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

REC	UESTS	FOR NO	OTICE (OF DEF	AULT
AND	FOREC	LOSURE	UNDE	R SUP	ERIOR
MC	PLEAG	ES OR	DEEDS	OF TO	ICT

	CLOSURE UNDER SUPERIOR
	GES OR DEEDS OF TRUST
or other foreclosure action.	, deed of trust or other encumbrance with a lien which has priority over this Mortgage one of this Mortgage, of any default under the superior encumbrance and of any sale
IN WITNESS WHEREOF, Borrower has executed this Mo	
- [[] []	James L. Hobson - Borrower
STATE OF ILLINOIS WILL	ily A. Hobson - Borrower
STATE OF ILLINOIS WILL ROGER WHEELER	County ss:
	, a Notary Public in and for said county and state, do hereby certify that
James L. Hobson and Shirley	
and acknowledged thatthe y signe	subscribed to the foregoing instrument, appeared before me this day in person,
for the uses and purposes therein set forth.	ed and delivered the said instrument as their free and voluntary act,
Given under my hand and official seal, this	thirteenth August 03
My Commission expires:	nent is the propert
OFFICIAL SEAL the Lake	
ROGER WHEELER ASSIG	NIMENT OF MODICAGE
M. Chimingological Education Co. 10 Jan	CRAFTER CORPORATION which is recorded in the office of the Recorder of
County, Himfors as Doc	ument Number 2005/04 085 and the contract described
therein which it secures are hereby assigned and transferred	the formation about the mortgage.
IN TESTIMONY WHEREOF, the saidCRAFTER COF	The state of the s
presents to be signed by its resident and attested to by it	s Secretary this nineteenth day of September, 2003
By: Pro	
Attest: Second S	cy.
State of ILL INOIS	KINDER'S OF
County of WILL)ss.	
I, the undersigned, a Notary Public in and for said County in	the state aforementioned, DO HEREBY CERTIFY THAT: the persons whose names
and THAT THEY appeared before me this day in person and s as duly authorized officers of said Corporation and caused the c	everally acknowledged that they signed and delivered the said instrument in writing corporate seal of said Corporation to be affixed thereto pursuant to authority given by curtary act and deed of said Corporation for the uses and surrous to authority given by
My Commission Expires:	
~~~	Notary Public
his instrument prepared by SPAFTER CORPORATION, 1252	West 127th Street, Calumet Park, Illinois 60827
ROGER WHEELER	RETURN TO:
A DAMISSION EXPIRES: 06-13-04	HOME OWNERS SECURITY CORPORATION
······································	Post Office Box 683
	Schererville, Indiana 46375
	American include 1991