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MORTGAGE

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

THIS INDENTURE, Made this

day of

NOVEMBER

, 1985, between

CLARENCE TAYLOR AND BARBARA J. TAYLOR, HIS WIFE FLEET MORTGAGE CORP.

, Mortgagor, and

a corporation organized and existing under the laws of THE STATE OF RHODE ISLAND

WITNESSETH: That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of FORTY NINE THOUSAND FIVE HUNDRED TWELVE AND NO/100----- Dollars (\$**49.512.00

per centum (12.0 %) per annum on the unpaid balpayable with interest at the rate of TWELVE ance until paid and made payable to the order of the Mortgagee at its office in MILWAUKEE

, or at such other place as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly installments of

FIVE HUNDRED N'NI AND 29/100---- Dollars (\$ **509.29 **JANUARY** , 19 86, and a like sum on the first day of each and every month thereafter until the note is fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of DECEMBER , 2015

NOW, THEREFORE, the said Mortgagor, for the better securing of the payment of the said principal sum of money and interest and the performance of the covenants and agreements herein contained, does by these presents MORTGAGE and WARRANT un o the Mortgagee, its successors or assigns, the following described Real Estate situate, lying, and being in in county of COOK Illinois, to wit:

PARCEL 1: THE EAST 39.67 FRET OF THE WEST 180 FEET OF LOT 4 IN WILLIAM RANDALL'S RESUBDIVISION OF PART OF BLOCK 1 OF ARTHUR DUNAS' SOUTH SHORE RESUBDIVISION OF PART OF BLOCKS 1, 4, 5, 6, 11 AND 12 OF CALUMET TRUST'S SUBDIVISION NO. 3, ALSO PART OF BLOCK 125 OF SOUTH CHICAGO SUBDIVISION OF CETHER WITH PORTIONS OF VACATED ALLEY AND STREETS, ALL IN FRACTIONAL SECTION 7, TOWNSFIP 37 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, NORTH OF THE INDIAN BOUNDAR! LINE, ACCORDING TO PLAT OF SAID WILLIAM RANDALL'S RESUBDIVISION REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON JUNE 28, 1960 AS DOCUMENT NUMBER 1928974, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE DECLARATION OF EASEMENT FILED AS DOCUMENT NUMBER LR3397029 FOR INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS.

PIN #26-70-103-052

TOGETHER with all and singular the tenements, hereditaments and or processing the rents, issues, and profits thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water, or power, and all plumbing and other fixtures in or that may be placed in, any building now or hereafter standing on said land, and also all the estate, right, title, and interest of the said Mortgagor in and to said premises.

TO HAVE AND TO HOLD the above-described premises, with the appurtenances and inclures, unto the said Mortgagee, its successors and assigns, forever, for the purposes and uses herein set forth free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the said Mortgagor does hereby expressly release and waive.

AND SAID MORTGAGOR covenants and agrees:

To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue of this instrument; not to suffer any lien of mechanics men or material men to attach to said premises; to pay to the Mortgagee, as here-inafter provided, until said note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situate, upon the Mortgagor on account of the ownership thereof; (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such forms of insurance, and in such amounts, as may he required by the Mortgagee.

In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior lien or incumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper preservation thereof, and any moneys so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagor.

that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or tax lien upon or against the premises described herein or any part thereof or the improvements situated thereon, so long as the Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so contested and the sale or forfeiture of the said premises or any part thereof to satisfy the same. It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding),

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(19) THE EVENT of default in making any monthly payment provided for herein and in the note speniant of the coverant of the period of thirty (30) days after the due date thereof, or in case of a period of thirty (30) days after the due date thereof, or in case of a partie of the whole of any principalization of the whole of an industry and remaining underlying and payment thereon, stall, at the election of the most and michael materials and payment increase, become immediately against payment.

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AMD the said Mortgagor further covenants and agrees as tollows: - 7 -

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This rider attached to and made part of the Mortgage between CLARENCE TAYLOR AND BARBARA J. TAYLOR, HIS WIFENergagor, and FLEET MORTGAGE CORP. Mortgage. dated NOVEMBER 26, 1985 revises said Mortgage as follows:

1. Page 2, the second covenant of the Mortgagor is amended to read:

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured heraby, the Mortgagor will pay to the Mortgagos, on the first day of each month until the said note is fully paid, the following sums:

- (a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus caxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments; and
- (b) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be applied by the Mortgages to the following items in the order set forth:
 - (I) ground rents, if any, taxes, special assessments, fire, and other
 - hazra insurance premiums; (II) interest on the note secured hereby; and

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(III) amorr'sation of principal of the said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgages may collect a "late charge" not to exceed four cents 1843 for each dollar (%1) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

If the total of the payments hade by the Mortgagor under subsection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgages for ground rents, taxes, and assessments, or issurince premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under subsection (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance plemiums, as the case may be, when the same shall become due and payable, then the Mortgagor fairl pay to the Mortgages any amount necessary to make up the deficiency, on or before the data when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If st any time the Mortgagor shall tender to the Mortgages, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgages shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor are balance remaining in the funds accumulated under the provisions of the Mortgagor resulting in a public sale of the premises covered hereby, or if the Mortgages acquires the property otherwise after default, the Mortgages shall apply, at the time of the commencement of fuci proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (a) of the preceding paragraph as a credit against the abount of principal then remaining unpaid under seid note.

2. Page 2, the penultimete paragraph is amended to add the following sentence:

This option may not be exercised by the Mortgagee when the ineligiousty for insurance under the National Housing Act is due to the Mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.

Dated as of the date of the mortgage referred to herein.

Softgagor BARBARA J. TAYLOR, HIS WIFE

STATE OF ILLINGIS)
COUNTY OF COOK)

I, THE UNDERSIGNED , a notary public, in and for the County and State aforesaid. Do Heraby Cartify That CLARENCE TAYLOR and BARBARA J. TAYLOR , his wife, personally known to me to be the same person whose name S are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed, and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN under my hand and Nocarial Seal this 26 day Mavenalia, D. 19 86

Allegon Furner

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THIS THAT RESEARCH to and raid fact of the Northoga Servera CLARENCE TAXLOR AND BARBARA 1. FAYLOR, ELS WIRDSTROOM, and FIRST HUNTYAGE CORP. Serverages dated MOVEMBER 25, 1985 revises said Movember 25, 1910 revises sai

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and the COARDON TAVIAN STANDARD COUNTY and Scarge and Stange of the COARDON STANDARD tornsatt, by Beensy Caritar subscribed to the foregoing instruments

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ANTS IN 1988 3 23 by That the abole is said debt is declared to be due, the Mortgagee shall have the right of april 2 to therefore their mostyces, and about the filing of any bill for that purpose, the court in which such is friend many at the court members, either before or after sale, and without notice to the said Mortgagor, or in filling of a the time of such hill is filed may at any type the entrey either person or after sale, and without notice to the sale analogogou, or at a party like the condition out Montgages, and without regard to the solvenes or insolveney at the time of such approximation of a second of the premises of the province of the province of the indebtedness secured hereby, and without regard to the value of the party of the party of the indebtedness secured hereby, and without regard to the value of the party of the party of the control of the control of the equity of redemption, as a second of the party of the control the management of the management of the Montagem in possession of the premises, or appoint a receiver for the management of the Management of the rents, issues, and profits of the said premises during the personness of said freedomine will and, in take of sale and a deficiency, during the full statutory period of re-demands to and said server who are and profess when collected may be applied toward the payment of the indebtedand other stems percentage, for the protection and preservation of the property.

and the training of the present of all the present in possession of the above described premises under an order and the first and after in penting to torrectate this mortgage or a subsequent mortgage, the said Mort-strate for the control for the said premises in good repair, pay such current or back taxes and assess-abilities for the said premises, pay for and maintain such insurance in such amounts as shall have mente an mas he gov been represent to the Breigispen. lease the said premises to the Mortgagor or others upon such terms and conditimes in the within in the and any period of redemption, as are approved by the court; collect and receive the essues, and profess to the use of the premises hereinabove described, and employ other persons and exprodutself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

AND IN CASE OF FORECLOSURE of this mortgage by said Mortgagee in any court of law or equity, a reasonable so shall be allowed for the solicitor's fees, and stenographers' fees of the complainant in such proceeding, and also for all outlays for documentary evidence and the cost of a complete abstract of title for the purpose of such toreclosure, and in case of any other suit, or legal proceeding, wherein the Mortgagee shall be made a party that is by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys of solicitors of the Mortgagee, so made parties, for services in such suit or proceedings, shall be a further lien and charge upon the said premises under this mortgage, and all such expenses shall become so much additional indebt-closss secured hereby and be allowed in any decree foreclosing this mortgage.

AND THERE SHALL BI. INCLUDED in any decree foreclosing this mortgage and be paid out of the proceeds of any sale made a oursuance of any such decree: (1) All the costs of such suit or suits, advertising, sale, and conveyance, including a torneys', solicitors', and stenographers' fees, outlays for documentary evidence and cost of said abstract and examination of title; (2) all the moneys advanced by the Mortgagee, if any, for the purpose authorized in the cortgage with interest on such advances at the rate set forth in the note secured hereby, from the time such advances are made; (3) all the accrued interest remaining unpaid on the indebtedness hereby secured; (4) all the said principal money remaining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the Mortgagor.

If Mortgagor shall pay said note at the time and in the manner aforesaid and shall abide by, comply with, and duly perform all the covenants and agreements herein, then this conveyance shall be null and void and Mortgagee will, within thirty (30) days after written Jemand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor hereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagee.

IT IS EXPRESSLY AGREED that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any successor in interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

THE COVENANTS HEREIN CONTAINED shall bind, and no benefits and advantages shall inure, to the respective heirs, executors, administrators, successors, and as igns of the parties hereto. Wherever used, the singular number shall include the plural, the plural the singular, and the masculine gender shall include the feminine.

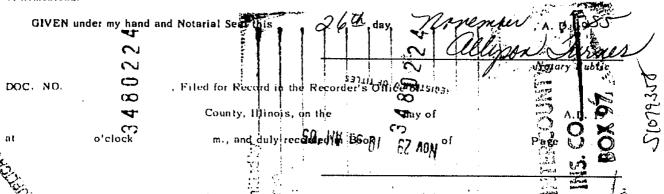
WITNESS the hand and seal of the Mortgagor, the day and year first wriften. ener SEAL CLARENCE TAYLOR SEAL

SS.

STATE OF ILLINOIS

COUNTY OF COOK

I, THE UNDERSIGNED , a notary public, in and for the county and State aforesaid, Do Hereby Certify That CLARENCE TAYLOR BARBARA J. TAYLOR , his wife, personally known to me to be the same person whose names subscribed to the foregoing instrument, appeared before me this day in are person and acknowledged that they signed, sealed, and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.



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BARBAKA U. TAYLOR

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