

representatives, successors and assigns of Mortgagee. The term "interest" as used herein shall be deemed to be this Annual Percentage Rate provided for in the Note, or if such rate should be in excess of the maximum legal rate then permitted by applicable law, such maximum legal rate.

13. If all or any part of the premises or any interest in the premises is sold or transferred without Mortgagee's prior written consent, Mortgagee may, at its option, require immediate payment in full of all sums secured by the Mortgage. However, this option shall not be exercised by Mortgagee if exercise is prohibited by federal law as of the date of this Mortgage.

If Mortgagee exercises this option, Mortgagee shall give Mortgagors notice of acceleration. This notice shall provide a period of not less than 30 days from the date notice is delivered or mailed within which Mortgagors must pay all sums secured by this Mortgage. If Mortgagors fail to pay these sums prior to the expiration of this period, Mortgagee may invoke any remedies permitted by this Mortgage without further notice or demand on Mortgagors.

14. The Mortgagee may sue on the Note at law, he may file an action in equity to foreclose the mortgage, and he may exercise all these rights at once, or any one of them alone, or any combination thereof. Mortgagors agree to pay a reasonable attorney's fee for the collection of amounts owed or the enforcement of rights under the Note or Mortgage.

IN WITNESS WHEREOF, the undersigned _____ have hereunto set _____ signature and seal this 25th day of JANUARY, 1996

Belford L Harmon (SEAL)

(SEAL)

Printed _____ Printed _____

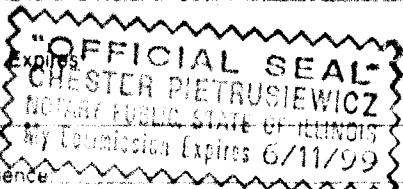
INDIVIDUAL ACKNOWLEDGEMENT

STATE OF INDIANA)
COUNTY OF COOK) SS:

Before me, a Notary Public in and for said County and State, appeared BELFORD L. HARMON and _____ each of whom, having been duly sworn, acknowledged the execution of the foregoing Mortgage

Witness my hand and Notarial Seal this 25th day of JANUARY, 1996

My Commission Expires _____
Chester Pietrusiewicz Notary Public



County of Residence _____ Printed _____

TRANSFER AND ASSIGNMENT

STATE OF INDIANA)
COUNTY OF COOK)

For value received the undersigned hereby transfers, assigns and conveys unto Old Republic Insured Financial Acceptance Corp. all right, title, interest, powers and options in, to and under the within Mortgage as well as to the land described therein and the indebtedness secured thereby.

In witness whereof the undersigned _____ hereunto set _____ hand and seal, this 31st day of JANUARY, 1996

cmty # 96009887

Steve Denio
BY: _____ (Seal)
TITLE: President

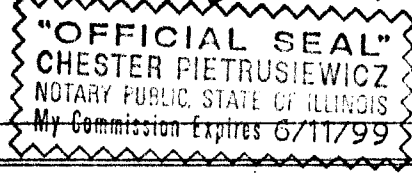
CORPORATE ACKNOWLEDGEMENT

STATE OF INDIANA)
COUNTY OF COOK) SS:

Before me, a Notary Public in and for said County and State, personally appeared STEVE DENIO the PRESIDENT and _____, respectively, of _____, a corporation organized and existing under the laws of the State of ILLINOIS, and acknowledged the execution of the foregoing Transfer and Assignment as such officers acting for an on behalf of said corporation.

Witness my hand and Notarial Seal this 31st day of JANUARY, 1996

My Commission Expires _____
Chester Pietrusiewicz Notary Public



County of Residence _____ Printed _____

INDIVIDUAL ACKNOWLEDGEMENT

STATE OF INDIANA)
COUNTY OF _____) SS:

Before me, a Notary Public in and for said County and State, appeared _____ each of whom, having been duly sworn, acknowledged the execution of the foregoing Transfer and Assignment.

Witness my hand and Notarial Seal this _____ day of _____, 19____

My Commission Expires _____

Notary Public

Printed _____

County of Residence: _____

This instrument was prepared by:

Old Republic IFA Corp.
4902 W. Irving Park Rd.
Chicago, IL 60641

STATE OF INDIANA
COOK COUNTY
FILED FOR RECORD
96 FEB 14 AM 9:45
MARGARET J. [unclear]
RECORDER