12. Notice. Exent 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 making such notice by certified mail to Lender shall so diseased 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 therein or to such other address as Lender may designate by notice to Borrower any provided herein. Any notice provided for in this Mortgage shall be desemble to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws aprincible to this Mortgage shall be the Laws of the jurisdiction in which the Property is facated. The foregoing serience shall end in the applicability of Pederal taw to this Mortgage. In the event that any provision or clause of this Mortgage and the Address and Cartomate and the Notice are declared to be severable. As used herein: Costs: "expenses: and "attorneys less" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall suffill all of Borrower's conjugation and of this Mortgage and the Notice are declared to be severable. As used herein? Lender: Lander's pottom may require Borrower to execute and of this Mortgage.

15. Rehabilitation Loan Agreement, Borrower shall suffill all of Borrower's conjugations under any home rehabilitation, improvement, enter or other loan agreement which Borrower is not a natural person) whoul Lender's proton and deliver to Lender may all its ontion, require some and several to all a semicable property or a Beneficial Interest in Borrower. It all or any part of the Property or a Beneficial Interest in Borrower is sold or transferred and Borrower is not a natural person) whoul Lender's proton may all the property or any interest and without further once or demand o REQUESTS FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST nbrance with a lien which has priority over this Mortgage to give Borrower and Lender request the holder of any mortes Notice to Lender, at Lender's address set forth under the superior encumbrance and of any sale or other foreclosure action. IN WITNESS WHEREOF, Borrower has executed this Mortgage int BARBARA A. MANTE COOK STATE OF ILLINOIS. County ss. Thomas E. Darby a Notary Public in and for said county and state, do hereby certify that Graham M. Manteau and Barbara A. Manteau personally known to the foregoing instrument, appeared before me this day in person, and to me to be the same person(s) whose name(s) acknowledged that __t_ he _____ signed an V signed and delivered the said instrument as free and voluntary act, for the uses and purposes acknowledged that _ __ he _ therein set forth. Given under my hard and of inches and in the control of the contro 19_94 OFFICIAL SEAL My Commission expire THOMAS & DARBY NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 10/2 SSIGNMENT OF MORTGAGE mommen FOR VALUE RECEIVED, the annexed Mortgage to CRAFTER CORPORATION which is recorded in the office of the **tro**order of County, Illinois as Document Number and the contract which it secures are hereby assigned and transferred to Home Owners Security Corporation without recourse upon the mortgage. and the contract described therein hath hereunder caused its corporate seal to be affixed and these presents to be signed Twenty-Eighth day of November 19 CRAFTER CORPORATION TESTIMONY WHEREOF, the said President Secretary this and attested to by its Pres. Secv)SS COOK County of I, the undersigned, a Notary Public in and for said County in the State aforementioned, DO HEREBY CERTIFY THAT: the persection of the foregoing instrument, are personally known to me to be duly authorized officers of the ______CRAFTER CORPO subscribed to the foregoing instrument, are personally known to me to be duly authorized officers of the and THAT THEY appeared before me this day in person and severally acknowledged that they signed and delivered the sald instruments and ordered the sald instruments of said personalism and called the said instruments. authorized officers of said corporation and caused the corporate seal of said corporation to be affixed thereto pursuant to authority Directors of said Corporation as their free and voluntary act and deed of said corporation for the uses and purposes therein set to Given under my hand and notarial seal, this day and year first above written. My Commistion TOPFICIAL SEAL THOMAS E DARBY Notacy NOTARY PUBLIC, STATE OF ILLINOIS NOTARY PUBLIC, STATE OF ILLINOIS PROPERTY

HOMEOWNERS SECURITY CORP

PO BOX 225 LANSING, IL 60438