COOK COUNTY RECORDER JESSE WHITE Markham office

1,7737 40000

0002## 33.60 RECORDEN S 0.50 POSTAGES 4 9737450B # **33.50 SUBTOTAL 33.50 CHECK

> 2 PURC CTR 10:54 0018 HCM

05/28/97

MORTGAGE

412231	MORION	<u> </u>	
If box is checked, this m	ortgage secures future advance	.	
THIS MORTGAGE is made that	22ND day of MAY		ween the Mortgagor,
(herein "Borrower"), and Mortgag a corporation organized and existi 9242 S STONEY ISLAND AVE.	ng under the laws of DELAWA	RE	whose address is
herein "Lender").			
The following paragraph preceded	by a checked box is emlicable		
WHEREAS, Borrower is	indebted to Lender in the said	ncipal sum of \$ 84,992.	74
evidenced by Borrower's Loan / thereof (including those pursuent installments of principal and inter if that rate is variable, with the MAY 22, 2027	Agreement dated MAY 42 to any Renegotiable Rate Agreements including any adjustments	end any end end to the an ount of payment	oviding for monthly or the contract rate
much should as may be a	d extensions and renewals the ite and under the terms specifi	rower's Revolving Loan creat (herein "Note") pro ed in the Note, including a	is Significants in the
	other sums, with interest the d (4) the performance of the	(2) future advances under eon, advanced in accordance covenants and agreements	e herewith to protect of Borrower herein essors and assigns the County of
CONTINUED ON ATTACHED EXH	IIBIT A		\sim 4
	B. ACE		CHGO E
which has the address of <u>502 E 88</u>	(Street)		(City)
	•		(h)
Illinois 60619 (herein	"Property Address");	نة مرموموه و	mamman Mi
11-38-88 Mertage IL CRISINAL	75 V A T	20	Market St.

97374508

TOGETHER with all the improvements now or horsefter erected on the property, and all ensurements, rights, appurteembers and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasthold estate if this Martgage is on a old) are bareigafter referred to as the "Property."

Borrower coverants that Borrower is lewfully existed of the estate hereby conveyed and has the right to mortgage, great and convey the Property, and that the property is unencombined, except for encumbration of record. Borrower coverants that Borrower warrants and will defend generally the title to the Property against all

claims and domands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payenest of Principal and Interest. This mortgage occurs all payments of principal and interest and other amounts as provided in the Note. The contract rate of interest and payment amounts may be subject to go as provided in the note. Borrowers shall promptly pay when due all amounts required by the Note.

2. France for Curse and Insurance. Subject to applicable law or weiver by Lander, Borrower shall pay to Leader on the day grantly payments of principal and interest are psyable under the Note, until the Note is pr in full, a even (herein, "Punds") equal to one twelfth of the yearly term and estemements (inches condominium and placed unit development assumments, if any) which may attain priority over this Morte and ground reats on the Property, if any, plus one twelfth of yearly premium installments for hazard instant plus controllits of yearly praction installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by lander on the basis of essentiates and bills and reasonable estimates thereof. Burrower shall not be obligated to myter such payments of Funds to Leader to the estant that Burrower a

such payments to the holder of a prior strange or deed of trust if such holder is an institutional lunder.

If Borrower pays Punds to Lender, the Push shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Pederal or state agency (including Lender if Lender is such an institution), Lands shall apply the Pends to pay mid tasts, assessments, insurance premiums and ground rests. Lender may ant charge for so holding and applying the Punct, surfyzing mid account or verifying and compiling mid assumments and bills, unless Lander pays Borrower (a must on the Funds and applicable law permits Lander to make such a charge. Borrower and Lander may agree in priting at the time of execution of this Mortuum that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law re such interest to be paid, Lender shall not be required to par Borrower any interest or earnings on the Punds. Lender shall give to Borrower, without charge, an annual accounting of the Punds showing credits and debits to the Punds and the purpose for which each debit to the Funds was made. The Punds are pledged as additional

security for the sums secured by this Mortgage.
If the emount of the Punds held by Leader, together with the future monthly installments of Punds payable. prior to the due dates of taxes, essessments, insurance premiums and grafued lysts, shell exceed the amount required to pay said taste, assumments, insurance premiums and ground rents of they fall due, such essues shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Pends. If the amount of the Pends held by Leader shall not be sufficient to pay and pendents, insurance premiums and ground cents at they fall due, Borrower shall pay to Lender any amount languagery to make up the

deficiency le one or more payments as Leader may require.

Upon payment in full of all sums occured by this Mortgage, Lender shell promptly refuse to Borrower say funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwised by Lender, Lunder shell apply, no later than immediately prior to the sale of the Property or its explaition by Leader, any Punds held by Leader at the time of application as a credit against the sums assured by this Mortage.

3. Application of Payments. All payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2

hereof, then to interest, end then to the principal.

4. Prior Mortgages and Deed of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be guid all tages, easesments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and beautold payments or ground rects, if any.

5. Hazard lassrages. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hexards included within the dermit extended coverage," and such other hexards as Leader may require.

besards as Londor every require.

11-28-90 Moragoya X.

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UNOFFICIAL COPY

- (c) Borrower pays all reasonable exponens incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.
- 19. Assignment of Rents; Appointment of Receiver. As additional accurity hereunder, Borrower hereby smigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof, in abandonment of the Property, have the right to collect and retain such rents as they become due and payable. Upon acceleration under paragraph 7 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of interagement of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be likely in account only for those rents actually received.
- 20. Release. Upon promote of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.
- 21. Waiver of Homestee dorrower hereby waives all right of homestead exemption in the Property under state or Federal law.

IN WITNESS WHEREOF, BO Ruley L Mrs RUBY A CRAY	errower has executed the	RUBY & HARRONESS BOTTOWER	
STATE OF ILLINOIS.	cnox	WILLIE J. HAPRONESS Borrower	
I. EDDIS JEFFERSON		c in and for said county and state, do hereby certify that	
personally known to me to be instrument, appeared before me delivered the said instrument purposes therin set forth. Given under my hand and office	e this day in person, es <u>THETA</u>	note hartest way recombed to the foregoing and acknowledged that They signed and free voluntary act. for the uses and be day of MAY . 10 97	
My Commission expires:		Notary Public	
OFFICIAL SEAL EDDIS JEFFERSON ROTARY PUBLIC, STATE OF BLIM MY COMMISSION EXPINES 11/18/		This instrument was prepared by: REBECCA THOMAS (Name) 9242 S STORY ISLAND CHGO, IL 60617 (Address)	
		97374508	

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(Space Below This Line Reserved For Lander and Recorder).

Property or Cook County Clerk's Office



- (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' feer, and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.
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20. Release. Upon payable of all sums secured by this Mortgage, Leader shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Weiver of Homestes a. Borrower hereby waives all right of homesteed exemption in the Property under

PLBY L, GRAY AKA RURY L HARROWSS Borrower BURY L HARROWSS Borrower Borrower Borrower Borrower Borrower Borrower County as: L EDDIS JEFFERSOR A Notary Public in and for said counts and state, do hereby certify that Borrower Borrower	RUBY L., GRAY AKA RUBY L. HARRONESS STATE OF ILLINOIS, COOK L. EDDIS JEFFERSON ARRONESS ARROTED TO MILLINOIS, COOK L. EDDIS JEFFERSON ARRONESS ARROTED TO MILLINOIS, COUNTY and SHRY L. MARRONESS. ARROTED TO MILLINOIS and SHRY L. MARRONESS. ARROTED TO MILLINOIS. ARROTED J. MARKINESS Borrower Borrow	RUBY L., GRAY AKA RUBY L. HARRONESS STATE OF ILLINOIS, COOK L. EDDIS SEFFERSON ARRONESS AR		
RUBY L., GRAY AKA RUBY L. HARKNESS Borrower BUTALENE J. HARKNESS BOTTOWER County as: 1. EDDIS JEFFERSON AR MEN' I HARBORSS. MARRITED TO ACTULE HARM BURY I CRAY AKA MEN' I HARBORSS. MARRITED TO ACTULE HARM SET COUNTY AS: 1. EDDIS JEFFERSON AR MEN' I HARBORSS. MARRITED TO ACTULE HARM SET CHAPMAN AND MEN' I HARBORS TO ACTULE HARM SET CHAPMAN AND MEN' I HARBORS TO ACTULE HARM SET CHAPMAN AND MEN' I HARBORS TO ACTULE HARM SET CHAPMAN AND MEN' I HARBORS TO ACTULE HARM SET CHAPMAN AND MEN' I HARBORS TO ACTULE HARM SET CHAPMAN AND MEN' I HARBORS TO ACTULE HARM SET CHAPMAN AND MEN' I HARBORS TO ACTULE HARM SET CHAPMAN AND MEN' I HARBORS TO ACTULE HARM SET CHAPMAN AND MEN' I HARBORS TO ACTULE	RUBY L., GRAY AKA RUBY L. HASKNESS STATE OF ILLINOIS, COOK L. EDDIS JEFFERSON AREA BIRY L. HASKNESS AREATED TO MILLINOIS, COOK L. EDDIS JEFFERSON AREA BIRY L. HASKNESS AREATED TO MILLIP HAREATED	RUBY L., GRAY AKA RUBY L. HASKNESS STATE OF ILLINOIS, COOK L. EDDIS SEFFERSON A Notary Public in and for enid coops and state, do hereby certify that BUBY 1. CRAY AKA BUBY 1. HASKNESS. MARRITON TO MILLIE HASKNESS BOTTOWER A Notary Public in and for enid coops and state, do hereby certify that BUBY 1. CRAY AKA BUBY 1. HASKNESS. MARRITON TO MILLIE HASKNESS AND ART SHOP ILLINOIS, COOK County ex L. EDDIS SEFFERSON AND ART SHOP ILLINOIS AND ART SHOP ILLINOIS BOTTOWER BOT	hi withing willianon b.	and able be-en-
RUBY L., GRAY AKA RURY L. HARROESS Borrower Borrower Borrower Borrower Borrower County as: 1. EDDIS JEFFERSON ACA MARY I MACROSSS. MAGRIFO TO MILLIF MAGRIFOR to the foregoing instrument, appeared before me this day in person, and acknowledged that The Y signed and delivered the said instrument as THETR Given under my hand and official seal, this ZOND day of MAY My Commission expires: AKA RURY L. HARROESS Borrower Bor	### PLBY L, GRAY AKA FILEY L HAPKNESS ##################################	### PUBLY L., GRAY #### PUBLY L. HAPKNESS ##################################		ted this Mortgage.
RUBY L., GRAY AKA RURY L. HARROESS Borrower Borrower Borrower Borrower Borrower County as: 1. EDDIS JEFFERSON ACA MARY I MACROSSS. MAGRIFO TO MILLIF MAGRIFOR to the foregoing instrument, appeared before me this day in person, and acknowledged that The Y signed and delivered the said instrument as THETR Given under my hand and official seal, this ZOND day of MAY My Commission expires: AKA RURY L. HARROESS Borrower Bor	### PLBY L, GRAY AKA FILEY L HAPKNESS ##################################	### PUBLY L., GRAY #### PUBLY L. HAPKNESS ##################################	Buly of Grave	Luby 2 Harkness
STATE OF ILLINOIS, COOK County ex: 1. EDDIS JEFFERSON a Notary Public in and for said occupie and state, do hereby certify that higher I chay are higher to me to be the same personally known to me to be the same person, and acknowledged that I have aigned and delivered the said instrument as THEIR free voluntary act. For the uses and purposes therin set forth. Given under my hand and official scal, this	STATE OF ILLINOIS, COOK County as: I. EDDIS JEFFERSON	STATE OF ILLINOIS, COOK L. EDDIS SEFFERSOR I. A Notery Public in and for each coupts and state, do hereby certify that SHRY I CRAY. MEA MRY I HARRIESS. MARRITED TO WILLIE HARRIESS indirectled to the foregoing instrument, appeared before one this day in person, and acknowledged that I he y signed and delivered the each instrument as THETR Given under my hand and official east, this ZOND day of MAY Notery Public This instrument was prepared by: OFFICIAL SEAL EDOIS JEFFERSON MOTARY PUBLIC, STATE OF RUMONS (Name)	7 7	-Borrower
STATE OF ILLINOIS, COOK County as: 1. EDDIS JEFFERSON: A Notary Public in and for said county and state, do hereby certify that many 1. Chay Mrs. Marketess. Marketess marketen in attitute many personally known to me to be the sense personals whose nemetal as instrument as the in	STATE OF ILLINOIS, COOK IEDDIS_JEFFERSON	STATE OF ILLINOIS, COOK L. EDDIS JEFFERSON AND MEY 1 MARKESS ASSETTED TO ACTULTE MARKESS, do hereby certify that SERV 1 CRAY AND MEY 1 MARKESS, MARRITED TO ACTULTE MARKES, do hereby certify that SERV 1 CRAY AND MEY 1 MARKESS, MARRITED TO ACTULTE MARKES, do hereby certify that SERV 1 CRAY AND MEY 1 MARKESS, MARRITED TO ACTULTE MARKES, do hereby certify that SERV 1 CRAY AND MEY 1 MARKESS ASSETTED TO ACTULT THE MARKESS ASSETTED TO ACTULT THE MARKESS COUNTY SERVICE AND ACTUAL THE MET AND ACTUAL THE MARKESS ASSETTED TO ACTUAL THE MET AND ACTUAL THE MET	RUBY /L, GRAY / AKA	FLEY L HARDIESS
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STATE OF ILLINOIS, COOK L. EDDIS JEFFERSON: A Notery Public in and for said occups and state, do hereby certify that MARY 1 CRAY AND MIRY 1 MARKETSS. MARRITED TO MILLIE MARKS (Interribed to the foregoing instrument, appeared before one this day in person, and acknowledged that y be y eigned and delivered the said instrument as THETR free voluntary act, for the uses and purposes therin set forth. Given under my hand and official seal, this 2200 day of MAY .17.97 My Commission expires:	I. EDDIS JEFFERSON , a Notary Public in and for said occupts and state, do hereby certify that BARY 1 CRAY AND MRY 1 HARMESS MARRIED TO MILLIE HARMS PRESCRA SPENSON , a Notary Public in and for said occupts and state, do hereby certify that BARY 1 CRAY AND MRY 1 HARMESS MARRIED TO MILLIE HARMS AND	STATE OF ILLINOIS, COOK L. EDDIS JEFFERSOR , a Notary Public in and for said court, and state, do hereby certify that MARY 1 CRAY AND MIRY 1 MARKESS. MARRIED IN ATTLITE MARKS of the Coregoing instrument, appeared before one this day in porson, and acknowledged that y be y eigned and delivered the said instrument as THETR free voluntary act. For the uses and purposes therin set forth. Civen under my hand and official seal, this 2216 day of MAY .12.97 My Commission expires: OFFICIAL SEAL EDDIS JEFFERSON (Name)		MILINE J. HARKNESS BOTTOWER
I, EDDIS JEFFERSOR a Notary Public in and for said counts and state, do hereby certify that BLEY I CRAY AND MIST I HARMESS. MARRIED IN MILLIE MARKS personally known to see to be the same person (e) whose name(s) and instrument to the foregoing instrument, appeared before one this day in person, and acknowledged that y be y signed and delivered the said instrument as THETR free voluntary act, for the uses and purposes therin set forth. Given under my hand and official seel, this 2200 day of MAY 17.97 My Commission expires:	I. EDDIS JEFFERSOR a Notary Public in and for said ocar's and state, do hereby certify that NOTARY LOBAY AND MICH LOBAY	I. EDDIS JEFFERSOR , a Notary Public in and for axid county and state, do hereby certify that Mary 1	AT ATT OF STREET	
personally knows to me to be the same person(s) whose name(s) instrument, appeared before me this day in person, and acknowledged that the year aigned and delivered the said instrument as THETR free voluntary act, for the uses and purposes therin set forth. Given under my hand and official seel, this 2200 day of MAY 17.97 My Commission expires:	personally known to me to be the seme person(s) whose name(s) testrument, appeared before me this day in person, and acknowledged that y be y signed and delivered the said instrument as THETR free voluntary act. For the uses and purposes therin set forth. Given under my head and official seal, this 2280 day of MAY 17.97 My Commission expirex Notary Public This instrument was prepared by: OFFICIAL SEAL EDOIS JEFFERSON RESECCA THOMAS	personally known to me to be the same person(s) whose same(s) personally known to me to be the same person(s) whose same(s) acc subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that y be y eigned and delivered the enid instrument as THETR free voluntary act. For the uses and purposes therin set forth. Given under my hand and official seel, this 2200 day of MAY Notary Public This instrument was prepared by: OFFICIAL SEAL EDDIS JEFFERSON MOTARY PUBLIC, STATE OF BLEEDIS Name Name Name Name	STATE OF ILLINOIS, COOK	County as:
personally knows to me to be the same person(s) whose name(s) instrument, appeared before me this day in person, and acknowledged that the year aigned and delivered the said instrument as THETR free voluntary act, for the uses and purposes therin set forth. Given under my hand and official seel, this 2200 day of MAY 17.97 My Commission expires:	personally known to me to be the sense person(s) whose name(s) testrament, appeared before me this day in person, and acknowledged that y be y signed and delivered the said instrument as THETR free voluntary act. For the uses and purposes therin set forth. Given under my head and official seal, this 2280 day of MAY 17.97 My Commission expirex Notary Public This instrument was prepared by: OFFICIAL SEAL EDOIS JEFFERSON RESECCA THOMAS	personally known to me to be the sense person(s) whose seme(s) personally known to me to be the sense person(s) whose seme(s) acc	1 conte eccusion . Notes	Bubble to and day said arrange and seven the bounds arrange above
personally knows to me to be the same person(s) whose name(s) instrument, appeared before me this day in person, and acknowledged that	Diven under my hand and official seal, this 2200 day of 10.27 My Commission expires: OFFICIAL SEAL EDOIS JEFFERSON The this device name (s) whose name(s) whose name(s) and acknowledged that y be y signed and acknowledged that y be y signed and delivered the said instrument as THETR free voluntary act. For the uses and purposes therin set forth. Over under my hand and official seal, this 2200 day of 10.27 Notary Public This instrument was prepared by: OFFICIAL SEAL RESECCA THOMAS	Diven under my hand and official seal, this 200 day of MAY 15 97 My Commission expires: OFFICIAL SEAL EDDIS JEFFERSON MOTARY PUBLIC, STATE OF BLESSON ENTIRED THE SEAL EDDIS JEFFERSON Notary Public (Name)		
instrument, appeared before me this day in person, and acknowledged that y be y signed and delivered the earl instrument as THETR free voluntary act. For the uses and purposes therin set forth. Given under my hand and official seal, this 2200 day of 12.97 My Commission expires:	instrument, appeared before me this day in person, and acknowledged that y be y aigned and delivered the enid instrument as THETR free voluntary act. For the uses and purposes therin set forth. Given under my hand and official seal, this 2200 day of MAY 15.97 My Commission expires: OFFICIAL SEAL EDDIS JEFFERSON RESECCA THOMAS	instrument, appeared before me this day in person, and acknowledged that y be y aigned and delivered the enid instrument as THETR free voluntary act. For the uses and purposes therin set forth. Given under my hand and official seal, this 2200 day of MAY 15.97 My Commission expires: OFFICIAL SEAL EDDIS JEFFERSON RESECCA THOMAS (Name)	CHAY AND IN THE IN THE PROPERTY OF THE PROPERT	ASSISTED IN WILLIE MARK W.C.
delivered the said instrument as purposes therin set forth. Given under my hand and official seal, this 2200 day of 15.97 My Commission expires:	delivered the said instrument as purposes therin set forth. Given under my hand and official seal, this 2200 day of 10.97 My Commission expires: OFFICIAL SEAL EDDIS JEFFERSON This instrument was prepared by: RESECCA THOMAS	delivered the said instrument as purposes therin set forth. Given under my hand and official seal, this 2200 day of 10.97 My Commission expires: OFFICIAL SEAL EDDIS JEFFERSON (Name)	instrument, appeared before one this day in pe	reon, and acknowledged that view girned and
Oiven under my head and official seel, this 2200 day of MAY 17.97 My Commission expires:	Oiven under my hand and official seal, this 2200 day of 10.97 My Commission expires: Notary Public This instrument was prepared by: OFFICIAL SEAL EDOIS JEFFERSON RESECCA THOMAS	Oiven under my hand and official seal, this 2200 day of 10.97 My Commission expires: Notary Public This instrument was prepared by: OFFICIAL SEAL EDDIS JEFFERSON ROTARY PUBLIC, STATE OF BLEEDES (Name)	4-11	
My Commission expires Aldis	Notary Public This instrument was prepared by: OFFICIAL SEAL EDDIS JEFFERSON REBECCA THOMAS	Notary Public This instrument was prepared by: OFFICIAL SEAL EDDIS JEFFERSON ROTARY PUBLIC, STATE OF BLISDING (Name)	purposes theria set forth.	
My Commission expires Aldis	Notary Public This instrument was prepared by: OFFICIAL SEAL EDDIS JEFFERSON REBECCA THOMAS	Notary Public This instrument was prepared by: OFFICIAL SEAL EDDIS JEFFERSON ROTARY PUBLIC, STATE OF BLISDIES (Name)	Ø!	
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Notary Public	OFFICIAL SEAL RESECTA THOMAS	OFFICIAL SEAL EDDIS JEFFERSON MOTARY PURILIC, STATE OF BLIRDING (Name)	at) Commission expires.	(Aller)
	OFFICIAL SEAL RESECTA THOMAS	OFFICIAL SEAL EDDIS JEFFERSON MOTARY PUBLIC, 8 TATE OF BLIMONS (Name)		Notary Public
This is a second of the second	OFFICIAL SEAL RESECCA THOMAS	OFFICIAL SEAL EDDIS JEFFERSON MOTARY PUBLIC, 8TATE OF BLIMONS (Name)	***************************************	White tendence and more account him
	EDDIS JEFFERSON HEBECCA THOMAS	EDDIS JEFFERSON HEBECCA THORAS (Name)	OFFICIAL OFFI	tion instrument was prepared by:
	{ cops afterson }	MOTARY PUBLIC, STATE OF BLISDING (Name)		GENERAL THOMAS
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MOTARY PUBLIC, STATE OF BLIMOIS S		• COMMISSION FOR THE COLOR TO	**************************************	9242 S STORY TSLAMO CHEO. TL 40617
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S MY COMMISSION EXPRES 17/18/00 2	9242 S STORY ISLAND CHOO, IL 60617	(Address)		
Service Commission Europe 11/18/00 \$ 9242 S STUNY ISLAND CHEO, IL 60617	9242 S STORY ISLAND CHOO, IL 60617	(Address)	•	97374508
Service Commission Express 11/1840 9242 S STORY ISLAND CHSO, IL 60617 (Address)	9242 S STORY ISLAND CHED, IL 60617 (Address)	(Address)	11-11-11 Harrison B	71114170
S MOTARY PURIC, STATE OF BLINDING S	S BY COMMISSION EXPRESS 11/18/00 \$			ALAC S STURT TSCHOOL (190), IC 6001/
Service Commission Europe 11/18/00 \$ 9242 S STUNY ISLAND CHEO, IL 60617	9242 S STORY ISLAND CHED, IL 60617	44-C 0 01001 100-00 (100, 11, 0001)		(Address)
Service Commission Europe 11/18/00 \$ 9242 S STUNY ISLAND CHEO, IL 60617	9242 S STORY ISLAND CHED, IL 60617	(Address)		0202450 <u>8</u>
Service Commission Express 11/1840 9242 S STORY ISLAND CHSO, IL 60617 (Address)	9242 S STORY ISLAND CHED, IL 60617 (Address)	(Address)	** ** ** ** *	34944000
Service Commission Europe 11/18/00 \$ 9242 S STUNY ISLAND CHEO, IL 60617	9242 S STORY ISLAND CHED, IL 60617 (Address)	(Address)	II-D-C Color I	

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The insurance carrier providing the insurance shall be chosen by the Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other accurity agreement with a lien which has priority over this Mortgage. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration

or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planaed Unit Development. 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 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.

7. 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, then Lender's Lender's interest in the Borrower, may make such appearances, disburse such some, including reasonable attorneys feet and take such action as is necessary to protect Lender's interest.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the contract rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be proble upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 and require Lender to incur any expense or take any action hereunder.

R. Enspection. Lender may take 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 Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for seringes, direct or consequential, in connection with any condemnation or other taking of the Property, or per 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 accurity agreement with a lien which has priority over this Martinge.

10. Borrower Not Released; Forbearance By Leader Not a Waiver. Exchain of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any nuccessor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in essentiating any right or remedy hereunder, or otherwise afforded by applicable (art, shall) not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The co-signers 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 16 hereof. All covenants and agreements of Borrower 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 mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on 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.

12. 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 delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein.

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13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the last of the farisdiction in which the Property is located. The foregoing scotence shall not limit the applicability of Pederal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not effect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses" and "attorneys" fees" include all same to the extent and applicable law or limited bearing. not prohibited by applicable law or limited herein.

14. 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.

abilitation Loss Agreement. Borrower shall fulfill all of Borrower's obligations under say home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lander, Landarde aption, may require Borrower to execute and deliver to Lender, in a form acceptable to Land amignment of arginights, claims or defenses which Borrower may have against parties who supply labor,

trials or an rical in connection with improvements made to the Property.

16. Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an issue therein, excluding (a) secretion of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by deview, descent, or by Arratics of law upon the death of a joint tenent, (c) the great of any lessehold interest of these years or less not considered an option to purchase, (d) the creation of a purchase encoury exceptly insurest for household appliances, (e) a transfer to a relative resulting from the death of a Borrower, (f) a transfer where the spouse or children of the Borrower become an owner of the property, (g) a transfer resulting from a decree of discription of marriage, legal separation agreement, or from an incidental property settlement egreement, by which the spoure of the Borrower becomes an owner of the property. (b) a transfer into an inter-vives trust in which the Borrower is and remains a beneficiary and which does not relate to a transfer of rights of occurancy in the property, or (i) any other transfer or discountion described in regulations prescribed by the Federal Home Loss Back Board, Borrower shall cause to be submitted information required by Loader to evaluate the transferos as if a new loan were being made to the placerue. Borrower will continue to be obligated under the Note and this Mortgage vales Leader releases Borrower in writing.

If Leader does not agree to such sale or transfer, Leader tou) declare all of the some secured by this Mortaga to be immediately due and payable. If Lender exercises with cotion to accelerate, Lender shall shall florrower notice of acceleration in accordance with paragraph 12 horsof. Such notice shall provide a period of not less than 30 days from the date the actics is mailed or delivered within 1820. Berrower may pay the some declared due. If Borrower fails to pay such sums prior to the expiration of such paylor, London may, without further auties or

domand on Borrower, invoke any remedies permitted by paragraph 17 be/out.

NON-UNIFORM COVENANTS. Borrower and Leader further covariant sed gives as follows:

17. Acceleration; Remodies. Except as provided in paragraph 16 https://ppon Borrower's breach of say coverant or agreement of Borrower in this Mortgage, including the evenants to pay when due say soms secored by this Mortgage, Leader prior to acceleration shell proposes to Borrower as rovided in peregraph 12 hereof specifying: (1) the breach; (2) the action required to care such breach; (3) a data, not less than 10 days from the date the notice is mailed to Borrower, he which such bree must be exced; and (4) that failure to cure such breach on or before the date of lifed in the autics may result in acceleration of the sums secured by this Mortgage, foreclosure by judicis' proceeding, and sale of the Property. The notice shall further inform Borrower of the right to contain after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a delegat or any ter defense of Borrower to acceleration and foreclosure. If the breach is not cared on or letter t to specified in the notics, Lander, at Lander's option, may declare all of the sums sucured 🚱 this Mortgage to be immediately due and payable without further demand and may foruclose this Mortgage by judicial proceeding. Leader shall be entitled to collect in such proceeding all expanses of foruclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports,

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums by this Mortgage & to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lander to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower page Leader all sums which would be then due under this Mortgage and the Note had no acceleration occurred: (b) Borrower curus all breaches of any other covenies or agreements of Borrower contained in this Martinger,

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EXHIBIT A (PAGE 1)

LOT 47 IN BLOCK 31 S.E. GROSS SUBDIVISION OF BLOCKS 27 TO 42 BOTH INCLUSIVE. IN DAUPHIN PARK SECOND ADDITION, A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 3. FOWNSHIP 37 NORTH, RANGE 14. EAST OF THE THIRD PRINCIPAL MERIDIAN. IN COOK COUNTY, ILLINOIS

TAX 10 # 25-03-209-025

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