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EXHIBIT A

LEGAL DESCRIPTION FOR MORTGAGE DATED SEPTEMBER 28, 1989
IN THE AMOUNT OF \$ *25,000.00*, EXECUTED BY
JAMES A. LUXEM and MARY M. LUXEM his wife
PIN: 05-21-320-003
COMMONLY KNOWN AS: 470 SUNSET ROAD, WINNETKA, IL 60093

ALL OF LOT 1 AND THE EAST 15 FEET OF LOT 2 IN MC KINNEY'S SUBDIVISION OF BLOCK 24 IN GARLAND'S ADDITION TO WINNETKA, A SUBDIVISION OF THE NORTH 120 ACRES OF THE SOUTHWEST 1/4 OF SECTION 21, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

3849119

NR 51213126 N/A

NOTE IDENTIFIED

3849418

First Illinois "Home Equity" Mortgage

THIS MORTGAGE is made this 28th day of September, 1989, by the undersigned ("Borrower") in favor of First Illinois Bank of Wilmette ("Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of *TWENTY FIVE THOUSAND AND NO/100* Dollars (\$ *25,000.00*) which indebtedness is evidenced by Borrower's "Home Equity" Line of Credit Mortgage Note dated September 28, 1989 ("Note") providing for monthly installments of interest, with the balance of the indebtedness, if not sooner paid, due and payable on the last business day of the sixtieth (60th) full calendar month following the date of this Mortgage;

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note (which at inception is in excess of \$5,000.00), with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this mortgage, and the performance of the covenants and agreements of Borrower herein contained, and in the Loan Agreement of even date between Lender and Borrower or its beneficiary, if applicable ("Agreement"), which terms and provisions are incorporated herein, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 18 hereof ("Future Advances"), Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of Cook, State of Illinois legally described on Exhibit "A" attached hereto, which has the address of 470 Sunset Rd., Winnetka, IL 60093 ("Property Address");

TOGETHER with all improvements now or hereafter erected on the property, and all easements, right, appurtenances, tenements, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, 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 are herein referred to as the "Property."

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, except the prior mortgage, if any, hereinafter referred to ("Prior Mortgage"), and that Borrower will defend generally the title to the Property 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 Lender's interest in the Property acceptable to Lender in its reasonable discretion.

UNIFORM COVENANTS. Borrower covenants and agrees in favor of Lender as follows:

- 1. Payment of Principal and Interest.** Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, all additional expenses and advances herein or therein provided, and late charges as provided in the Note, Agreement and the principal of and interest on any Future Advances secured by this Mortgage.
- 2. Charges; Liens.** Borrower shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage. Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage other than the Prior Mortgage (and as to said Prior Mortgage shall pay all installments promptly); provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property of any part thereof.
- 3. Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term 'extended coverage' and such other hazards as Lender may require and in such amounts and for such periods as Lender may require; provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage and the Prior Mortgage.

Instrument Prepared by:
and to be returned to:

Claudia D. Vopal
First Illinois Bank of Wilmette
1200 Central Avenue
Wilmette, IL 60091
05-21-89-003

Real Estate Tax I.D. No(s):

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Upon acceleration under paragraph 13 hereof or abandonment of the Property, and at any time prior to the expiration of any period of redemption following judicial sale, Lender, in person, by agent or by judicially appointed receiver, shall be entitled 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 Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received.

- 18. **Future Advances.** Upon request of Borrower (or Borrower's beneficiary, if applicable), Lender, at Lender's option prior to release of this Mortgage, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that the said notes are secured hereby and all such advances shall be secured by the priority of this mortgage. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed twice the original amount of the Note.
- 19. **Release.** Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage and if required by law shall pay all applicable expenses including recording fees relative thereto. Borrower shall, however, pay a release fee to Lender in an amount specified in the Loan Agreement of even date executed by Borrower (or its beneficiary, if applicable).
- 20. **Waiver of Homestead.** Borrower hereby waives all right of homestead exemption in the Property.
- 21. **Exculpatory.** In the event the Borrower executing this Mortgage is an Illinois land trust, this Mortgage is executed by Borrower, not personally, but as Trustee aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee and the Borrower hereby warrants that it possesses full power and authority to execute this instrument and it is expressly understood and agreed that nothing contained herein or in the Note shall be construed as creating any liability on the Borrower personally to pay the Note or any interest, late charge or premium that may accrue thereon, or any indebtedness secured by this Mortgage, or to perform any covenant, either express or implied herein contained, all such liability, if any, being expressly waived by Lender and by every person now or hereafter claiming any right or security hereunder, and that so far as Borrower is personally concerned, the legal holder or holders of the Note and the owner or owners of any indebtedness secured hereby shall look solely to the Property hereby mortgaged, conveyed and assigned to any other security given at any time to secure the payment thereof.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

JAMES A. LUXEM and MARY M. LUXEM, his wife, as Joint Tenants.

BORROWER:

James A. Luxem
Mary M. Luxem

For Information Purposes:

Prior Mortgage in favor of: _____

Recorded on _____, 19____, as Document No.: _____

Original Debt: \$ _____ Present Debt: _____

State of ILLINOIS)

Country of COOK)

I, The Cook County Clerk, a Notary Public in and for said County, in the State aforesaid DO HEREBY CERTIFY that JAMES A. LUXEM and MARY M. LUXEM his wife

personally known to me to be the same person James A. Luxem and Mary M. Luxem whose names 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 notarial seal this 27 day of October, 1989

"OFFICIAL SEAL"
Claudia D. Vopal
Notary Public, State of Illinois
My Commission Expires 3/9/91

Notary Public

Commission Expires: 3-9-91

THE DUPLICATE

51273920
ESSEX COUNTY, MASSACHUSETTS
NOTARY PUBLIC
RECORDING DEPARTMENT
COUNTY OF ILLINOIS
CLERK'S OFFICE

1430-180

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8. **Borrower Not Released.** Extension of the time for payment or modification of the sums secured by this Mortgage granted by Lender to any successor 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.
9. **Forbearance by Lender Not a Waiver.** Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.
10. **Remedies Cumulative.** All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.
11. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.
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 mailing such notice by certified mail addressed to the address stated herein; (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender as provided herein; (c) any notice to Lender or to such other address as Lender may designate by notice to Borrower as provided herein, Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.
13. **Governing Law; Severability.** This Mortgage shall be governed by the law of the State of Illinois, including without limitation the provisions of Illinois Revised Statute Chapter 17, Sections 6405, 6406 and 6407, and 312.2, in the event that any provisions of this Mortgage or the Loan Agreement or Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage, the Note and Loan Agreement are declared to be severable.
14. **Borrower's Copy.** Borrower (or Borrower's attorney, if applicable) shall be furnished a confirmed copy of the Note and this Mortgage at the time of execution or after recording hereof.
15. **Transfer of the Property; Assumption.** If all or any part of the Property or an interest therein (including beneficial interest in the land trust, if applicable) is sold, assigned, transferred or further encumbered by Borrower or its beneficiary (including modification or amendment of the Prior Mortgage to increase the indebtedness thereby secured) without Lender's prior written consent, or the Property is no longer the principal residence of Borrower or its beneficiary, if applicable, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable.
16. **Acceleration; Remedies.** Upon Borrower's (or Borrower's beneficiary, if applicable) breach of any covenant or any covenant or agreement of Borrower in the Loan Agreement, Note or this Mortgage, including the covenants to pay when due any sums secured by this Mortgage or as set forth in the Note or Agreement, Lender prior to acceleration shall mail notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceedings and sale of the Property. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without demand and may foreclose this Mortgage by judicial proceedings. Lender shall be entitled to collect in such proceedings all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence and title reports.
17. **Assignment of Rights; Appointment of Receiver; Lender in Possession.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 16 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable, provided, however, that such rents are applicable to that portion of the Property not occupied by the principal residence of Borrower or its beneficiary, if applicable.

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The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid by Borrower making payment, when due, directly to the insurance carrier or the holder of the Prior Mortgage, if required.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and form acceptable to Lender. Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. 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.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damages, providing such restoration or repair is economically feasible, the security of the Mortgage is not thereby impaired, and the Borrower or its beneficiary, if applicable, intends to maintain the Property as the principal residence. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to 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, provided the Property shall continue as the principal residence of Borrower or its beneficiary, if applicable.

If the Property is acquired by Lender pursuant to the provisions hereof, all right, title and interest of Borrower in and to the Property shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such acquisition.

4. Preservations and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. 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 covenant creating or governing the condominium or planned unit development, (including by-laws and regulations of the condominium or planned unit development), and constituent documents.

5. Protection of Lender's Securities. 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, including, but not limited to, foreclosure of the Prior Mortgage, eminent domain, involuntary code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including but not limited to, disbursement of a reasonable attorney's fees and entry upon the Property to make repairs.

Any amounts disbursed by Lender pursuant to this paragraph, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note payment of interest unless such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph shall require Lender to incur any expense or take any action hereunder.

6. Inpavilion. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall attempt to give Borrower notice prior to any such inspection specifying reasonable cause therefore related to Lender's interest in the Property.

7. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender subject to the Prior Mortgage.

In the event of a total taking of the Property, subject to the rights of the Prior Mortgage, the proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Mortgage such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Mortgage immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the taking with the balance of the proceeds paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemner offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to sums secured by this Mortgage, provided Borrower or its beneficiary, if applicable, intends to reoccupy the Property as the principal residence.

Unless Borrower and Lender otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.