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  GARY W. LANSON - Borrower
STATE OF ILLINOIS WILL County sseconder!  ROGER WHEELER , a Notary Public in and for said county and state, do Deep certify that the gray W. Lawson Deep certify known
to me to be the same person(s) whose name(s) is subscribed to the foregoing instrument, appeared before me his day in person
and acknowledged that he signed and delivered the said instrument as nee and voluntary as
for the uses and purposes therein set forth.  Given under my hand and official seal, this twenty sixth day of
Mr. Commissible State St
Notary Public  ROGER WHEELER  ASSIGNMENT OF MORTGAGE  NOTARY PUBLIC, STATE OF ILLINOIS  FOR VALUE RECEIVED, the afficied Mortgage to CRAFTER CORPORATION which is recorded in the office of the Recorder of the County, Illinois as Document Number  Lake County, Illinois as Document Number
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 seat to be affixed and these presents to be eigned by its resident and attested to by its Secretary this twenty fifthday of November 19 2002
By: Pres.
Attest: State of ILLINOIS ) MILL # 2002 - 110466
State of
Lithe undersigned, a Notary Public in and for said County in the state aforementioned, DO HEREBY CERTIFY THAT: the persons whose name
are subscribed to the foregoing instrument, are personally known to me to be duly authorized officers of the
My Commission Expires:  Notary Publ
This instrument prepared by CHAFLER CORPORATION, 1252 West 127th Street, Calumet Park, Illinois 60643

E Owners Security Corporation Post Office Box 225

Lansing, Illinois 60438

**RETURN TO:**