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 at such 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. **Waiver 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 executed this Mortgage

Cyprian A. Gardine III — CYPRIAN A. GARDINE Borrower

Amy L. Gardine — AMY L. GARDINE Borrower

STATE OF Illinois, Will County ss:

I, Roger Wheeler, a Notary Public in and for said county and state, do hereby certify that Cyprian A. Gardine and Amy L. Gardine 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 t he y signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this Eighth day of July 19 97.

My Commission expires: _____

OFFICIAL SEAL
ROGER WHEELER
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES:04/11/99

Notary Public

ASSIGNMENT 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 CRAFTER 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 First day of October, 19 97.

By: _____ Pres.

Attest: _____ Secy.

State of Illinois)

County of Will)ss.

#97068360

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 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 Commission Expires: _____

OFFICIAL SEAL
ROGER WHEELER
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES:04/11/99

Notary Public

This instrument prepared by CRAFTER CORPORATION, 1252 West 127th Street, Calumet Park, Illinois 60643

RETURN TO:

HOME OWNERS SECURITY CORPORATION
Post Office Box 2[illegible]
Lansing, Illinois 60438

97 OCT -9 PM 10:00
STATE OF ILLINOIS
LAKE COUNTY
FILED FOR RECORD
DONNA W. [illegible]
RECORDER

97068360