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 provided herein or loss to the contract and the given by cartified mail to Lender's address stated herein or loss to the her address as Lender may designate by notice to Borrower any covided herein. Any notice provided for in this Mortgage shall be desemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Coverating Law; Beverability. The state and local laws applicable to this Mortgage shall be the Lender's and the loss of the Addressed to 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 that the Nortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys" fees" include all sums to the extent not prohibited by applicable are or limited herein.

14. Borrower's Cogy. 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 use that the provision of the Property or any interest of the property or a Beneficial Interest in Sorrower in the Mortgage. It is contract and borrower is not a natural person by visition using the property or any interest in it is sold or transferred (or it a beneficial interest in Borrower.) It is or any part of the Property or any interest in it is sold or transferred (or it a beneficial Interest in Borrower in the property.

16. Transfer of the Property or a Beneficial Interest in Borrower. It a

KURARY PUBLIC, STATE OF HAMOIS

20. Walver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.
REQUESTS FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST
Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.
IN WITNESS WHEREOF, Borrower has engled his Mortgagent is the property of
the Lake County Recorder
MARTIN L. VALDEZBorrower
IRMA VALDEZ Valde Borrower
STATE OF ILLINOIS, COOK County ss:
I, Norman E. Messer , a Notary Public in and for said county and state, do hereby certify that
Martin Valdez and Irma Valdez personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that the value of the same person of the life and voluntary act, for the uses and purposes
therein set forth.
Given under my hand and official seal, this Fifth. Fifth day of June 19 93
My Commission expires: "OFFICIAL DEAL" Notary Public Notary Public
My Commission Expired 4-14-5465 NIMENT OF MORTGAGE
FOR VALUE RECEIVED, the annexed Mortgage to CRAFTER CORPORATION which is recorded in the office of the Recorder of
County, Illinois as Document Number and the contract described therein which it secures are hereby assigned and transferred to Home Owners Security Corporation without recourse upon the mortgage.
IN TESTIMONY WHEREOF, the said
By: Pres. Pres.
Allosi. Or 7 oggi
State of Illinois)
County of COOK)ss.
I, the undersigned, a Notary Public in and for said County in the State aforementioned, DO HEREBY CERTIFY THAT: the persons whose names are subscribed to the foregoing instrument, are personally known to me to be duly authorized officers of theCRAFTER CORPORATION
and THAT THEY appeared before me this day in person and severally acknowledged that they signed and delivered the said instrument in writing as duly
authorized 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 deed of said corporation for the uses and purposes therein set forth. Given under my hand and notarial seal, this day and year first above written.
My Constitution Explosificial SEALT NORMAN F. MESSER Notary Public

Charles of Calumet Park, Illinois 60643 HOMEOWNERS SECURITY CORP. P.O. BOX 225 LANSING, ILLINOIS 60438

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