NON-UNIFORM COVENANTS. Borrower and Lender futher covenant and agree as follows:

17. Acceleration. Except as provided in paragraph 16 hereof, 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 as unique proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys fees and costs of documentary evidence, abstracts and title reports.

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 management 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 Homestead. Borrower hereby waives all right of homestead exemption in the Property.

REC	DUESTS	FOR N	OTICE	OF I	DEFAULT	
AND	FOREC	LOSUF	RE UND	ER S	SUPERIO	R
MC	PATGAG	SES OF	DEFD	S OF	TRUST	

I. Roger Wheeler , a Notary Public in and for said county and state, do hereby certify that will fred H. Koepl Jr. and Kristie Ann Koepl person, and schowledged that the said person (s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that the year of the uses and purposes therein set forth. Geren property bendanty of tigal seal, its Twenty-fifth day of August 19 07 My Commission Experies (Art 1799) ASSIGNMENT OF MORTGAGE County, Illinois as Document Number and the contrast 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 Office of the interest of the spend by its President and attested to by its Secretary this Twenty-ninth day of September 19 07 By: Pres. Secy. State of 1111:nois County of Will secures are beroon and severally acknowledged that they signed and delivered the said instrument in the persons whose names are subscribed to the foregoing instrument, are personally known to me to be duly authorized officers of the CRAFTER 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 in writing as duly authorized officers of said Corporation and caused the corporate seal of said Corporation for the uses and purposes them and refers the person service and purposes them and			MORTGA	GES OR DEED	S OF TRUST	•		
STATE OF Illinois Mill County ss: I. Roger Wheeler and Kristie Ann Koenl personally known to me to be the same personally known to me to be duly authorized officers of the CRAFTER CORPORATION and transferred to the forecast of the contrast described therein which it secures are hereby assigned and transferred to home Owners Security Corporation without recourse upon mortgage. IN TESTIMONY WHEREOF, the said Officers of the Composition and ditested to by its Secretary this Iwenty-ninth day of September 19 27. By: Pres. Secy. State of Illinois OFFICIAL SEAL NOTARY PUBLIC, STATE OF WHERE CAPPORATION, 1252 West 127th Street, Calumet Park, Illinois 60843 NOTARY PUBLIC, STATE OF WHERE CAPPORATION, 1252 West 127th Street, Calumet Park, Illinois 60843 NOTARY PUBLIC, STATE OF WHERE CAPPORATION, 1252 West 127th Street, Calumet Park, Illinois 60843 NOTARY PUBLIC, STATE OF WHERE CAPPORATION, 1252 West 127th Street, Calumet Park, Illinois 60843 NOTARY PUBLIC, STATE OF WHERE CAPPORATION, 1252 West 127th Street, Calumet Park, Illinois 60843 NOTARY PUBLIC, STATE OF WHERE CAPPORATION, 1252 West 127th Street, Calumet Park, Illinois 60843 NOTARY PUBLIC, STATE OF WHERE CAPPORATION, 1252 West 127th Street, Calumet Park, Illinois 60843 NOTARY PUBLIC, STATE OF WHERE CAPPORATION, 1252 West 127th Street, Calumet Park, Illinois 60843 NOTARY PUBLIC, STATE OF WHERE CAPPORATION, 1252 West 127th Street, Calumet Park, Illinois 60843	to give Notice to	Lender, at Lender's addre	der of any mortgage ess set forth on pag	e, deed of trust or ot e one of this Mortga	ther encumbranc age, of any defau	e with a lien which It under the superio	has priority ove r encumbrance	r this Mortgage and of any sale
STATE OF Illinois Will County ss: Roger Mheeler	IN WITNES	S WHEREOF, Borrower h	as executed this M	ortgage	Kopela	WILFRED	H. KOEPL,	JD Borrower
I. Roger Wheeler			Z & ;	Ma K	orles	KRISTIE	ANN KOEPL	- Borrower
Wilfred H. Koepl. Jr. and Kristie Ann Koenl 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 y signed and delivered the said instrument as their free and voluntary act, for the uses and purposes there is set forth. Gren interpreparation of the property of the said seal, its Twenty-fifth day of August 19 97 My Commission experies of the said SIGNMENT OF MORTGAGE NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPERSIONALISE CONTROL (NOTARY PUBLIC, STATE OF ILLINOIS ASSIGNMENT OF MORTGAGE FOR TROUBLED, STATE OF ILLINOIS ASSIGNMENT OF MORTGAGE County, Illinois as Document Number and the contrast described therein which it secures are hereby assigned and transferred to Home Owners Security Corporation without recourse upon mortgage. IN TESTIMONY WHEREOF, the said OMAFTER CORPORATION hath hereunder caused its corporate seal to be affixed and these presents to be signed by its President and attested to by its Secretary this Twenty-ninth day of September 19 9 97. By: Pres. Attest: Secy. State of Illinois County of Will secure 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 the CRAFTER 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 as their free and voluntary act and deed of said Corporation for the uses and purposes them are personally known to me to be duly authorized officers of said Corporation and caused the corporate seal of said Corporation for the uses and purposes them are personally known to me to be duly authorized officers of said Corporation as their free and voluntary act and deed of said Corporation for the uses and purposes them are personally known to me to be duly authoriz	STATE OF	Illinois	Will	County ss:	U			
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FORWARDE RECEIVED; the annexed wortgage to			-}		-11-11			lic
County, Illinois as Document Number				INMENT OF MO	ORTGAGE		•	
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IN TESTIMONY WHEREOF, the said ORAFTER CORPORATION hath hereunder caused its corporate seal to be affixed and these presents to be signed by its President and attested to by its Secretary this Twenty-ninth day of September 19 97 By: Pres. Attest: Secy. State of Illinois Secretary Pres. 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 the CRAFTER CORPORATION and THAT THEY appeared before me this day in person and severally acknowledged that they signed and delivered the said instruction in writing as duly authorized officers of said Corporation and caused the corporate seal of said Corporation to be affixed thereto pursuant to authority officers divided the said corporation as their free and voluntary act and deed of said Corporation for the uses and purposes the later of the said corporation as their free and voluntary act and deed of said Corporation for the uses and purposes the later of the said corporation for the uses and purposes the later of the said corporation for the uses and purposes the later of the said corporation for the uses and purposes the later of the said corporation for the uses and purposes the later of the said corporation for the uses and purposes the later of the said corporation for the uses and purposes the later of the said corporation for the uses and purposes the later of the said corporation for the uses and purposes the later of the said corporation for the uses and purposes the later of the said corporation for the uses and purposes the later of the said corporation for the uses and purposes the later of the said corporation for the uses and purposes the later of the said corporation for the uses and purposes the later of the said corporation for the uses and purposes the later of the said corporation for the uses and purpose the later of the said corporation for the uses and purpose th		C	ounty, Illinois as Do					
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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 the CRAFTER 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 officers of said Corporation as their free and voluntary act and deed of said Corporation for the uses and purposes the Given under my hand and notarial seal, this day and year first above written. My Condission Expires: OFFICIAL SEAL This instrument Generally Public, STATE OF HUNDER RETURN TO: RETURN TO:	Attest:	Vallys	S	*			,	
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are subscribed to the foregoing instrument, are personally known to me to be duly authorized officers of the CRAFTER 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 officers of said Corporation as their free and voluntary act and deed of said Corporation for the uses and purposes the said in writing authority officers of said Corporation for the uses and purposes the said in writing authority officers of said Corporation for the uses and purposes the said in writing authority officers of said Corporation to be affixed thereto pursuant to authority officers of said Corporation for the uses and purposes the said in writing and the said in wr	County of		—— /					
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HOME OWNERS SECURITY CORPORATION

Post Office Box 225 Lansing, Illinois 60438