## MORTGAGE

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THIS MORTERGE is made thisTwenty-F-1rst'- Between the Mortgagor(s)EILLIE_RUFFIN	day of		19				
a corporation organized and existing under the laws of		r'') and the Mortgagee, censed to do business	CRAFTER CORPORATION;				
Whose address is 1252 West 127th Street, Calumet Park, Illinois 60643 (herein "Lender").							
WHEREAS; Borrower is indebted to Lender in the principal sum of U.s contract datedMAY151993 and extensions ar and interest, with the balance of indebtedness, if not sooner paid, due a	S. \$ _2,579.9  nd renewals thereof and payable on _J	4 which Ind (herein: "Note!"), provid u i y 15, 1998	ebtedness is evidenced by Borrower's ing for monthly installments of principal				
TO SECURE to Lender the repayment of the indebtedness evidence interest thereon, advanced in accordance herewith to protect the securification of Borrower herein contained, Borrower does hereby mortgage, grace of XIKKOYS. INDIANA	irity of this Mortga ant and convey to	ge; and the performan	ce of the covenants and agreements				

Lakeside Addition, Lot 3.

which has the address of: 3709 DAHLIA PLACE EAST CHICAGO, INDIANA (herein: "Property address") Parcel Index Number 130-633-3 F. F. C. I. A. I. 46312

TOGETHER with all the improvements now of fine after creater c be deemed to be and remain a part of the property covered by this Morgage; and all of the lorgeding stogether with said property (or the leasehold estate if m this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully selsed of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for ancumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1: Payment of Principal and Interest. Borrower shall promptly pay when due the principal and Indebledness evidenced by the Note and late charges as provided in the Note.

2. Funde for Taxes and Insurance. Subject to applicable law or a written waiver by Lender. Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in the Note is paid to not the line of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonable estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof:

Borrower shall not be obligated to make such payments of Funds to Lender to the extant that Sorrower pakes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lander.

It Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or State agency (including Lender if Lender is such an institution). Lender shall apply the funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Forrower interest on the funds and applicable law permits Lender to make such a change. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid; Lender shall not be required to pay Borrower any interest or earnings on the Funds shall be paid to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are piecipied as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, historiance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, shall apply, no later than immediately prior to the sale of the Property of its acquisition by Lender, any Funds held by Lender at the time of annication

If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessing to make up the delictency in one or more payments as Lender may require.

Upon quyement in full of all sums secured by this Mortgage, Lenders shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is soften whise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property of its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable faw provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amount payable to Lender by Borrower under paragraph 2 hereof, then to indress payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deede of Trust; Chergae; Liene. Borrower shall perform all of Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents. If any,

5. Mazard insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by lire, 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.

The Insurance carrier providing the insurance shall be chosen by Borrower subject to approvable by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof, subject to terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this live prompt notice to the insurance carrier of the property is abandoned by Borrower, of the Borrower had be chosen by Borrower subject to approve by Lender; provided, the na

require Lender to incur any expense or take any action hereunder.

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

9. 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 9: 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 eyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over

10. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortization 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. Any forbearance by lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or

original borrower and sorrower is successors in interest. Any forestance by fence in stancing any right or remedy.

11. Successors and Assigns Sound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof: All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Contract, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the contract or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Contract without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest. in the Property.

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 delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein. Any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided to the Mortgage shall be the Lews of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Contract conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein "costs", "expenses," and "attorneys" fees" include all sums to the extent not provible by applicable law or initiate herein.

14. Borrower's Copy, Borrower shall be furnished a conformed copy of the Contract and of this Mortgage at the time of execution or after recordation hereon.

15. Rehabilitation Loan Agreement, Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, Improvement, repair, or other loan agreement which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of the Property or a Beneficial interest in Borrower is all or any part of the Property or any interest in till sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent. Lender may, at its option, require immediate payment in full of all sums secured by

17. Acceleration. Except as provided in paragraph 16 hereot, upon Borrower's breach of any covenant or agreement of Borrower in this mortgage or the contract, including the covenants to pay when due any sum secured by this mortgage. Lender may accelerate all sums due by giving notice to Borrower as provided in paragraph 12 hereof and without further demand may foreclose this mortgage by judicial proceeding. Lender shall be entitled to collect at such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys fees and costs of documentary

mortgage by judicial proceeding. Lender shall be entitled to collect at such proceeding all expenses on forecosure, including, our normalization, reasonable allowing.

18. Assignment of Rents; Appointment of Receiver. As additional security hereunder. Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable:

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to either take possession or have a receiver appointed by a court 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 the receiver shall be applied first to payment of the costs of managements of the Property and collections of rents, including; but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

19. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

20. Walver of Homeeteed. Borrower hereby walves all right of homestead exemption in the Property.

***************************************	REQUESTS FOR NOT - AND FORECLOSURE MORTGAGES OR D	UNDER SUPERIOR		
Borrower and Lender request the holder of Notice to Lender, at Lender's address set forth foreclosure action.	any mortgage, deed of trust or on page one of this Mortgage	other encumbrance with a	lien which has priority ove superior encumbrance ar	r this Mortgage to give ad of any sale or other
IN WITNESS WHEREOF, Borrower has exe	cute This Wordspent is	the property	of	
	the Lake Court	TE RUFFIN THE		– Borrower
STATE OF ILLINOIS, COO	Count		ed for said county and state	, do hereby certify that
Lillie Ruffin to me to be the same person(s) whose name()	subscribed and delivered the said instrum			,,, <b>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</b>
Given under my hand and official seal, this		day of Jul	- Can	1993
My Commission expires Norman Page 19:04:534 Norman Public, s	MESSER VOIA	F MORTGAGE	Notary Public	
FOR VALUE RECEIVED, the annexed Mortg ————————————————————————————————————	Document Number	CORPORATION  curity Corporation withou	which is recorded in the can and the con at recourse upon the port	tract described therein
IN TESTIMONY WHEREOF, the said CRAF	TER CORPORATION: hath here	ounder caused its corporate	seal to be affixed and thes	presents to be stoned
Attest:	Pres. Secy.		Contract of the contract of th	CO Distriction
State of	ss.		i kili go ka	
County ofCOOK	)	, .		
I, the undersigned, a Notary Public in and subscribed to the foregoing instrument; are pers and THAT THEY appeared before me this day in authorized officers of said corporation and caus Directors of said Corporation as their free and Given under my hand and notarial seal, th	conally known to me to be duly a n person and severally acknow sed the corporate seal of said ( voluntary act and deed of said	authorized officers of the ledged that they signed an corporation to be affixed th I corporation for the uses :	d delivered the said instru ereto pursuant to authorit	ment in writing as duly given by the Board of
My Commission Explose  "OFFICIAL SEAL"  NOTATIVE PUBLIC, STATE OF	LUNOIS	Mac Times Park, Illinois	Messer 60843 Lite	Notary Public

HOMEOWNERS SECURITY CORP. P.O. LOX 225 LANSING, ILLINOIS 60/38