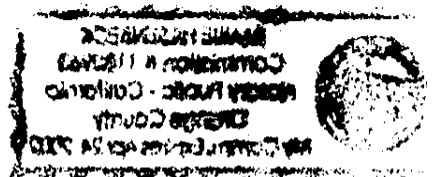


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WHEN RECORDED MAIL TO:

Prepared by:

OPTION ONE MORTGAGE CORPORATION
P.O. BOX 25060
SANTA ANA, CA 92799

ATTN: QUALITY CONTROL

Loan Number: 011009989
Servicing Number: 921657-3

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 17, 1995. The mortgagor is
BERNELLA T. CATHEY

("Borrower").

This Security Instrument is given to

OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION

which is organized and existing under the laws of CALIFORNIA, and whose
address is 2020 E. FIRST STREET SUITE 100, SANTA ANA, CA 92705 ("Lender").

Borrower owes Lender the principal sum of

THIRTY THOUSAND

AND NO/100THS Dollars (U.S. \$30,000.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on December 01, 2025. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Cook County, Illinois:

LOT 97 IN CUMMINGS AND FOREMAN REAL ESTATE CORPORATION MADISON STREET AND 17TH AVENUE SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 1, 1923 AS DOCUMENT 8047557, IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Index Number: 15-15-205-008

which has the address of 1019 SOUTH 12TH AVENUE, MAYWOOD [Street, City],
Illinois 60153 ("Property Address");
[Zip Code]

ILLINOIS-Single Family

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ILD10011 (05-28-98)

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