LEGAL DESCRIPTION

ITEM 1.

UNIT NOS. 202, 208, 209, 211, 214, 302, 303, 308, 309, 311, 314, 409, 411, 412, 414, 503, 508, 511, 512, 517, 601, 603, 607, 608, 609, 611, 615, 701, 703, 707, 708, 711, 716, 717, 803, 808, 809, 3LL, 9LL, 10LL, 11LL, 12LL, 13LL, 16LL, 18LL, 19LL, 20LL, 22LL, 23LL, 24LL, 38LL, 39LL, 40LL, 41LL, 42LL, 45LL, 52LL, 54LL, 58LL, 59LL, 60LL, 64LL, 68LL, 1UL, 3UL, 19UL, 22UL, 23UL, 24UL, 25UL, 29UL, 31UL, 32UL, 33UL, 31P, 43P, 44P, 45P, 48P, 49P, 50P, 51P, 52P, 53P, 55P, 56P, 58P, 59P, 60P, 61P, 62P, 63P, 64P, 65P, 66P, 67P, 68P, 69P, 70P, 72P, 73P, 75P, 77P, 79P, 80P, 83P, 84P AND 87P, as described in survey delineated on and attached to and a part of a Declaration of Condominium Ownership registered on the 14th day of November, 1980, as Document 3188544.

ITEM 2.

And the respective undivided interest of such Units (except the Units delineated and described in said survey) in and to the following Described Premises:

All of Lots 1 and 3 and Lot 2, except that part thereof described as follows: Commencing at the South West corner of Lot 9: thence Southerly along the extension of a line running from the North East Corner of Lot 9 to the South West Corner of Lot 9 to the Southerly Line of Lot 3 extended Easterly: thence Easterly along said Southerly line extended to the East line of said Lot 2: thence Northerly along the East line of Lot 2 to the North East corner thereof: thence Westerly along the Northerly line of said Lot to point of beginning, all in Rand's Subdivision of Lot 173 in the Village of Des Plaines, in the South West quarter of Section 16, Township 41 North, Range 12, East of the Third Principal Meridian, as per the plat thereof recorded October 19, 1874 as document Number 196440, in Cook County, Illinois.

1. Mortgagor also hereby grants to mortgagee, its successors and assigns, as rights and easements appurtenant to the above described real estate, the rights and easements for the benefit of said property set forth in the aforementioned Declaration.

2. This Mortgage is subject to all rights, easements, restrictions, conditions, covenants and reservations contained in said Declaration the same as though the provisions of said Declaration were recited and stipulated at length herein.

0 3 5 9 9 0 0 4

PERMANENT INDEX NUMBERS

09-16-304-012-1002, UNIT 202
09-16-304-012-1008, UNIT 208
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09-16-304-012-1183, UNIT 64LL
09-16-304-012-1187, UNIT 68LL
09-16-304-012-1188, UNIT 1UL
09-16-304-012-1190, UNIT 3UL
09-16-304-012-1206, UNIT 19UL
09-16-304-012-1209, UNIT 22UL
09-16-304-012-1210, UNIT 23UL
09-16-304-012-1211, UNIT 24UL
09-16-304-012-1212, UNIT 25UL
09-16-304-012-1216, UNIT 29UL
09-16-304-012-1218, UNIT 31UL
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09-16-304-012-1271, UNIT 62P
09-16-304-012-1272, UNIT 63P
09-16-304-012-1273, UNIT 64P
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09-16-304-012-1286, UNIT 77P
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09-16-304-012-1293, UNIT 84P
09-16-304-012-1296, UNIT 87P

711 RIVER RD
DES PLAINE, IL

3599004

CONDOMINIUM RIDER

89 9 0 0 4

THIS CONDOMINIUM RIDER is made this 12th day of March, 1987, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to NORTHWESTERN SAVINGS AND LOAN ASSOCIATION (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

711 River Road, DesPlaines, Illinois 60016
[Property Address]

The Property includes ~~xxunit~~ units in, together with an undivided interest in the common elements of, a condominium project known as:

The Landmark Condominiums
[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, as Trustee as aforesaid

BY: _____ (Seal) Borrower
Its Second Vice President

ATTEST:

_____ (Seal) Borrower

ASSISTANT Secretary

359004

RIDER TO MORTGAGE

RIDER TO MORTGAGE dated the 12th day of March, 1987, made by **AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO**, as Trustee under Trust Agreement dated the 2nd day of February, 1987, and known as Trust No. 101243-03 to **NORTHWESTERN SAVINGS AND LOAN ASSOCIATION.**

A. The legal description for the property being conveyed is as follows:

ITEM 1.

UNIT NOS. 202, 208, 209, 211, 214, 302, 303, 308, 309, 311, 314, 409, 411, 412, 414, 503, 508, 511, 512, 517, 601, 603, 607, 608, 609, 611, 615, 701, 703, 707, 708, 711, 716, 717, 803, 808, 809, 3LL, 9LL, 10LL, 11LL, 12LL, 13LL, 16LL, 18LL, 19LL, 20LL, 22LL, 23LL, 24LL, 38LL, 39LL, 40LL, 41LL, 42LL, 45LL, 52LL, 54LL, 58LL, 59LL, 60LL, 64LL, 68LL, 1UL, 3UL, 19UL, 22UL, 23UL, 24UL, 25UL, 29UL, 31UL, 32UL, 33UL, 31P, 43P, 44P, 45P, 48P, 49P, 50P, 51P, 52P, 53P, 55P, 56P, 58P, 59P, 60P, 61P, 62P, 63P, 64P, 65P, 66P, 67P, 68P, 69P, 70P, 72P, 73P, 75P, 77P, 78P, 80P, 83P, 84P AND 87P, as described in survey delineated on and attached to and a part of a Declaration of Condominium Ownership registered on the 14th day of November, 1980, as Document 3188544.

ITEM 2.

And the respective undivided interest of such Units (except the Units delineated and described in said survey) in and to the following Described Premises:

All of Lots 1 and 3 and Lot 2, except that part thereof described as follows: Commencing at the South West corner of Lot 9: thence Southerly along the extension of a line running from the North East Corner of Lot 9 to the South West Corner of Lot 9 to the Southerly Line of Lot 3 extended Easterly: thence Easterly along said Southerly line extended to the East line of said Lot 2: thence Northerly along the East line of Lot 2 to the North East corner thereof: thence Westerly along the Northerly line of said Lot to point of beginning, all in Rand's Subdivision of Lot 173 in

the Village of Des Plaines, in the South West quarter of Section 16, Township 41 North, Range 12, East of the Third Principal Meridian, as per the plat thereof recorded October 19, 1874 as document Number 196440, in Cook County, Illinois.

PERMANENT INDEX NUMBERS

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09-16-304-012-1254, UNIT 45P
09-16-304-012-1257, UNIT 48P
09-16-304-012-1258, UNIT 49P
09-16-304-012-1259, UNIT 50P
09-16-304-012-1260, UNIT 51P
09-16-304-012-1261, UNIT 52P
09-16-304-012-1262, UNIT 53P
09-16-304-012-1264, UNIT 55P

711 RIVER RD.
DES PLAINES, IL

09-16-304-012-1265, UNIT 56P
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09-16-304-012-1268, UNIT 59P
09-16-304-012-1269, UNIT 60P
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09-16-304-012-1272, UNIT 63P
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09-16-304-012-1288, UNIT 79P
09-16-304-012-1289, UNIT 80P
09-16-304-012-1292, UNIT 83P
09-16-304-012-1293, UNIT 84P
09-16-304-012-1296, UNIT 87P

B. Principal and interest on the Note secured by the Mortgage shall be payable as follows:

(1) Interest at the rate of 4.9% per annum amortized over a thirty (30) year term on the unpaid principal balance shall be paid monthly in advance to the holder for the first and second years of this loan.

(2) Interest at the rate of 5.9% per annum amortized over a twenty-eight (28) year term on the unpaid principal balance shall be paid monthly in advance in the third year of the loan.

(3) Interest at the rate of 8.5% per annum amortized over a twenty-seven (27) year term on the unpaid principal balance shall be paid monthly in advance in the fourth, fifth, sixth and seventh years of the loan.

(4) The balance of the principal shall be paid on or before the 15th day of March, 1994.

C.

(1) The monthly installments in the first and second years shall be Twelve Thousand Four Hundred Five and 60/100

($12,405.60) U.S. Dollars, payable on the 1st day of May, 1987.

(2) The monthly installments in the third year shall be Thirteen Thousand Seven Hundred Ninety-three and 04/100 ($13,793.04) U.S. Dollars, payable on the 1st day of May, 1989.

(3) The monthly installments in the fourth, fifth, sixth and seventh years shall be Seventeen Thousand Six Hundred Three and 56/100 ($17,603.56) U.S. Dollars, payable on the 1st day of May, 1990.

D. Mortgagor shall be entitled to a partial mortgage release upon the sale of a condominium unit upon payment of 100% of the net sales proceeds to Mortgagee. Net Sales Proceeds shall be defined as the gross sales price of the unit sold in an amount not less than Sixty-Six Thousand Five Hundred and no/100 ($66,500.00) U.S. Dollars per residential unit, less any usual and customary prorations given to a bona fide third-party purchaser including but not limited to Mortgagor's title charges, registration fees, state, county and City of DesPlaines transfer taxes, rents, security deposits, and real estate broker commissions, including commissions payable to an affiliate of Mortgagors in an amount not to exceed 7% on the first Fifty Thousand and no/100 ($50,000.00) U.S. Dollars and 6% on the balance of the Gross Sales Price in excess of Fifty Thousand and no/100 ($50,000.00) U.S. Dollars.

E. Mortgagor shall be entitled to cure any non-monetary default within thirty (30) days after the mailing of notice by Northwestern Savings and Loan Assocition to Mortgagor at the address of record with Northwestern Savings and Loan Association. Mortgagor shall be entitled to cure a monetary default by making payment within thirty (30) days after the due date for same.

IN WITNESS WHEREOF, this Rider entered into on the 12th day of March, 1987.

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, as Trustee as aforesaid

BY: _____

Its: 2ND VP

202 - 1406028
208 - 1357786
209 - 1357788
211 - 1357822
214 - 1406030
302 - 1406032
303 - 1406034
308 - 1406036
309 1357848
311 - 1357852
314 - 1406038
409 - 1357908
411 - 1357912
412 - 1406040
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701 - 1406058

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716 - 1406062
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803 - 1359101
808 - 1359109
809 - 1359131
3LL - 1406068
9LL - 1359173
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11LL - 1406072
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42LL - 1406084
45LL 1359305
52LL - 1406086

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57LL - 1359327
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59LL 1359339
60LL - 1406088
64LL - 1406090
68LL 1359367
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3UL - 1406092
19UL 1359427
22UL - 1406094
23UL 1359465
24UL - 1406096
25UL - 1406098
29UL - 1406100
31UL 1359493
32UL - 1406102
33UL - 1406104
31P - 1406108
43P - 1406110
44P - 1406112
45P 1359589
48P - 1406114
49P - 1406116
50P - 1406118
51P - 1406120
52P - 1406122

53P 1406124
55P - 1406126
56P 1359623
58P 1359627
59P - 1406128
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61P 1359647
62P - 1406132
63P - 1406134
64P - 1406136
65P 1359657
66P 1359655
67P 1359659
68P 1359663
69P 1359667
70P 1359685
72P - 1359689
73P - 1359693
75P 1359697
77P 1359701
79P 1359705
80P - 1359727
83P - 1359731
84P - 1406140
87P - 1359735

3599004

2.

NOTE IDENTIFIED

Mortgage

(Corporate Trustee Form)

Loan No. 28416-21

3599004

THIS INDENTURE WITNESSETH: That the undersigned AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO

a corporation organized and existing under the laws of the United States of America, not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to the undersigned in pursuance of a Trust Agreement dated February 2, 1987 and known as trust number 101243-03, hereinafter referred to as the Mortgagor, does hereby Mortgage and ~~Warrant~~ Convey to

NORTHWESTERN SAVINGS AND LOAN ASSOCIATION

a corporation organized and existing under the laws of the State of Illinois hereinafter referred to as the Mortgagee, the following real estate in the County of Cook in the State of Illinois, to wit:

SEE ATTACHED

70-94-587 DI

3599004

Together with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon or placed therein, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, airconditioning, water, light, power, refrigeration, ventilation or other services, and any other thing now or hereafter therein or thereon, the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and windows, floor coverings, screen doors, in-a-door beds, awnings, stoves and water heaters (all of which are intended to be and are hereby declared to be a part of said real estate whether physically attached thereto or not); and also together with all easements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee, whether now due or hereafter to become due as provided herein. The Mortgagee is hereby subrogated to the rights of all mortgagees, lienholders and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment, and with all the rights and privileges thereunto belonging, unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the homestead, exemption and valuation laws of any state, which said rights and benefits said Mortgagor does hereby release and waive.

TO SECURE

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of Two Million Three Hundred Thirty-seven Thousand Four Hundred Seventy-five and no/100---------- Dollars ($ 2,337,475.00), which Note, together with interest thereon as therein provided, is payable in monthly installments as provided for in the attached Rider, which payments are to be applied, first, to interest, and the balance to principal, until said indebtedness is paid in full.

(2) any advances made by the Mortgagee to the Mortgagor, or its successor in title, for any purpose, at any time before the release and cancellation of this Mortgage, but at no time shall this Mortgage secure advances on account of said original Note together with such additional advances, in a sum in excess of Two Million Three Hundred Thirty-seven Thousand Four Hundred Seventy-five and no/100 Dollars ($ 2,337,475.00), provided that, nothing herein contained shall be considered as limiting the amounts that shall be secured hereby when advanced to protect the security or in accordance with covenants contained in the Mortgage.

(3) the performance of all of the covenants and obligations of the Mortgagor to the Mortgagee, as contained herein and in said Note.

THE MORTGAGOR COVENANTS:

A (1) To pay said indebtedness and the interest thereon as herein and in said note provided, or according to any agreement extending the time of payment thereof; (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, and sewer service charges against said property (including those heretofore due), and to furnish Mortgagee, upon request, duplicate receipts therefor; and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or hereafter upon said premises insured against damage by fire, and such other hazards as the Mortgagee may require to be insured against; and to provide public liability insurance and such other insurance as the Mortgagee may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the period of redemption, for the full insurable value thereof, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagee; such insurance policies shall remain with the Mortgagee during said period or periods, and contain the usual clause satisfactory to the Mortgagee making them payable to the Mortgagee; and in case of foreclosure sale payable to the owner of the certificate of sale, owner of any deficiency, any receiver or redemptioner, or any grantee in a deed pursuant to foreclosure; and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, all claims thereunder and to execute and deliver on behalf of the Mortgagor all necessary proofs of loss, receipts, vouchers, releases and acquittances required to be signed by the insurance companies, and the Mortgagor agrees to sign, upon demand, all receipts, vouchers and releases required of him to be signed by the Mortgagee for such purpose; and the Mortgagee is authorized to apply the proceeds of any insurance claim to the restoration of the property or upon the indebtedness hereby secured in its discretion, but monthly payments shall continue until said indebtedness is paid in full; (4) Immediately after destruction or damage, to commence and promptly complete the rebuilding or restoration of buildings and improvements now or hereafter on said premises, unless Mortgagee elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage; (5) To keep said premises in good condition and repair, without waste, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof; (6) Not to make, suffer or permit any unlawful use of or any nuisance to exist on said property nor to diminish nor impair its value by any act of omission to act; (7) To comply with all requirements of law with respect to mortgaged premises and the use thereof; (8) Not to make, suffer or permit, without the written permission of the Mortgagee being first had and obtained, (a) any use of the property for any purpose other than that for which it is now used, (b) any alterations of the improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said property, (c) any purchase on conditional sale, lease or agreement under which title is reserved in the vendor, of any apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said property; (8) To complete within a reasonable time any buildings or improvements now or at any time in process of erection upon the premises.

B In order to provide for the payment of taxes, assessments, insurance premiums, and other annual charges upon the property securing this indebtedness, and other insurance required or accepted, the undersigned promises to pay to the Mortgagee a pro rata portion of the current year taxes upon the disbursement of the loan and to pay monthly to the Mortgagee, in addition to the above payments, a sum estimated to be equivalent to one-twelfth of such items, which payments may, at the option of the Mortgagee, (a) be held by it and commingled with other such funds or its own funds for the payment of such items; (b) be carried in a savings account and withdrawn by it to pay such items; or (c) be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagee advances upon this obligation sums sufficient to pay said items as the same accrue and become payable. If the amount estimated to be sufficient to pay said items is not sufficient, the undersigned promises to pay the difference upon demand. If such sums are held or carried in a savings account or escrow account, the same are hereby pledged to further secure this indebtedness. The Mortgagee is authorized to pay said items as charged or billed without further inquiry.

C This mortgage contract provides for additional advances which may be made at the option of the Mortgagee and secured by this mortgage, and it is agreed that in the event of such advances the amount thereof may be added to the mortgage debt and shall increase the unpaid balance of the note hereby secured by the amount of such advance and shall be a part of said note indebtedness under all of the terms of said note and this contract as fully as if a new such note and contract were executed and delivered. An Additional Advance Agreement may be given and accepted for such advance and provision may be made for different monthly payments and a different interest rate and other express modifications of the contract, but in all other respects this contract shall remain in full force and effect as to said indebtedness, including all advances.

D That in case of failure to perform any of the covenants herein, Mortgagee may do on Mortgagor's behalf everything so covenanted; that said Mortgagee may also do any act it may deem necessary to protect the lien hereof; that Mortgagor will repay upon demand any moneys paid or disbursed by Mortgagee for any of the above purposes and such moneys together with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness secured by this mortgage with the same priority as the original indebtedness and may be included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises if not otherwise paid; that it shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance or claim in advancing moneys as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any moneys for any purpose nor to do any act hereunder; and the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder;

E That it is the intent hereof to secure payment of said note and obligation whether the entire amount shall have been advanced to the Mortgagor at the date hereof, or at a later date, and to secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage contract;

F That if all or any part of the property or any interest therein is sold or transferred by Mortgagor* without the prior written consent of Mortgagee, excluding (a) the creation of a lien or encumbrance subordinate 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, Mortgagee may, at Mortgagee's option, declare without notice all of the sums secured by this mortgage to be immediately due and payable.

*or the beneficial interest in the trust be assigned.

3387 Dewlpmtn affects 108 units On 108 offs (listed)

Mortgagee shall have waived such option to accelerate if, prior to the sale or transfer, Mortgagee and the person to whom the property is sold or transferred reach agreement in writing that the credit of such person is satisfactory to Mortgagee and that the interest payable on the sums secured by this mortgage shall be at such rate as Mortgagee shall request. If Mortgagor's successor or has executed a written assumption agreement accepted in writing by Mortgagee, Mortgagee shall release Mortgagor from all obligations under this mortgage and the note securing it.

Subject to the terms of this paragraph, nothing in this mortgage contract shall prevent Mortgagee from dealing with any successor in interest of the Mortgagor in the same manner as with the Mortgagor, and said dealings may include forbearing to sue or extending the time for payment of the debt secured hereby, but said dealings shall not discharge or in any way affect the liability of the Mortgagor hereunder or the debt hereby secured.

G That time is of the essence hereof and if default be made in performance of any covenant herein contained or in making any payment under said note or obligation or any extension or renewal thereof, or if proceedings be instituted to enforce any other lien or charge upon any of said property, or upon the filing of a proceeding in bankruptcy by or against the Mortgagor, or if the Mortgagor shall make an assignment for the benefit of his creditors or if his property be placed under control of or in custody of any court, or if the Mortgagor abandon any of said property, or in the event of the filing of a suit to condemn all or a part of the said property, then and in any of said events, the Mortgagee is hereby authorized and empowered, at its option and without affecting the lien hereby created or the priority of said lien or any right of the Mortgagee hereinunder, to declare without notice, all sums secured hereby immediately due and payable, whether or not such default be remedied by Mortgagor, and apply toward the payment of said mortgage indebtedness any indebtedness of the Mortgagee to the Mortgagor, and said Mortgagee may also immediately proceed to foreclose this mortgage, and in any foreclosure a sale may be made of the premises en masse without offering the several parts separately:

H That the Mortgagee may employ counsel for advice or other legal service at the Mortgagee's discretion in connection with any dispute as to the debt hereby secured or the lien of this instrument, or any litigation to which the Mortgagee may be made a party on account of this lien or which may affect the title to the property securing the indebtedness hereby secured or which may affect said debt or lien and any reasonable attorney's fees so incurred shall be added to and be a part of the debt hereby secured. Any costs and expenses reasonably incurred in the foreclosure of this mortgage and sale of the property securing the same and in connection with any other dispute or litigation affecting said debt or lien, including reasonably estimated amounts to conclude the transaction, shall be added to and be a part of the debt hereby secured. All such amounts shall be payable by the Mortgagor to the Mortgagee on demand, and if not paid shall be included in any decree or judgment as a part of said mortgage debt and shall include interest at the highest contract rate, or if no such contract rate then at the legal rate. In the event of a foreclosure sale of said premises there shall first be paid out of the proceeds thereof all of the aforesaid amounts, then the entire indebtedness whether due and payable by the terms hereof or not and the interest due thereon up to the time of such sale, and the overplus, if any, shall be paid to the Mortgagor, and the purchaser shall not be obliged to see to the application of the purchase money.

I In case the mortgaged property, or any part thereof, shall be taken by condemnation, the Mortgagee is hereby empowered to collect and receive all compensation which may be paid for any property taken or for damages to any property not taken and all condemnation compensation so received shall be forthwith applied by the Mortgagee as it may elect, to the immediate reduction of the indebtedness secured hereby, or to the repair and restoration of any property so damaged, provided that any excess over the amount of the indebtedness shall be delivered to the Mortgagor or his assignee.

J All easements, rents, issues and profits of said premises are pledged, assigned and transferred to the Mortgagee, whether now due or hereafter to become due, under or by virtue of any lease or agreement for the use or occupancy of said property, or any part thereof, whether said lease or agreement is written or verbal, and it is the intention hereof (a) to pledge said rents, issues and profits on a parity with said real estate and not secondarily and such pledge shall not be deemed merged in any foreclosure decree, and (b) to establish an absolute transfer and assignment to the Mortgagee of all such leases and agreements and all the avails thereunder, together with the right in case of default, either before or after foreclosure sale, to enter upon and take possession of, manage, maintain and operate said premises, or any part thereof, make leases for terms deemed advantageous to it, terminate or modify existing or future leases, collect said avails, rents, issues and profits, regardless of when earned, and use such measures whether legal or equitable as it may deem proper to enforce collection thereof, employ renting agents or other employees, alter or repair said premises, buy furnishings and equipment therefor when it deems necessary, purchase adequate fire and extended coverage and other forms of insurance as may be deemed advisable, and in general exercise all powers ordinarily incident to absolute ownership, advance or borrow money necessary for any purpose herein stated to secure which a lien is hereby created on the mortgaged premises and on the income therefrom which lien is prior to the lien of any other indebtedness hereby secured, and out of the income retain reasonable compensation for itself, pay insurance premiums, taxes and assessments, and all expenses of every kind, including attorney's fees, incurred in the exercise of the powers herein given, and from time to time apply any balance of income not, in its sole discretion, needed for the aforesaid purposes, first on the interest and then on the principal of the indebtedness hereby secured, before or after any decree of foreclosure, and on the deficiency in the proceeds of sale, if any, whether there be a decree in personam therefor or not. Whenever all of the indebtedness secured hereby is paid and the Mortgagee, in its sole discretion, feels that there is no substantial uncorrected default in performance of the Mortgagor's agreements herein, the Mortgagee, on satisfactory evidence thereof, shall relinquish possession and pay to Mortgagor any surplus income in its hands. The possession of Mortgagee may continue until all indebtedness secured hereby is paid in full or until the delivery of a Deed pursuant to a decree foreclosing the lien hereof, but if no deed be issued, then until the expiration of the statutory period during which it may be issued. Mortgagee shall, however, have the discretionary power at any time to refuse to take or to abandon possession of said premises without affecting the lien hereof. Mortgagee shall have all powers, if any, which it might have had without this paragraph. No suit shall be sustainable against Mortgagee based upon acts or omissions relating to the subject matter of this paragraph unless commenced within sixty days after Mortgagee's possession ceases.

K That upon the commencement of any foreclosure proceeding hereunder, the court in which such bill is filed may at any time, either before or after sale, and without notice to the Mortgagor, or any party claiming under him, and without regard to the solvency of the Mortgagor or the then value of said premises, or whether the same shall then be occupied by the owner of the equity of redemption as a homestead, appoint a receiver with power to manage and rent and to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and the statutory period of redemption, and such rents, issues and profits, when collected, may be applied before as well as after the Master's sale, towards the payment of the indebtedness, costs, taxes, insurance or other items necessary for the protection and preservation of the property, including the expenses of such receivership, or on any deficiency decree whether there be a decree therefor in personam or not, and if a receiver shall be appointed he shall remain in possession until the expiration of the full period allowed by statute for redemption, whether there be redemption or not, and until the issuance of deed in case of sale, but if no deed be issued, until the expiration of the statutory period during which it may be issued and no lease of said premises shall be nullified by the appointment or entry in possession of a receiver but he may elect to terminate any lease junior to the lien hereof.

L That each right, power and remedy herein conferred upon the Mortgagee is cumulative of every other right or remedy of the Mortgagee, whether herein or by law conferred, and may be enforced concurrently therewith; that no waiver by the Mortgagee of performance of any covenant herein or in said obligation contained shall thereafter in any manner affect the right of Mortgagee to require or enforce performance of the same or any other of said covenants; that wherever the context hereof requires, the masculine gender, as used herein, shall include the feminine and the neuter and the singular number, as used herein, shall include the plural; that all rights and obligations under this mortgage shall extend to and be binding upon the respective heirs, executors, administrators, successors and assigns of the Mortgagor, and the successors and assigns of the Mortgagee; and that the powers herein mentioned may be exercised as often as occasion therefor arises.

M The corporate Trustee named herein being duly authorized to do so by the trust instrument or by any persons having a power of direction over the Trustee does hereby waive any and all rights of redemption from sale under any order or decree foreclosing this mortgage, unless this mortgage, at the time of the execution hereof, covers any land which is improved with a dwelling for not more than four families or is given to secure a loan to be used, in whole or in part, to finance the construction of a dwelling for not more than four families or is used or intended to be used for agricultural purposes.

N The right is hereby reserved by the Mortgagee to make partial release or releases of the mortgaged premises hereunder without notice to, or the consent, approval or agreement of other parties in interest, including junior lienors, which partial release or releases shall not impair in any manner the validity of or priority of this mortgage on the mortgaged premises remaining, nor release any guarantor, co signer, surety or endorser from personal liability for the indebtedness hereby secured.

O This mortgage is executed by the undersigned not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said undersigned hereby warrants that it possesses full power and authority to execute this instrument) and it is expressly understood and agreed that nothing herein or in said note contained shall be construed as creating any liability on the said undersigned, either individually or as Trustee aforesaid, personally to pay the said note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by the Mortgagee and by every person now or hereafter claiming any right or security hereunder, and that so far as the undersigned, either individually or as Trustee aforesaid, its successors, personally are concerned, the legal holder or holders of said note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor, co signer, surety, or endorser, if any.

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Trustee as aforesaid, has caused these presents to be signed by its Second Vice President, and its corporate seal to be hereunto affixed and attested by its ASSISTANT Secretary, this 12th day of March, A.D., 1987.

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO
As Trustee as aforesaid and not personally

ATTEST: ASSISTANT Secretary

BY P. Johansen Second Vice President

STATE OF ILLINOIS
COUNTY OF COOK } ss.

I, the undersigned KULA DAVIDSON, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT P. JOHANSEN personally known to me to be the Second Vice President of AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO a corporation, and I. Michael Whelan personally known to me to be the ASSISTANT Secretary of said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such officers they signed and delivered the said instrument as such officers of said corporation and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority, given by the Board of Directors of said corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 12th day of March, A.D. 1987

Kula Davidson
Notary Public

THIS INSTRUMENT WAS PREPARED BY:
Martin S. Korey, Esq., Stone, Pogrund, Korey & Spagat
221 N. LaSalle St., Suite 2800, Chicago, IL 60601
(312) 782-3636

RECORDER BOX 25

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