Irronda M. Haney Preparer's Name 8605 W 95th St Hickory Hills, 11. 60457 Preparer's Address	FICIAL C	000k County Recorder	Fage 1 of - 4 2-18 10:51:13 - 27:50
MORTGAGE			
THIS MORTGAGE is made this12th_between the Mortgagor, Mary Ann Koll(here	Divorced and Not.	Since Re-married	
under the laws of Illinois Hickory Hills, II. 60477	whose address	sis 8605 W 95th St	fherein "I ender")
WHEREAS, Borrower is indebted to Lendar in the Twenty-Eight and 19/100 (51) 5 dated 12-17-97 interest, with the balance of the indebtedness, if not interest thereon, advanced in accordance herew covenants and agreements of Borrower herein commade to Borrower by Lender pursuant to paragral warrant, grant and convey to Lender and Lender County of COOK LOT 32 IN ALLISON'S HIGHTVIEW IN EAST 1/2 OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN, IN COOK COUNTY OF SECTION 30, TOWNSHIP PRINCIPAL MERIDIAN AND SECTION S	e indet tedross evidenced by with to protect the security of talined, and (J) the repayment ph 14 hereof (herein "Future is successors and assigns to the security of the secu	the Note, the payment of all of this Mortgage, and the pent of any future advances, with Advances"), Borrower does the following described property. THE WEST 1/2 OF	I other sums, with informance of the interest thereon, hereby mortgage, inty located in the, State of Illinois:
TAX ID# 18-30-406-008			
which has the address of 7840 Forest Hi	11 Road (STREE	η	
Burr Ridge, 11 60522	TATE & ZIP]	(herein "Pr	openy Address);

0705-13 (Illinois) 2/95

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TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, water, water rights, and water stock, and all fixtures attached to the property, all of which shall be deemed to be and remain a part of the real property covered by this Mortgage; and all of the foregoing, together with said property are herein referred to as the "Property."

Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, and the principal of and interest on any Future

Advances secured by this Mortgage.

2. Charges; Liens. Summer shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage; provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in which by or defend enforcement of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Froperty or any part thereof.

3. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in such amounts and for such periods as Lender may require, provided, that Lender shall not require that the amount of such coverage

exceed that amount of coverage required to pay the sums secured by this Mortgage.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such

approval shall not be unreasonably withheld.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the light to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make prompt not not not not promptly by Borrower.

4. Preservation and Maintenance of Property; Leaseholds; Condomir: Lums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with 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 perform all of Borrower's obligations under the understand 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. 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.

5. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt of deceent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attornay's fees and entry

upon the Property to make repairs.

Any amounts disbursed by Lender pursuant to this paragraph 5, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 5 shall require Lender to incur any expense or take any action hereunder.

6. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to '.ander's interest in the Property.

7. Condemnation. The proceeds of am demnation 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.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Mortgage such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Mortgage immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages. Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or

to the sums secured by this Mortgage.

8. Forbearance by Lender Not a Walver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the majurity of the indebtedness secured by this Mortgage.

9. Remedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

10. Successors and Acigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 13 hereof. All covenants and agreements of Borrower shall be joint and several. 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 hareof. 11. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by malling such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrov er may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lendor when given in the manner designated herein.

12. Governing Law; Severability. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Mollgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and

to this end the provisions of the Mortgage and the Note are declared to be severable.

13. Transfer of Property. If all or any part of the Property is sold on transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subcridinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 11 hereof. Such notice shall provide a period of not less than 30 days from the dute the notice is mailed within which

Borrower may pay the sums declared due.

14. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, may increase the credit limit secured hereby and make advances to the full amount thereof (nerein "Future Advances"). Such Future Advances with interest thereon, shall be secured by this Mortgage. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to project the security of this

Mortgage, exceed the original credit limit of the Note plus US \$100,000.00.

15. Acceleration; Remedies. Except as provided in paragraph 13 hereof, upon Borrower's breading any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall mail notice to Borrower as provided in paragraph 11 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of abstracts, title reports and documentary evidence.

16. Release. Upon payment of all sums secured by this Mortgage and termination of the account created under the Note,

this Mortgage shall become null and void, and Lender shall release this Mortgage without charge to Borrower.

17. WAIVER OF HOMESTEAD BUTTOWER FIETER WAIVES All right of homestead exemption in the Property.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed sealed and delivered in the presence of:	Valorus va	Lele .
Myssis flompson	Mary Ann Koll	(Seal)
STATE OF ILLINOIS Du Page Janet E Gifford		(Seal) Borrowe
do hereby certify that Mary Ann Koll, Divorced a	a Notary Public in an and Not Since Re-mari	d for said county and state cied
personally known to me to be the same person(s) whose nam appeared before me on this day in person, and acknowledged asher	that .a.a.e.he signed and de	elivered the said instrument
Given under my hand and official seal this1,2 t.h.,, da		-
my Commission exp. as	Notary Public (Prir	**************************************
OFFICIAL SEAL JANET E GIFFORD NOTARY PUBLIC STATE OF ILL MY COMMISSION EXP. MAR.	12,2000	