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

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.

pay all costs of recordation, if any.

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage of 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 Borrower CARLTON VAULXO Borrower Borrower CARLTON VAULXO Borrower County ss County ss Carl ton Vagtx and Darlene R, Vaulx Dersonally known one to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person,		- AND FORECLOS	R NOTICE OF DEFAULT SURE UNDER SUPERIOR OR DEEDS OF TRUST		N
IN WITNESS WHEREOF, Borrower has executed this Mortgage Borrower CARLTON YAULX Borrower CARLTON YAULX Borrower CARLTON YAULX Borrower DARLENE R. VAULX Borrower DARLENE R. VAULX Borrower DARLENE R. VAULX Borrower To read Darlene R. Vaulx Dersonally known personally known on a lobe the same person(s) whose name(s) on the lobe the same person(s) whose name(s) Assignment of May of May Assignment of	Borrower and Lender request the hold	er of any mortgage, deed	of trust or other encumbrance wi	h a lien which has pri	ority over this Mortgage
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one to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and atthorwighted that the y signed and delivered the said instrument as their free and voluntary act, or the libest and persons therein set torth. Gives in the principal of the said instrument as their free and voluntary act, or the libest and persons whose names from the said instrument as their free and voluntary act, or the libest and persons whose names from the said instrument as their free and voluntary act, or the libest and persons whose names free subscribed to the foregoing instrument, appeared before me this day in person and severally and attended to the foregoing instrument, appeared to the said instrument as their free and voluntary act, or the said instrument as their free and voluntary act, or the said instrument as their free and voluntary act, or the said instrument as their free and voluntary act, or the said instrument as their free and voluntary act, and the said instrument as their free and voluntary act, and the said instrument as the said instrument in writing and attended to be affected by its secretary this Eighth day of August and these results to be affected by a said corporation and caused the corporate seal of said corporation to be affixed thereto pursuant to authority given by a Board of Directors of said corporation and caused the corporate seal 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. OFFICIAL SEAL Notary Public Caracter of Illunois are subscribed by the said instrument in writing and the said inst	Carlton Vapix and Darlene	R. Vaulx			and a reference out to be able to the second
or the Jase and opposes therein set forth. Cities and Piper And Order Ceal, this Notary Public. ASSIGNMENT OF MORTGAGE FOR VALUE MECELER Notary Public. ASSIGNMENT OF MORTGAGE FOR VALUE MECELYED. The analysis of the Recorder of the County, Illinois as Document Number County, Illinois as Document Number and the contract described the which it secress are hereby assigned and transferred to those of the Recorder of the Home Owners Security Corporation without recourse upog the mortgage. IN TESTIMONY MEREOF, the said CRAFTER CORPORATION hath hereunder caused its corporate seal to be affixed and these resents to be eighted by its President and attested to by its Secretary this Eighth day of August 1, 18, 2000. Y. Pres. It, the undersigned a Notary Public in and for said County in the state aforementioned, DO HEREBY CERTIFY THAT, the persons whose names resubscribed to the degoing 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 is duly authorized officers 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. Notary Public Notary Public, STATE OF ILLINOIS MY COMMISSION EXPRESSORZONO HOME OWNERS SECULITY County International County Inter	o me to be the same person(s) whose nar	ne(s) <u>are</u> si	ubscribed to the foregoing instrum	nent, appeared before	
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Post Office Box 225 Lensing, Illinois 60438