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AFFIDAVIT

RE: 12601 Southwest Highway
Palos Park, Il.
(Anthony F. Piet)

Order No. 227543

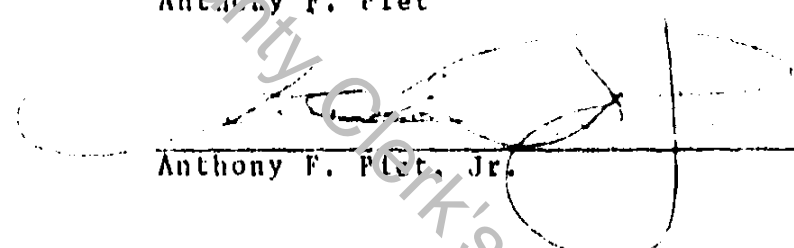
PIN #23-27-417-009

Please be advised that Anthony F. Piet, who acquired title thru a deed from Bremen Bank Trust #1-1952 filed 11/20/84 as Doc. #LK34-06049. Is the same person, Anthony F. Piet, Jr., the Mortgagor as in the Mortgage dated 2/12/87, between Anthony F. Piet, Jr. and Sharon A. Piet, his wife and Heritage Pullman Bank and Trust Company in the amount of \$50,000.

I further state that I hold harmless the Registrar of Title of Cook County for any loss that may be incurred by reason of the above stated facts.



Anthony F. Piet



Anthony F. Piet, Jr.

State of Illinois
County of Cook

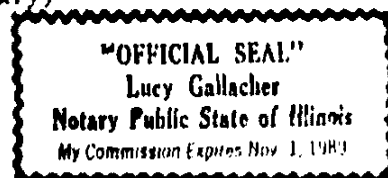
I the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that Anthony F. Piet, AKA, Anthony F. Piet, Jr., personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged to me that he signed and delivered said instrument as his own free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 15th day of April, 1987.

This instrument prepared by:
Heritage Pullman Bank
(L. Gallacher)
1000 E. 111th St., Chgo., Il.



(Notary)



RETURN TO BOX NO. 413

71066648

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Parcel 1: Lot 2 in Zimmerman's Subdivision, being a Resubdivision of Block 6 in Monson's and Company's Fourth Palos Park Subdivision, in the Southeast 1/4 of the Southeast 1/4 of Section 27, Township 37 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.

Parcel 2: Easement for the benefit of Parcel 1 as created by Instrument from Paul F. Petrickis and Doreen J. Petrickis, his wife to Anthony F. Piet and Sharon A. Piet, his wife dated May 17, 1985 and filed June 27, 1985 as Document LR 3444281 for Ingress and Egress over the land defined as follows:

The Southerly 20 feet of that part of Lot 1 falling in a 40 foot Ingress and Egress Easement, The Center Line of Which, being the Lot Line between Lots 1 and 2 and 135 feet in length as measured on the said Lot Line from its intersection with the easterly line of the Southwest Highway, in Zimmerman's Subdivision aforesaid.

Address: 12601 Southwest Highway Palos Park, Il. 60464

PIN #23-27-417-009 HCSB

Cook County Clerk's Office

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Further, Mortgagor does hereby pledge and assign to Mortgagee, all leases, written or verbal, rents, issues and profits of the Premises, including without limitation, all rents, issues, profits, revenues, royalties, bonuses, rights and benefits due, payable or accruing, and all deposits of money as advance rent or for security, under any and all present and future leases of the Premises, together with the right but not the obligation, to collect, receive, demand, sue for and recover the same when due or payable. Mortgagee by acceptance of this Mortgage agrees, as a personal covenant applicable to Mortgagor only, and not as a limitation or condition hereof and not available to anyone other than Mortgagor, that until a Default shall occur or an event shall occur, which under the terms hereof shall give to Mortgagee the right to foreclose this Mortgage, Mortgagor may collect, receive and enjoy such avails.

Further, Mortgagor does hereby expressly waive and release all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois.

Further, Mortgagor covenants and agrees as follows:

1. Mortgagor shall (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the Premises which may become damaged or be destroyed; (b) keep the Premises in good condition and repair, without waste, and, except for this Mortgage, free from any encumbrances, security interests, liens, mechanics' liens or claims for lien; (c) pay when due any indebtedness which may be secured by a lien or charge on the Premises which has a priority over this Mortgage, other than the Prior Mortgage (and, as to said Prior Mortgage, shall pay all installments promptly) and upon request exhibit satisfactory evidence of the discharge of such lien or charge to Mortgagee; (d) complete within a reasonable time any building or buildings now or at any time in process of construction upon the Premises; (e) comply with all requirements of all laws or municipal ordinances with respect to the Premises and the use of the Premises; (f) make no material alterations in the Premises, except as required by law or municipal ordinance, unless such alterations have been previously approved in writing by Mortgagee; (g) refrain from impairing or diminishing the value of the Premises.

2. Mortgagor shall pay, when due and before any penalty attaches, all general taxes, special taxes, special assessments, water taxes or charges, drainage taxes or charges, sewer service taxes or charges, and other taxes, assessments or charges against the Premises. Mortgagor shall, upon written request furnish to Mortgagee duplicate paid receipts for such taxes, assessments and charges. To prevent default hereunder Mortgagor shall pay in full under protest, in the manner provided by statute, any tax, assessment or charge which Mortgagor may desire to contest prior to such tax, assessment or charge becoming delinquent.

3. Upon the request of Mortgagee, Mortgagor shall deliver to Mortgagee all original leases of all or any portion of the Premises, together with assignments of such leases from Mortgagor to Mortgagee, which assignments shall be in form and substance satisfactory to Mortgagee; Mortgagor shall not, without Mortgagee's prior written consent, procure permit or accept any prepayment, discharge or compromise of any rent, or release any tenant from any obligation, at any time while the indebtedness secured hereby remains unpaid.

4. Any award of damages resulting from condemnation proceedings, exercise of the power of eminent domain, or the taking of the Premises for public use are hereby transferred, assigned and shall be paid to Mortgagee; and such awards or any part thereof may be applied by Mortgagee, after the payment of all of Mortgagee's expenses, including costs and attorneys' and paralegals' fees, to the reduction of the indebtedness secured hereby and Mortgagee is hereby authorized, on behalf and in the name of Mortgagor, to execute and deliver valid acquittances and to appeal from any such award.

5. No remedy or right of Mortgagee hereunder shall be exclusive. Each right or remedy of Mortgagee with respect to the liabilities, this Mortgage or the Premises shall be in addition to every other remedy or right now or hereafter existing at law or in equity. No delay by Mortgagee in exercising, or omitting to exercise, any remedy or right accruing on Default shall impair any such remedy or right, or shall be construed to be a waiver of any such Default, or acquiescence therein, or shall affect any subsequent Default of the same or a different nature. Every such remedy or right may be exercised concurrently or independently, and when and as often as may be deemed expedient by Mortgagee.

6. Mortgagor shall keep the Premises and all buildings and improvements now or hereafter situated on the Premises insured against loss or damage by fire, lightning, windstorm, vandalism and malicious damage and such other hazards as may from time to time be designated by Mortgagee and the Prior Mortgagee. Mortgagor shall keep all buildings and improvements now or hereafter situated on the Premises insured against loss or damage by flood, if the Premises is located in a flood hazard zone. Each insurance policy shall be for an amount sufficient to pay in full the cost of replacing or repairing the buildings and improvements on the Premises and, in no event, not less than the principal amount of the Note and the Prior Mortgage. Mortgagor shall obtain liability insurance with respect to the Premises in an amount which is acceptable to Mortgagee and the Prior Mortgagee. All policies shall be issued by companies satisfactory to Mortgagee. Each insurance policy shall be payable, in case of loss or damage, to Mortgagee and the Prior Mortgagee. Each insurance policy shall contain a Mortgagee's loss payable clause or endorsement in form and substance satisfactory to Mortgagee. Mortgagor shall deliver all insurance policies, including additional and renewal policies, to Mortgagee and the Prior Mortgagee. In case of insurance about to expire, Mortgagor shall deliver to Mortgagee and the Prior Mortgagee renewal policies not less than ten days prior to the respective dates of expiration. Each

3803550

HERITAGE PULLMAN BANK AND TRUST COMPANY
REVOLVING CREDIT MORTGAGE

NOTE IDENTIFIED

THIS MORTGAGE is dated as of February 12, 19 87 and is between
ANTHONY F. PIET, JR. AND SHARON A. PIET, HIS WIFE ("Mortgagor")
and HERITAGE PULLMAN BANK & TRUST COMPANY ("Mortgagee") 1000 E. 111th Street,
Chicago, Illinois 60628.

WITNESSETH

Mortgagor has executed a Revolving Credit Note (the "Note") dated the same date as this Mortgage payable to the order of Mortgagee, in the principal amount of FIFTY THOUSAND AND NO/100----- (\$50,000.00)----- Dollars (the "Line of Credit"). Interest on aggregate unpaid principal balance on the Note shall be due and payable monthly beginning March 1, 19 87 and continuing on the same day of each month thereafter, and the entire unpaid balance of principal and interest shall be due and payable on JUNE 19 92. Interest on the Note shall be calculated on the daily unpaid principal balance of the Note for the period from the date of this Mortgage through December 31, 1987 at the interest rate equal to Seven and Nine-tenths (7.9%) percent per annum and for the period from January 1, 1988 to the Maturity (defined below) of the Note at the interest rate equal to One and One-half (1.5%) percent per annum in excess of the Variable Rate Index (defined below). Interest after Default (defined below) or maturity of the Note, whether by acceleration or otherwise, shall be calculated at the per annum interest rate equal to Three and One-half (3.5%) percent per annum in excess of the Variable Rate Index. Mortgagor has the right to prepay all or any part of the aggregate unpaid principal balance of the Note at any time, without penalty, provided, however, that only minimum prepayments of principal of \$250.00 will be accepted by the Mortgagee.

To secure payment of the indebtedness evidenced by the Note and the Liabilities (defined below), including any and all renewals and extensions of the Note, Mortgagor does by these presents CONVEY, WARRANT and MORTGAGE unto Mortgagee, all of Mortgagor's estate, right, title and interest in the real estate situated, lying and being in the County of Cook, and State of Illinois, legally described as follows:

which is referred to herein as the "Premises", together with all improvements, buildings, tenements, hereditaments, appurtenances, gas, oil, minerals, easements located in, on, over or under the Premises, and all types and kinds of furniture, fixtures, apparatus, machinery and equipment, including without limitation, all of the foregoing used to supply heat, gas, air conditioning, water, light, power, refrigeration or ventilation (whether single units or centrally controlled) and all screens, window shades, storm doors and windows, floor coverings, awnings, stoves and water heaters, whether now on or in the Premises or hereafter erected, installed or placed on or in the Premises, and whether or not physically attached to the Premises. The foregoing items are and shall be deemed a part of the Premises and a portion of the security for the Liabilities.

Mortgagor covenants that Mortgagor is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the premises, that the premises is unencumbered, except the prior mortgage, if any, herein after referred to "Prior Mortgage", and that Mortgagor will warrant and defend generally the title to the premises against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Mortgagee's interest in the Property acceptable to Mortgagee in its reasonable discretion.

The Note evidences a "revolving credit" as defined in Illinois Revised Statutes Chapter 17, Para. 8405 and as otherwise amended. The lien of this Mortgage secures payment of any existing indebtedness and future advances made pursuant to the Note, to the same extent as if such future advances were made on the date of the execution of this Mortgage, without regard to whether or not there is any advance made at the time this Mortgage is executed and without regard to whether or not there is any indebtedness outstanding at the time any advance is made.

This document prepared by Heritage Pullman Bank
(L. Gallacher)
1000 E. 111th St.
Chgo., Il. 60628

7106648-0
PH

SM

3357260
FROM 0771/120454

DESCRIPTION HEREIN LOT 2

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APR 13 1987

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insurance policy shall not be cancelled by the insurance company without at least 30 days' prior written notice to Mortgagee and the Prior Mortgagee.

7. Upon Default by Mortgagor hereunder, Mortgagee may, but need not, make any payment or perform any act required of Mortgagor hereunder in any form and manner deemed expedient by Mortgagee, and Mortgagee may, but need not, make full or partial payments of principal or interest on any encumbrances, liens or security interests affecting the Premises and Mortgagee may purchase, discharge, compromise or settle any tax lien or other lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting the Premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' and paralegals' fees, and any other funds advanced by Mortgagee to protect the Premises or the lien hereof, plus reasonable compensation to Mortgagee for such matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at a per annum rate equivalent to the post maturity rate set forth in the Note. Inaction of Mortgagee shall never be considered as a waiver of any right accruing to Mortgagee on account of any Default hereunder on the part of Mortgagor.

8. If the Mortgagee makes any payment authorized by this Mortgage relating to taxes, assessments, charges, liens, security interests or encumbrances, Mortgagee may do so according to any bill, statement or estimate received from the appropriate party claiming such funds without inquiry into the accuracy or validity of such bill, statement or estimate or into the validity of the lien, encumbrance, security interest, tax, assessment, sale, forfeiture, tax lien or title or claim thereof.

9. Upon Default, at the sole option of Mortgagee, the Note and/or any other Liabilities shall become immediately due and payable and Mortgagor shall pay all expenses of Mortgagee including attorneys' and paralegals' fees and expenses incurred in connection with this mortgage and all expenses incurred in the enforcement of Mortgagee's rights in the Premises and other costs incurred in connection with the disposition of the Premises. The term "Default" when used in this Mortgage, has the same meaning as defined in the Note and includes the failure of the Mortgagor to completely cure any cause for Default and to deliver to the Mortgagee written notice of the complete cure of the Cause for Default within ten (10) days after the Mortgagee mails written notice to the Mortgagor that a Cause for Default has occurred and is existing. Default under the Note shall be Default under this Mortgage. The term "Cause for Default" as used in this paragraph means any one or more of the events, conditions or acts defined as a "Cause for Default" in the Note, including but not limited to the failure of Mortgagor to pay the Note or Liabilities in accordance with their terms or failure of the Mortgagor to comply with or to perform in accordance with the terms of the Prior Mortgage or failure of the Mortgagor to comply with or to perform in accordance with any representation, warranty, term, provision, condition, covenant or agreement contained in this Mortgage, the Note or any instrument, agreement or writing securing any Liabilities.

10. Notwithstanding any other provisions of this Mortgage, no sale, lease, mortgage, trust deed, grant by Mortgagor or its grantees or assigns or an encumbrance of any kind, conveyance, transfer of occupancy or possession, contract to sell, or transfer of the Premises, or any part thereof, or sale or transfer of ownership of any beneficial interest or power of direction in a land trust which holds title to the Premises, shall be made without the prior written consent of Mortgagee.

11. "Liabilities" means any and all liabilities, obligations and indebtedness of Mortgagor or any other maker of the Note to Mortgagee for payment of any and all amounts due under the Note or this Mortgage, whether heretofore, now owing or hereafter arising or owing, due or payable, howsoever created, arising or evidenced hereunder or under the Note, whether direct or indirect, absolute or contingent, primary or secondary, joint or several, whether existing or arising, together with attorneys' and paralegals' fees relating to the Mortgagee's rights, remedies and security interests hereunder, including advising the Mortgagee or drafting any documents for the Mortgagee at any time. Notwithstanding the foregoing or any provisions of the Note, the Liabilities secured by this Mortgage shall not exceed the principal amount of the Note, plus interest thereon, and any disbursements made for the payment of taxes, special assessments, or insurance on the property subject to this Mortgage, with interest on such disbursements, and if permitted by law, disbursements made by Mortgagee which are authorized hereunder and attorneys' fees, costs and expenses relating to the enforcement or attempted enforcement of the Note and this Mortgage, plus interest as provided herein.

12. "Variable Rate Index" means that interest rate, or the highest rate if more than one published, known as the "Prime Rate" as reported in the Money Market Rate section of the Midwest edition of The Wall Street Journal. The Variable Rate Index will fluctuate hereunder from time to time and the effective date of any change in the Variable Rate Index shall be the day of such change in the "Prime Rate" as reported in The Wall Street Journal, with or without notice to the undersigned. Any change in the Variable Rate Index will be applicable to all the outstanding indebtedness hereunder whether from any part or future principal advances hereunder. In the event The Wall Street Journal discontinues publishing the "Prime Rate", the Mortgagee will choose a new index and will give notice to the undersigned of its choice.

13. When the indebtedness secured hereby shall become due whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien of this Mortgage. In any suit to foreclose the lien of this Mortgage, there shall be allowed and included as additional indebtedness in the judgment of foreclosure all expenditures and expenses which may be paid or incurred by

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or on behalf of Mortgagee for attorneys' and paralegals' fees, appraisers' fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs of procuring all abstracts of title, title searches and examinations, title insurance policies, Torrens certificates, tax and lien searches, and similar data and assurances with respect to title as Mortgagee may deem to be reasonably necessary either to prosecute the foreclosure suit or to evidence to bidders at any foreclosure sale. All of the foregoing items, which may be expended after entry of the foreclosure judgment, may be estimated by Mortgagee. All expenditures and expenses mentioned in this paragraph, when incurred or paid by Mortgagee shall become additional indebtedness secured hereby and shall be immediately due and payable, with interest thereon at a rate equivalent to the post maturity interest rate set forth in the Note. This paragraph shall also apply to any expenditures or expenses incurred or paid by Mortgagee or on behalf of Mortgagee in connection with (a) any proceeding, including without limitation, probate and bankruptcy proceedings, to which Mortgagee shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any indebtedness secured hereby; or (b) any preparation for the commencement of any suit for the foreclosure of this Mortgage after accrual of the right to foreclose whether or not actually commenced or preparation for the commencement of any suit to collect upon or enforce the provisions of the Note or any instrument which secures the Note after Default, whether or not actually commenced; or (c) any preparation for the defense of any threatened suit or proceeding which might affect the Premises or the security hereof, whether or not actually commenced.

15. Upon, or at any time after the filing of a complaint to foreclose this Mortgage, the court in which such suit is filed may appoint a receiver of the Premises. The receiver's appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagor at the time of application for the receiver and without regard to the then value of the Premises or whether the Premises shall be then occupied as a homestead or not. Mortgagee may be appointed as the receiver. Such receiver shall have power to collect the rents, issues and profits of the Premises during the pendency of the foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, if any, whether there be redemption or not, as well as during any further times when Mortgagor, except for the intervention of the receiver, would be entitled to collect the rents, issues and profits. Such receiver shall also have all other powers which may be necessary or are usual for the protection, possession, control, management and operation of the Premises. The court in which the foreclosure suit is filed may from time to time authorize the receiver to apply the net income in the receiver's hands in payment in whole or in part of the indebtedness secured hereby, or secured by any judgment foreclosing this Mortgage, or any tax, special assessment or other lien or encumbrance which may be or become superior to the lien hereof or of the judgment, and the deficiency judgment against Mortgagor or any guarantor of the Note in case of a foreclosure sale and deficiency.

16. No action for the enforcement of the lien or of any provision of this mortgage shall be subject to any defense which would not be good and available to the party interposing the same in an action at law upon the Note.

17. Mortgagee shall have the right to inspect the Premises at all reasonable times and access thereto shall be permitted for that purpose.

18. Mortgagee agrees to release the lien of this Mortgage and pay all expenses, including recording fees and otherwise, to release the lien of this Mortgage, if the Mortgagor renders payment in full of all liabilities secured by this Mortgage. Mortgagor shall however pay a release fee of \$25.00 to Mortgagee.

19. This Mortgage and all provisions hereof, shall extend to and be binding upon Mortgagor and all persons or parties claiming by, under or through Mortgage. The word "Mortgagor" when used herein shall also include all persons or parties liable for the payment of the indebtedness secured hereby or any part thereof, whether or not such persons or parties shall have executed the Note or this Mortgage. Each Mortgagor shall be jointly and severally obligated hereunder. The singular shall include the plural, the plural shall mean the singular and the use of any gender shall be applicable to all genders. The word "Mortgagee" includes the successors and assigns of Mortgagee.

20. In the event the Mortgagor is a trustee under a trust deed, then this Mortgage is executed by the undersigned, not personally, but as trustee in the exercise of the power and authority conferred upon and vested in it as a trustee, and insofar as the trustee is concerned, is payable only out of the trust estate which in part is securing the payment hereof, and through enforcement of the provisions of the Note and any other collateral or guaranty from time to time securing payment hereof; no personal liability shall be asserted or be enforceable against the undersigned, a trustee, because of in respect of this Mortgage or the making, issue or transfer thereof, all such personal liability of the trustee, if any, being expressly waived in any manner.

21. Mortgagor shall be furnished a conformed copy of the Note and this Mortgage at the time of execution or after recordation thereof. Mortgagor affirms that the undersigned has reviewed and understands the terms and provisions of the Note and this Mortgage.


22. Mortgagor hereby waives all rights of homestead exemption in the Premises.

23. This Mortgage has been made, executed and delivered to Mortgagee in Chicago, Illinois and shall be construed in accordance with the laws of the State of Illinois. Wherever possible, each provision of this Mortgage shall

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be interpreted in such manner as to be effective and valid under applicable law. If any provisions of this Mortgage are prohibited by or determined to be invalid under applicable law, such provisions shall be ineffective to the extent of such prohibitions or invalidity, without invalidating the remainder of such provisions or the remaining provisions of this mortgage.

WITNESS THE HAND and seal of Mortgagor the day and year set forth above.



Anthony F. Piet, Jr.
Sharon A. Piet

STATE OF ILLINOIS

COUNTY OF Cook

I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that Anthony F. Piet, Jr. and Sharon A. Piet, his wife personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged to me that said instrument was signed and delivered as own free and voluntary act, for the uses and purposes therein set forth.

19 87 GIVEN under my hand and Notarial Seal this 30th day of March.


NOTARY PUBLIC
OFFICIAL SEAL
Lucy Galbraith
Notary Public State of Illinois
My Commission Expires Nov. 1, 1992

My Commission Expires:

STATE OF ILLINOIS

COUNTY OF _____

For Information Purposes:

Prior Mortgage in favor of: _____
Recorded on _____, 19____
as Document No.: _____
Original Debt: \$ _____
Present Debt: \$ _____

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1/12
BY DUPLICATE

3609850

Property of Cook County Clerk's Office

3609850
3609850

Deed
Adm
Mortg

11/20/85

CHICAGO TITLE INS.
G#

71-06-0496

Parcel 1: Lot 2 in Zimmerman's Subdivision, being a Resubdivision of Block 6 in Monson's and Company's Fourth Palos Park Subdivision, in the Southeast 1/4 of the Southeast 1/4 of Section 27, Township 37 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois. Also:

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