. The term 'Secured Debithe terms of all promissory note(s), contract(s), extensions, renewals, modifications or substitu	at
Please see 100 Please	d and valuable consideration, the receipt and letined below) and Mortgagor's performance un ortgages and warrants to Lende, the following dibit 'A', hereby attached and made a part hereof. Cook Cook Chicago Casements, appurenances, royalties, mineral ristock and all existing and future improvements, in future, be part of the real estate described above. DEUTURE ADVANCES. The term 'Secured Debit the terms of all promissory note(s), contract(s),	at Illinois 60636 ZIP Code) Shis, oil and gas rights, all water and riparian structures, fixtures, and replacements that may call referred to as "Property"). of is defined as follows: guaranty(s) or other evidence of debt described itions. (When referencing the debts below it is

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- B. All future the form Lender to Mortgagor or other future obligations of Mortgagor to Lender under any promissory and tract, guaranty, or other evidence of debt executed by Mortgagor in favor of Lender executed after this Normal strument whether or not this Security Instrument is specifically referenced. If more than one person significantly instrument, each Mortgagor agrees that this Security Instrument will secure all future advances in their obligations that are given to or incurred by any one or more Mortgagor, or any one or more Mortgagor and which All future advances and other future obligations are secured by this Security Instrument even though all and what yet be advanced. All future advances and other future obligations are secured as if made on the data and strument Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional and of advances in any amount. Any such commitment must be agreed to in a separate writing.
- C. All obliga M agor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited a less for overdrafts relating to any deposit account agreement between Mortgagor and Lender.
- D. All addition the substanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property at a control and other sums advanced and expenses incurred by Lender under the terms of this Security Instrument

This Security Instruction of the resecute any other debt if Lender fails to give any required notice of the right of rescission.

- 4. PAYMENTS, No prees threall payments under the Secured Debt will be paid when due and in accordance with the terms of the present and this Secure Unstrument.
- 5. PRIOR SECURED (SEE RESTS). With regard to any other mortgage, deed of trust, security agreement or other lien document that Company the property of the property of the property. Mortgagor agrees:
 A. To make a regard of the when due and to perform or comply with all covenants.

 - B. To prompt (2.18) (1) I ender any notices that Mo tgagor receives from the holder.
 - C. Not to all the second contraction of extension of, nor to eggest any future advances under any note or agreement secured by the extension without Lender's prior written consent.
- 6. CLAIMS AGAINS! THEE, Mortgagor will past all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities.

 copies of all no copies of all no community are directly the receipts evidencing Mortgagor is payment. Mortgagor will defend title to the Property when due, Lender may require Mortgagor to provide to Lender any elaims that would impair the lien of this Security bistrument. Mortgagor agrees to assign to Lender, as remaining the lien of this Security bistrument. Mortgagor agrees to assign to Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or move the Property.
- 7. DUE ON SALE OR FNCUMBRANCE. Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and pass the upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of the Property of the stand is subject to the restrictions imposed by federal law (12 C.F.R. 591) as applicable. This covenant shall stand to a Property and shall remain in effect until the Secured Debt is paid in full and this Security Instrument is re-
- 8. PROPERTY Co-Co-O-O-O-N. ALTERATIONS AND INSPECTION. Mortgagor will keep the Property in good condition and make all recommitted and reasonably necessory. Mortgagor shall not committed allow any waste, impairment, or deterioration of a Mortgagor will recommit the nature of the conditional and use will not sale antially change without Lender's prior written consent. Mortgagor will not permit any a proceedings, common and actions against Mortgagor, and of any loss or damage to the Property.

Lender or Lender's open and at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property, Lender's an Adventisage of the time of or before an inspection specifying a reasonable purpose for

(page 2 of 6)

se entirely for Lie deals benefit and Morteagor will in no way rely on of the Prof. the inspection Lender's inspec-9. AUTHORITY : 1113 RM. RM San as performance in an any of the coverants contained in this Security r cause them to be performed. Mortgagor appoints Lender as attorney Instrument, Le: it out notice, per t necessary for performance. Lender's right to perform for Mortgagor in fact to sign \ the or have also in to perform and the left's failure to perform will not preclude I ender from exercising any of shall not create Lender's other: the law of this Security Instrument. If any construction on the Property is discontinued or not take all steps necessary to protect Lender's security interest in the carried on in . manner. Lender moor Property, include: 2 in of the construction 10. ASSIGNMENT, 60. LEASEN AND RENTS. Mortgagor irrevocably grants, bargains, sells, conveys and warrants to Lender as addis interest in and to an and all existing or future leases, subleases, and di the name d occupancy of any contion of the Property, including any extensions, leements to a lar any other writt. rements sail referred to as Theases's and rents, issues and profits (all ostituto as o renewals, mostto vide flender to in true and correct corner of all existing and future referred to as gagor was pri it, receive terms and use the Rents so long as Mortgagor is not in default under the terms of Leases, Montal this Security inassignment is sum ad at a vieffective after detailst between the parties to this Security Instrument Mortgagor agre tes on the feet of all of the Security destinations, and this assument will remain effective and effective as non by the Years are: antil the Secured Debt is satisfied. Morteagor agrees that Lender may during any peri property (w) necessity of commencing legal action and that actual possession is take actual per ti, or its agen-Mortgager of details and demands that any tenant pay all future Rents deemed to excufortgaper will endotse and deliver to Lender any payment of Rents in ng netice. directly to Lens in tractions and and will not communic the Rents with any other sall receives a Mortgagor's pe will be and wided profits Security Instrument, Mortangor warrants that no default funds. Any ana mut in 19th the ergon also agrees to maintain and require any tenant to applicable ad exists under the a Leases and application laws comply with the 11. LEASEHOLDS: CONDOMINHUMS: PLANNED UNIT DEVELOPMENTS, Mortgager agrees to comply with the on a lessehold. If the Property includes a unit in a condominium or a ... Security Instrument provisions of acall of Mortgagor's dut is under the covenants, by-laws, or regulations Mortgagor will perform planned unit deof the condomi: ed unit development erty obligated on the Secured Delit halfs to make payment when due. 12. DEFAULT: M be in default the terms of the Szcardy Instrument any other document executed a breach and Mortgagor will the Securca Derrick about faith benefity Lander that Lender at any for the purpose ccuring or 1.11 rany person or obligated on the No. and Debt or that the prospect of any payment or time is insecut. tute an event of stelland the value of the paired shall as a a 13. REMEDIES ON DEF M.I.T. In some instances, tederal and state law will require Lender to provide Mongagor with or other notices and may establish time schedules for foreclosure actions. Subject to these notice of the real of the ay accelerate the Second Debt and foreclose this Security Instrument in a manner provided by limitations, if a self-cross on the last. Upon default for ter shall mave the right, without declaring the whole indebtedness due this committed for particulate Property. This Mortgage shall continue as a lien on any part of the and pavable, to Property not se preed feet as a contrast accrued interest and principal shall become At the option or any put if required by also spon the occurrence of a default or anytime immediately of after grant thereafter. In a r shall be mi If the remedical is a said by law, the terms of the Secured Debt, this emedics at the complative and not exclusive, and the Lender is Security Institut plated document

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stether of not express; set forth. The acceptance by Lender of any sum

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entitled to all re-

in payment or	.:	ant on the Samuel	CAME AND THE WAR	and the or is accelerated or after foreclosure
proceedings are		constitute and	Abender State Colored	The complete care of any existing default. By not
exercising a p		teagor's det	Liet does uit vil ve Le	cer's right to later consider the event a default if
Recording as an				•
	S. 1860.	S ON COVENANT	S ATTORNIAS D	ELS: COLLECTION COSTS. Except when
prohibited 11.		agrees to :	mark mark	regagor breaches any covenant in this Security
Instrumen M	,	o pay on	10%	lender for insuring, inspecting, preserving or
otherwise pro-	* 1	erty and Len .		openses will bear interest from the date of the
payment unit.	,	ine highest		at in the terms of the Secured Debt. Mortgagor
agrees to put		vnses incur:	Set in a factor of	rang or protecting Lender's rights and remedies
under this Section	1 5*	This amo		to, attorneys' fees, court costs, and other legal
expenses Tracs	<u>.</u>	ment shall reco	text will be considered.	The state of the s
15.ENVIRONNI NA		9. and ha z (100)	6 S SUBSTANCES (5	consect in this section, (1) Environmental Law
macata a s		Compreh:		impensation and Liability Act (CERCLA, 42)
1 80 40		other fed.		s, ordinances, court orders, attorney general
e;		.oncernin.		environment of a hazardous substance; and (2)
Hazardeas S.		o loxic.		waste, pshulart or contaminant which has
characteristics		ie stios ai:		crous to the reable health, safety, welfare or
environmet (.s, without		I as 'hazardous material,' 'toxic substances,'
"hazardous aus .	••	substance	and the state of the state of the	cry Fus formental Law.
\$342 414 ES 111 1 13 11 1 1	•	· substance	men surviva	. A F HVHOUIDGHAL E.E.
Mortgagor rept.		and agrees) .	
A Exception	¥1	closed and are	other was the forest	on no Hazardous Substance is or will be located,
SHOUTH	:	in the Property 1		my to small quantities of Hazardous Substances
that ar,		zed to be	/ 1	maintenance of the Property.
			0,	• • • • • • • • • • • • • • • • • • • •
Black		closed and	7.40 H - 1	Morrgagor and every tenant have been, are,
1		ompliance	7/2×	Law
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C. Morron		tely notif		release of a Halardous Substance occurs on,
; d.::		city or their		stal haw concerning the Property. In such an
event M	F	ke all nec	That was a constant	is with my Environmental Law.
				~/ <u>/</u>
D Mergag	:	ately notify		Mortgagor has reason to believe there is any
rend :		avestigation		to the release of threatened release of any
Harabetean	:	he violation	and the father and a super-	
		to.		
16. CONDEMNAL.		or will go		aing or infeatined action, by private or public
et Wind Long.		ty or ali		stron, eminer, e main, or any other means.
$\mathbf{M}(\mathbf{s}^{(i)})$, where		interven.	* •	above deserved actions or claims. Mortgagor
B88121.8 b (c)	•	of any awa	55 10 00 10 500	in with a condemnation or other taking of all or
ary part of the s	•	, proceeds	2.5627	in wiff by applied as provided in this Security
Instrument 1.		: proceeds	is to the same	mortgage, deed of trust, security agreement or
other lien docur				
17.1NSURANCE . M	,	staff keep It was	sated a arst or h	tire, flood, theft and other hazards and risks
reasonably associati		•		surance shall be maintained in the amounts and
for the periods			The state of the s	
Lender's applica		not be un:		tails to maintain the coverage described above,
Lender miss				in the Property according to the terms of this
Security Ins.		. Vetalli Committee	ng akitha na anima Nobel aga n	a me i object, according to the terms of this
APRICAL STATE OF THE STATE OF T				

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All insurance is where applican insurance. Lende give to Lender as:	s ss ali cer	the right to i	conditions and a sall include a standard 'mortgage clause" and, and maintains and as morely Lender of cancellation or termination of the address of a coreways if Lender requires. Mortgagor shall immediately away a faces of a ses, Mortgagor shall give immediate notice to the
instrance carre	Le	Lender may	13. Control of the Section of the Se
		,	The state of the s
College of the last	JC1	riting, all in 🗆	closs seems applied to the restoration or repair of the Property or to
the Sound De	¢!	not then dac	and some services alon of proceeds to principal shall not extend or
besits of the	÷		the analysis of any payment. Any excess will be paid to the
Mortgager L.	$-p_{0}$	•	13. Merigan research of a sinsurance policies and proceeds resulting from
damage to fig. (iÀ	e the acquisi-	so to be an experient of the Secured Debt immediately before the
acquisition	L		
18.ESCROW FOR 1	WLS.	AND INSURANCE	Legistation is dealer a separate agreement. Mortgagor may be required
to pay to Levil.	1 (0)	ses and insurate	CA
19.FINANCIAL RES	ORE:	SO ADDITION	All DOCUMENTS Miles (gor will provide to Lender upon request, any
1	11	aion Lender	prosecutive and the Mortgagot agrees to sign, deliver, and file any
231. 11	C	fications dea	continue and preserve Mortgagor's
Property of	8	y Instrument	coperty
76 Park 1 4 N 1 N 1 N 1 N 1 N 1 N 1 N 1 N 1 N 1 N	4	to a deal and	
20. JOINT AND 1847		oint and indiv	NERS, SUCCESSORS AND ASSIGNS BOUND. All duties under
this Security by of debt. Mortely,	Ai tea	ont and indivi-	Activities of the Property to secure payment of the Secured Debt
and Mortgag 8	toc s no	re to be person	colors. See it to be property to secure payment of the secured Deot
between then to:	M	tor, Mortgago:	a warter of the framework Lender from bringing any action
Or clarm agent of		or any party :	these rights may include, but are not limited to.
anverse determine	lg it	ction laws. M	and any party to this Security Instrument may
extend to a	ık	change in the	Second of any evidence of debt without Mortgagor's
Comment of the commen	ik.	not release M.	Year to Just amen. The duties and benefits of
1;	10	bind and bene	More cor and Lender
	••	ma ma ren	
21. APPLICABLE 15	$\Lambda_{1,\infty}$	VERABILITY: IN	ERPRETATION - A SQuarity has an incident segoverned by the laws of the
jurisdich n	l	is located, ex-	and the second second control of the second of the jurisdiction where the
Property is a	11	courity Instrum	region is a compared this Security Instrument may not be
amended service	b	agreement. A	in the New York ament, attachments of any agreement related to
the Sciated 1)	<u>C</u> ,	ts with applica	aless that law expressly or impliedly permits the
Name of the second	4.	ent. If any sec-	See Cannot be enforced according to its terms, that
SC 11	ų.	ill not affect	constrained the Security Instrument. Whenever used,
t:	·:.	plural and the	is a system to the sections of this Security
P Co	1.	ce only and a	t define the time of this Security Instrument.
3.		Security Insti-	
22. NOTICE: 5	,	required by his	delivering it is by making it by first class mail
to the appro	ici it	dress on page	or to an other postress designated in writing.
Notice to one and a		be deemed to	4 to a cone, nones designated in wining.
A TOTAL OF STANKE CO.	- 4.	the manifestation of	
23. WAIVERS. 15	[O 1]	stent prohibites	Montage of the Lappraisement and homestead exemption rights
relating terms in	;y	•	•
	•		

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24. MAXIMUM OBT 16. A HON LIMIT. The not exceed 8 8.387.00 cother fees a vice as a facily made pursuant made under the second and second in Security his contained at a second in E-trument.	Security Instrument Also, this limitation of the Also, this limitation is the motivate the motivate Lender's security and to p	le interest, attorneys fees, and on does not apply to advances
25. OTHER TERVIS - Care J, the following	raccosts to this Security Instrument.	
Time of the set, the secured Deby is need this Secured Construction Loan. This Security is	reserving line o f the provise in Netherland (1994) released to the course of oblic (1994) incorrect to the co	
On the F Distance belong. Me gagor grants to follow a contract will become to	correspondence of oil goods that M control the Property Has Security list	stituager owns now or in the
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ar the security lust:	 i.e. a reders the second flow are incorporate to easily applied to exest a second redering to their 	rated into and supplement and
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any attachmens. More against acknowledges from the attached from the attached from	e e e ecopy of this See way Instrument on the earliest on the earliest on addition. Mo	
r. et o the attached in .	on cosporated beyon torisidation. Mo	he date stated on page 1.
Mars Dies	Colombia Tie	
Signature: Morris Callisaun	Dec. Signature Delois Lowery	7-11-97 (Date)
ACKNOWI FARCIT TO THE STATE OF	n many , and g	1997 15
OFFICIAL SEAL SYLVIA OLAGUE NOTARY PUBLIC, STATE OF ALIHOIS MY COMMISSION EXPIRES 9-30-2000	Lafrie Magie	·

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0074914052 Calhoun-Lowery

EXHIBIT "A"

LOT 43 IN BLOCK 3 IN MARSTON AND AUGER'S SUBDIVISION OF THE SOUTHWEST 14 OF THE SOUTHWEST 14 OF SECTION 20, TOWNSHIP 38 i. Ra. FY. II.Li. NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.