



**LIEN SEARCH
Product Cover Sheet**

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-IFC-00696	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	CORY CAMPBELL AND KIMBERLY CAMPBELL		
PROPERTY ADDRESS:	115 WOODLAND DR, MARSHALL, IL 62441		
CITY, STATE AND COUNTY:	MARSHALL, ILLINOIS (IN) AND CLARK		

SEARCH INFORMATION

SEARCH DATE:	08/22/2024	EFFECTIVE DATE:	08/21/2024
NAME(S) SEARCHED:	CORY CAMPBELL AND KIMBERLY CAMPBELL		
ADDRESS/PARCEL SEARCHED:	115 WOODLAND DR, MARSHALL, IL 62441/05-07-12-01-301-015		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

CORY A. CAMPBELL AND KIMBERLY J. CAMPBELL, HUSBAND AND WIFE, NOT IN TENANCY IN COMMON BUT IN JOINT TENANCY

COMMENTS:	
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VESTING DEED

DEED TYPE:	WARRANTY DEED - JOINT TENANCY	GRANTOR:	JERRY G. WYRICK AND ELIZABETH L. WYRICK, HUSBAND AND WIFE
DATED DATE:	10/03/2005	GRANTEE:	CORY A. CAMPBELL AND KIMBERLY J. CAMPBELL, HUSBAND AND WIFE, NOT IN TENANCY IN COMMON BUT IN JOINT TENANCY
BOOK/PAGE:	276 / 41	RECORDED DATE:	10/03/2005
INSTRUMENT NO:	2005-00006951		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2024	TAX YEAR:	2024
TAX AMOUNT:	\$3,597.73	TAX AMOUNT:	\$3,597.73
TAX STATUS:	PAID	TAX STATUS:	DUE
DUE DATE:	07/25/2024	DUE DATE:	09/25/2024
DELINQUENT DATE:		DELINQUENT DATE:	

VOLUNTARY LIENS

SECURITY INSTRUMENT

DOC NAME	MORTGAGE	AMOUNT:	\$380,000.00
DATED DATE:	06/24/2021	RECORDED DATE	06/29/2021
INSTRUMENT NO:	2021-00001664	BOOK/PAGE:	658/501
OPEN/CLOSED:	OPEN	SUBJECT LIEN (YES/NO):	YES
BORROWER:	CORY A. CAMPBELL AND KIMBERLY J. CAMPBELL, HUSBAND AND WIFE.		
LENDER:	FIRST FINANCIAL BANK NA.		
TRUSTEE:	N/A		
COMMENTS:			

SECURITY INSTRUMENT

DOC NAME	MORTGAGE	AMOUNT:	\$30,000.00
DATED DATE:	07/28/2022	RECORDED DATE	08/17/2022
INSTRUMENT NO:	2022-00001602	BOOK/PAGE:	670/358
OPEN/CLOSED:	OPEN	SUBJECT LIEN (YES/NO):	YES

BORROWER:	CORY A. CAMPBELL AND KIMBERLY J. CAMPBELL
LENDER:	FIRST FINANCIAL BANK NA.
TRUSTEE:	N/A
COMMENTS:	
FOR PREAMBLE	
CITY/TOWNSHIP/PARISH:	CITY OF MARSHALL
ADDITIONAL NOTES	
LEGAL DESCRIPTION	
<p>THE FOLLOWING DESCRIBED REAL ESTATE:</p> <p>LOT 15 IN THE WOODLANDS ON MILLCREEK LAKE, CLARK COUNTY, ILLINOIS, AS SHOWN BY PLAT OF SURVEY RECORDED IN BOOK 7 OF PLATS AT PAGE 356 IN THE RECORDER'S OFFICE, CLARK COUNTY, ILLINOIS.</p>	

Property Information		
Parcel Number 05-07-12-01-301-015	Site Address 115 WOODLANDS DR MARSHALL, IL 62441	Owner Name & Address CAMPBELL, CORY A & KIMBERLY J 115 WOODLAND DR MARSHALL, IL, 62441-0000
Tax Year 2023 (Payable 2024) ▼		
Sale Status None		
Property Class 0040 - Improved Residential Lot	Tax Code 05003 -	Tax Status Taxable
Net Taxable Value 129,259	Tax Rate 5.566700	Total Tax \$7,195.46
Township DOLSON TOWNSHIP	Acres 0.0000	Mailing Address INFO-PRO LENDER SERVICES 1325 S MAIN ST FOND DU LAC, WI, 54935
Legal Description LOT 15 THE WOODLANDS ON MILL CREEK 69 X 183 X 310 X 209 1H 1G		

Assessments							
Level	Homesite	Dwelling	Farm Land	Farm Building	Mineral	Total	Partial Building
DOR Equalized	31,087	104,172	0	0	0	135,259	No
Department of Revenue	30,173	101,108	0	0	0	131,281	No
Board of Review Equalized	30,173	101,108	0	0	0	131,281	No
Board of Review	30,173	101,108	0	0	0	131,281	No
S of A Equalized	30,173	101,108	0	0	0	131,281	No
Supervisor of Assessments	26,940	90,275	0	0	0	117,215	No
Township Assessor	26,940	90,275	0	0	0	117,215	No
Prior Year Equalized	26,940	90,275	0	0	0	117,215	No

Billing			
	1st Installment (Due 07/25/2024)	2nd Installment (Due 09/25/2024)	Totals
Tax Billed	\$3,597.73	\$3,597.73	\$7,195.46
Penalty Billed	\$0.00	\$0.00	\$0.00
Cost Billed	\$0.00	\$0.00	\$0.00
Fees/Liens/SSA Billed	\$0.00	\$0.00	\$0.00
Total Billed	\$3,597.73	\$3,597.73	\$7,195.46

Amount Paid	\$3,597.73	\$0.00	\$3,597.73
Total Unpaid	\$0.00	\$3,597.73	\$3,597.73
Paid By	LERETA		
Date Paid	7/16/2024		

Exemptions						
Exemption Type	Requested Date	Granted Date	Renewal Date	Prorate Date	Requested Amount	Granted Amount
Owner Occupied	6/5/2014	6/5/2014	3/6/2023		6,000	6,000

Related Names	
Parcel Owner CAMPBELL, CORY A & KIMBERLY J 115 WOODLAND DR MARSHALL, IL, 62441-0000 Deed Document # 6951 Mailing Flags Change Notice Exemption Notice	Mail To FIRST FINANCIAL BANK, REAL ESTATE TAX ESCROW PO BOX 540 TERRE HAUTE, IN, 47808 Mailing Flags Tax Bill Delinquent Notice Mail To INFO-PRO LENDER SERVICES 1325 S MAIN ST FOND DU LAC, WI, 54935 Mailing Flags Tax Bill Delinquent Notice

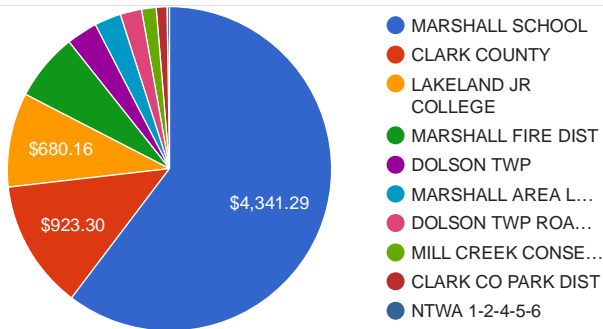
Payment History			
Tax Year	Total Billed	Total Paid	Amount Unpaid
2023	\$7,195.46	\$3,597.73	\$3,597.73
2022	\$6,844.30	\$6,844.30	\$0.00
2021	\$6,809.76	\$6,809.76	\$0.00

[Show 9 More](#)

No Sales History Information

Taxing Bodies		
District	Tax Rate	Extension
MARSHALL SCHOOL	3.358600	\$4,341.29
CLARK COUNTY	0.714300	\$923.30
LAKELAND JR COLLEGE	0.526200	\$680.16
MARSHALL FIRE DIST	0.373400	\$482.65

DOLSON TWP	0.174700	\$225.82
MARSHALL AREA LIBRARY	0.147500	\$190.66
DOLSON TWP ROAD DIST	0.118200	\$152.78
MILL CREEK CONSERV	0.081300	\$105.09
CLARK CO PARK DIST	0.059600	\$77.04
NTWA 1-2-4-5-6	0.012900	\$16.67
TOTAL	5.566700	\$7,195.46



PARCEL NUMBER	TOWNSHIP	CLASS CODE	TAX CODE	2023	PAYABLE	2024
05-07-12-01-301-015	DOLSON TOWNSHIP	0040	05003			
Taxing Body	Prior Year Rate	Prior Year Tax	Current Rate	Current Tax	Pension Amount	Library Amount
CLARK COUNTY	0.8135	\$958.89	0.7143	\$923.30	\$270.80	\$0.00
MARSHALL FIRE DIST	0.4139	\$487.88	0.3734	\$482.65	\$0.00	\$0.00
LAKELAND JR COLLEGE	0.5577	\$657.38	0.5262	\$680.16	\$0.00	\$0.00
MARSHALL AREA LIBRARY	0.1431	\$168.68	0.1475	\$190.66	\$0.00	\$0.00
NTWA 1-2-4-5-6	0.0147	\$17.33	0.0129	\$16.67	\$0.00	\$0.00
CLARK CO PARK DIST	0.0664	\$78.27	0.0596	\$77.04	\$3.23	\$0.00
DOLSON TWP ROAD DIST	0.1278	\$150.64	0.1182	\$152.78	\$0.00	\$0.00
DOLSON TWP	0.1888	\$222.54	0.1747	\$225.82	\$0.00	\$0.00
MARSHALL SCHOOL	3.3942	\$4,000.85	3.3586	\$4,341.29	\$249.09	\$0.00
MILL CREEK CONSERV	0.0864	\$101.84	0.0813	\$105.09	\$0.00	\$0.00
Totals	5.8065	\$6,844.30	5.5667	\$7,195.46	\$523.12	\$0.00

TIF BASE	0
-1977 EQUALIZED	850
SAF BASE	0
STATE FACTOR	1.0000
FAIR CASH VALUE	393,880
TOTAL ACRES	0.00
LAND VALUE	30,173
+ BUILDING VALUE	101,108
-HIE	0
= ASSESSED VALUE	131,281
x STATE MULT	1.0303
= EQL VALUE	135,259
- OWNER OCCUPIED	6,000
-HOMESTEAD EXPT	0
- SAF/VET/FRAT	0
- DISABLED EXMPTS	0
- RETURNING VET	0
+ FARM LAND / MINERAL	0
+ FARM BUILDING	0
= NET TAXABLE	129,259
x TAX RATE	5.5667
= CURRENT TAX	\$7,195.46
+ BACK TAX	\$0.00
- ENTERPRISE ZONE	\$0.00
= TOTAL TAX DUE	\$7,195.46
- TOTAL TAX PAID	\$3,597.73
= TOTAL TAX DUE	\$3,597.73

PAYMENT INSTRUCTIONS

Pay online at www.clarkcountyiltax.com until 10/16/2024.

Pay at participating banks until 09/25/2024.

Pay by mail or in office at: Clark County Collector & Treasurer
501 Archer Ave, Marshall, IL 62441

Owner's Name CAMPBELL, CORY A & KIMBERLY J
Site Address 115 WOODLANDS DR MARSHALL, IL 62441
Mailing Address LERETA LLC TAX DISBURSEMENT TEAM 901 CORPORATE CENTER DR POMONA CA 91768
Legal Description SEC 12 11N13W LOT 15 THE WOODLANDS ON MILL CREEK 69 X 183 X 310 X 209 1H 1G

1ST DUE DATE 07/25/2024	2ND DUE DATE 09/25/2024
1ST INSTALLMENT \$3,597.73	2ND INSTALLMENT \$3,597.73
INTEREST COSTS	INTEREST COSTS
FIRST INSTALLMENT PAID	SECOND INSTALLMENT PAID
AMOUNT COLLECTED	AMOUNT COLLECTED

THIS IS THE ONLY BILL YOU WILL RECEIVE FOR 2023 TAXES. SEE IMPORTANT INFORMATION ON BACK OF BILL. PLEASE INCLUDE STUBS WITH PAYMENT.

1 Make checks payable to: Clark County Collector

Parcel Number	05-07-12-01-301-015
1st Installment Due Date	07/25/2024
Amount Due	\$0.00

DUPLICATE

2 Make checks payable to: Clark County Collector

Parcel Number	05-07-12-01-301-015
2nd Installment Due Date	09/25/2024
Amount Due	\$3,597.73

DUPLICATE

If Paying Past Due Date

On or After: 07/26/2024 \$0.00
On or After: 08/26/2024 \$0.00
On or After: 09/26/2024 \$0.00

If Paying Past Due Date

On or After: 09/26/2024 \$3,651.70
On or After: 10/16/2024 Contact Treasurer's Office

LERETA LLC TAX DISBURSEMENT TEAM
901 CORPORATE CENTER DR
POMONA CA 91768

LERETA LLC TAX DISBURSEMENT TEAM
901 CORPORATE CENTER DR
POMONA CA 91768

CHECK CASH BANK YOUR CANCELLED CHECK IS YOUR RECEIPT

CHECK CASH BANK YOUR CANCELLED CHECK IS YOUR RECEIPT



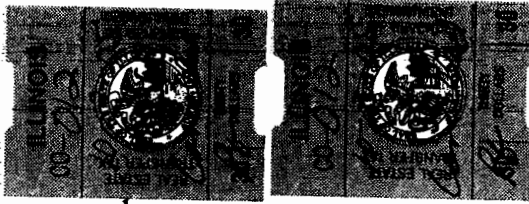
Total Tax Due: **\$3,597.73**

This Instrument Prepared By:

Richard J. Bernardoni
Meehling & Bernardoni
115 South 6th Street, P.O. Box 100
Marshall, IL 62441-0100
(217) 826-6330

Mail Tax Statements To:

Cory and Kimberly Campbell
228 Spruce Street
Morris, IL 60450



6951
STATE OF ILLINOIS, CLARK COUNTY

FILED FOR RECORD THIS October 3 2005

AT 3:00p M. AND RECORDED IN BOOK 276

OF Deeds ON PAGE 41-42

Wm C. Downey CLERK-RECORDER

For Recorder's Use Only

WARRANTY DEED - JOINT TENANCY

THE GRANTORS, Jerry G. Wyrick and Elizabeth L. Wyrick, husband and wife, of Marshall, Illinois for and in consideration of Ten (\$10.00) and more Dollars in hand paid, CONVEY AND WARRANT to Cory A. Campbell and Kimberly J. Campbell, husband and wife of Morris, Illinois, not in tenancy in common but in JOINT TENANCY, the following described real estate:

Lot 15 in The Woodlands on Millcreek Lake, Clark County, Illinois, as shown by Plat of Survey recorded in Book 7 of Plats at page 356 in the Recorder's Office, Clark County, Illinois.

PIN: Part of 05-07-12-00-300-001

Subject to covenants, easements, roadways and reservations in use or of record and lien of general real estate taxes accrued but not yet payable, which taxes Grantees agree to pay;

situated in the County of Clark, in the State of Illinois, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of this State.

Dated October 3rd, 2005.

Jerry G. Wyrick (SEAL)
Jerry G. Wyrick

Elizabeth L. Wyrick (SEAL)
Elizabeth L. Wyrick

DATE: 10.03.05

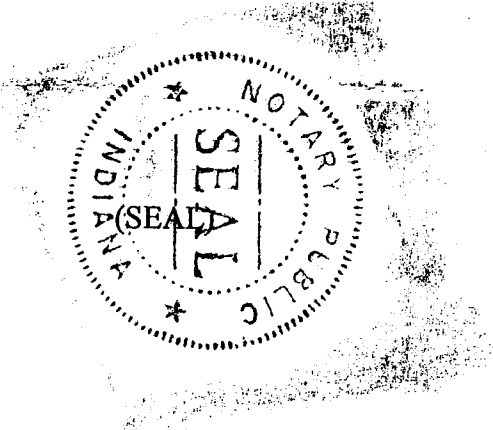
Rental Housing Support
Program Fund surcharge \$ 10.00

STATE OF ILLINOIS)
)
COUNTY OF CLARK) SS.

I, the undersigned, a notary public, in and for said County, in the State aforesaid, do hereby certify that Jerry G. Wyrick and Elizabeth L. Wyrick, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal on
October 3rd, 2005.

J. Whitl, Notary Public



UNOFFICIAL



Image# 000603500014 Type: MTG
 Recorded: 06/29/2021 at 10:34:01 AM
 Page 1 of 14
 Fees: \$74.00
 Clark County, IL
 Laura H. Lee Clerk/Recorder
 File# 2021-00001664

BK **658** PG **501-514**

When recorded, return to:
 First Financial Bank NA
 Attn: Mortgage Lending Department
 PO Box 540
 Terre Haute, IN 47808

This instrument was prepared by:
 Mellony K. Workman
 First Financial Bank, NA
 1 First Financial Plaza
 Terre Haute, IN 47807
 812-238-6407

Title Order No.: 21-0330

LOAN #: 90320113852

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **June 24, 2021**, together with all Riders to this document.

(B) "Borrower" is **CORY A. CAMPBELL AND KIMBERLY J. CAMPBELL, HUSBAND AND WIFE.**

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is **First Financial Bank NA.**

X Initials: **CAC KJC**



Lender is a Commercial Bank,
The United States of America.
Terre Haute, IN 47807

LOAN #: 90320113852
organized and existing under the laws of
Lender's address is One First Financial Plaza,

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated June 24, 2021. The Note states that Borrower owes Lender THREE HUNDRED EIGHTY THOUSAND AND NO/100***** Dollars (U.S. \$380,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than July 1, 2051.

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Balloon Rider
- 1-4 Family Rider
- V.A. Rider
- Condominium Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Second Home Rider
- Other(s) [specify]
Fixed Interest Rate Rider

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and

X Initials *CAC* *KJC*



assigns the following described property located in the County

[Type of Recording Jurisdiction] Of Clark

[Name of Recording Jurisdiction]:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".

APN #: 05-07-12-01-301-015

which currently has the address of 115 Woodland Dr, Marshall,

[Street] [City]

Illinois 62441 ("Property Address");

[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date,

X Initials: CAC KE
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ILUDEDL (CLS)
06/23/2021 01:42 PM PST



then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

X Initials: *AK KSC*

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If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance

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proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest

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in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage

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Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.



13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests



transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to Section 22 of this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged unless as otherwise provided under Applicable Law. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection;

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(c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Waiver of Homestead. In accordance with Illinois law, the Borrower hereby releases and waives all rights under and by virtue of the Illinois homestead exemption laws.

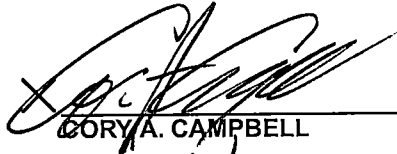
25. Placement of Collateral Protection Insurance. Unless Borrower provides Lender with evidence of the insurance coverage required by Borrower's agreement with Lender, Lender may purchase insurance at Borrower's expense to protect Lender's interests in Borrower's collateral. This insurance may, but need not, protect Borrower's interests. The coverage that Lender purchases may not pay any claim that Borrower makes or any claim that is made against Borrower in connection with the collateral. Borrower may later cancel any insurance purchased by Lender, but only after providing Lender with evidence that Borrower has obtained insurance as required by Borrower's and Lender's agreement. If Lender purchases insurance for the collateral, Borrower will be responsible for the costs of that insurance, including interest and any other charges Lender may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to Borrower's total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance Borrower may be able to obtain on its own.

X Initials *CJC KJC*



LOAN #: 90320113852

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.


CORY A. CAMPBELL

6/24/21 (Seal)
DATE


X 
KIMBERLY J. CAMPBELL

6/24/21 (Seal)
DATE

State of ILLINOIS
County of CLARK

This instrument was acknowledged before me on JUNE 24, 2021 (date) by CORY A. CAMPBELL AND KIMBERLY J. CAMPBELL (name of person/s).

(Seal)


Signature of Notary Public

OFFICIAL SEAL
DEANNA L RHOADS
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 09/29/2024

Lender: First Financial Bank NA
NMLS ID: 401915
Loan Originator: Andrew D Metheny
NMLS ID: 131078



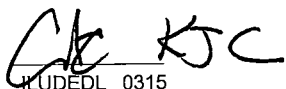
X Initials: 
ILUDEDL 0315
ILUDEDL (CLS)
06/23/2021 01:42 PM PST

EXHIBIT A
LEGAL DESCRIPTION

Lot 15 in The Woodlands on Millcreek Lake, Clark County, Illinois, as shown by Plat of Survey recorded in Book 7 of Plats at page 356 in the Recorder's Office, Clark County, Illinois.

UNOFFICIAL

LOAN #: 90320113852

FIXED INTEREST RATE RIDER

THIS Fixed Interest Rate Rider is made this **24th** day of **June, 2021** and is incorporated into and shall be deemed to amend and supplement the Mortgage (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to **First Financial Bank NA, a Commercial Bank**


(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:
**115 Woodland Dr
Marshall, IL 62441**

Fixed Interest Rate Rider COVENANT. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that DEFINITION (**D**) of the Security Instrument is deleted and replaced by the following:

(**D**). "Note" means the promissory note signed by Borrower and dated **June 24, 2021**.
The Note states that Borrower owes Lender **THREE HUNDRED EIGHTY THOUSAND AND NO/100*******


Dollars (U.S. **\$380,000.00**) plus interest at the rate of **3.625 %**. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **July 1, 2051**.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed Interest Rate Rider.



 CORY N. CAMPBELL

 6/24/21 (Seal)
 DATE



 KIMBERLY J. CAMPBELL

 6/24/21 (Seal)
 DATE



Type: MTG
Recorded: 8/17/2022 9:03:30 AM
Fee Amt: \$74.00 Page 1 of 12
Clark County, IL
Laura H. Lee Clerk/Recorder
File# 2022-00001602

BK 670 PG 358 - 369

RECORDATION REQUESTED BY:

First Financial Bank NA
Marshall Illinois Banking
Center
215 N Michigan Ave
Marshall, IL 62441

WHEN RECORDED MAIL TO:

First Financial NA
Installment Department
PO Box 2122
Terre Haute, IN 47802-0122

SEND TAX NOTICES TO:

CORY A. CAMPBELL
KIMBERLY J. CAMPBELL
115 WOODLAND DR
MARSHALL, IL 62441-3658

FOR RECORDER'S USE ONLY

This Mortgage prepared by:

Olivia Adams, Home Equity Processor
First Financial Bank NA
215 N Michigan Ave
Marshall, IL 62441

MORTGAGE

MAXIMUM LIEN. At no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$30,000.00.

THIS MORTGAGE dated July 28, 2022, is made and executed between CORY A. CAMPBELL, whose address is 115 WOODLAND DR, MARSHALL, IL 62441-3658 and KIMBERLY J. CAMPBELL, whose address is 115 WOODLAND DR, MARSHALL, IL 62441-3658 (referred to below as "Grantor") and First Financial Bank NA, whose address is 215 N Michigan Ave, Marshall, IL 62441 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in Clark County, State of Illinois:

THE FOLLOWING DESCRIBED LAND SITUATED IN THE CITY OF MARSHALL, COUNTY OF CLARK AND STATE OF ILLINOIS, TO WIT:
LOT 15 IN THE WOODLANDS ON MILLCREEK LAKE, CLARK COUNTY, ILLINOIS, AS SHOWN BY PLAT OF SURVEY RECORDED IN BOOK 7 OF PLATS AT PAGE 356 IN THE RECORDERS OFFICE, CLARK COUNTY, ILLINOIS.
THIS BEING THE SAME PROPERTY CONVEYED TO CORY A. CAMPBELL AND KIMBERLY J. CAMPBELL, HUSBAND AND WIFE, NOT IN TENANCY IN COMMON BUT IN JOINT TENANCY, DATED

**MORTGAGE
(Continued)**

10/03/2005 AND RECORDED ON 10/03/2005 IN INSTRUMENT NO. 6951, IN THE CLARK COUNTY RECORDERS OFFICE.

The Real Property or its address is commonly known as 115 WOODLAND DR, MARSHALL, IL 62441. The Real Property tax identification number is 05-07-12-01-301-015.

REVOLVING LINE OF CREDIT. This Mortgage secures the Indebtedness including, without limitation, a revolving line of credit and shall secure not only the amount which Lender has presently advanced to Grantor under the Credit Agreement, but also any future amounts which Lender may advance to Grantor under the Credit Agreement within twenty (20) years from the date of this Mortgage to the same extent as if such future advance were made as of the date of the execution of this Mortgage. The revolving line of credit obligates Lender to make advances to Grantor so long as Grantor complies with all the terms of the Credit Agreement and Related Documents. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Credit Agreement, any temporary overages, other charges, and any amounts expended or advanced as provided in either the Indebtedness paragraph or this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement. It is the intention of Grantor and Lender that this Mortgage secures the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as provided in the Credit Agreement and any intermediate balance.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF EACH OF GRANTOR'S AGREEMENTS AND OBLIGATIONS UNDER THE CREDIT AGREEMENT, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS INTENDED TO AND SHALL BE VALID AND HAVE PRIORITY OVER ALL SUBSEQUENT LIENS AND ENCUMBRANCES, INCLUDING STATUTORY LIENS, EXCEPTING SOLELY TAXES AND ASSESSMENTS LEVIED ON THE REAL PROPERTY, TO THE EXTENT OF THE MAXIMUM AMOUNT SECURED HEREBY. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due and shall strictly perform all of Grantor's obligations under this Mortgage.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property.

Duty to Maintain. Grantor shall maintain the Property in good condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Compliance With Environmental Laws. Grantor represents and warrants to Lender that: (1) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from the Property; (2) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, (a) any breach or violation of any Environmental Laws, (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property, or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (3) Except as previously disclosed to and acknowledged by Lender in writing, (a) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall

use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and (b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Mortgage. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for Hazardous Substances. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws; and (2) agrees to indemnify, defend, and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Mortgage or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to Grantor. The provisions of this section of the Mortgage, including the obligation to indemnify and defend, shall survive the payment of the Indebtedness and the satisfaction and reconveyance of the lien of this Mortgage and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), coal, clay, scoria, soil, gravel or rock products without Lender's prior written consent.

Removal of Improvements. Grantor shall not demolish or remove any Improvements from the Real Property without Lender's prior written consent. As a condition to the removal of any Improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such Improvements with Improvements of at least equal value.

Lender's Right to Enter. Lender and Lender's agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Real Property for purposes of Grantor's compliance with the terms and conditions of this Mortgage.

Compliance with Governmental Requirements. Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

Duty to Protect. Grantor agrees neither to abandon or leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

DUE ON SALE - CONSENT BY LENDER. Lender may, at Lender's option, declare immediately due and payable all sums secured by this Mortgage upon the sale or transfer, without Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Real Property; whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in the Real Property. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Illinois law.

**MORTGAGE
(Continued)**

Page 4

TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are part of this Mortgage:

Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of any liens having priority over or equal to the interest of Lender under this Mortgage, except for the Existing Indebtedness referred to in this Mortgage or those liens specifically agreed to in writing by Lender, and except for the lien of taxes and assessments not due as further specified in the Right to Contest paragraph.

Right to Contest. Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and attorneys' fees, or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

Notice of Construction. Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services, or materials. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Mortgage:

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all Improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of ten (10) days' prior written notice to Lender and not containing any disclaimer of the insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property be located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain flood insurance, if available, for the maximum amount of Grantor's credit line and the full unpaid principal balance of any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan. Flood insurance may be purchased under the National Flood Insurance Program, from private insurers providing "private flood insurance" as defined by applicable federal flood insurance statutes and regulations, or from another flood insurance provider that is both acceptable to Lender in its sole discretion and permitted by applicable federal flood insurance statutes and regulations.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property.

Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at Lender's election, receive and retain the proceeds of any insurance and apply the proceeds to the reduction of the Indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed Improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default under this Mortgage. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Mortgage, then to pay accrued interest, and the remainder, if any, shall be applied to the principal balance of the Indebtedness. If Lender holds any proceeds after payment in full of the Indebtedness, such proceeds shall be paid to Grantor as Grantor's interests may appear.

Compliance with Existing Indebtedness. During the period in which any Existing Indebtedness described below is in effect, compliance with the insurance provisions contained in the instrument evidencing such Existing Indebtedness shall constitute compliance with the insurance provisions under this Mortgage, to the extent compliance with the terms of this Mortgage would constitute a duplication of insurance requirement. If any proceeds from the insurance become payable on loss, the provisions in this Mortgage for division of proceeds shall apply only to that portion of the proceeds not payable to the holder of the Existing Indebtedness.

LENDER'S EXPENDITURES. If Grantor fails (A) to keep the Property free of all taxes, liens, security interests, encumbrances, and other claims, (B) to provide any required insurance on the Property, (C) to make repairs to the Property or to comply with any obligation to maintain Existing Indebtedness in good standing as required below, then Lender may do so. If any action or proceeding is commenced that would materially affect Lender's interests in the Property, then Lender on Grantor's behalf may, but is not required to, take any action that Lender believes to be appropriate to protect Lender's interests. All expenses incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Credit Agreement from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Credit Agreement and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Credit Agreement; or (C) be treated as a balloon payment which will be due and payable at the Credit Agreement's maturity. The Mortgage also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of any default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Mortgage:

Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in the Existing Indebtedness section below or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under this Mortgage, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

Compliance With Laws. Grantor warrants that the Property and Grantor's use of the Property complies

with all existing applicable laws, ordinances, and regulations of governmental authorities.

Survival of Promises. All promises, agreements, and statements Grantor has made in this Mortgage shall survive the execution and delivery of this Mortgage, shall be continuing in nature and shall remain in full force and effect until such time as Grantor's Indebtedness is paid in full.

EXISTING INDEBTEDNESS. The following provisions concerning Existing Indebtedness are a part of this Mortgage:

Existing Lien. The lien of this Mortgage securing the Indebtedness may be secondary and inferior to the lien securing payment of an existing obligation. The existing obligation has a current principal balance of approximately \$373,378.00. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instruments evidencing such indebtedness, or any default under any security documents for such indebtedness.

No Modification. Grantor shall not enter into any agreement with the holder of any mortgage, deed of trust, or other security agreement which has priority over this Mortgage by which that agreement is modified, amended, extended, or renewed without the prior written consent of Lender. Grantor shall neither request nor accept any future advances under any such security agreement without the prior written consent of Lender.

CONDEMNATION. The following provisions relating to condemnation proceedings are a part of this Mortgage:

Proceedings. If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments and documentation as may be requested by Lender from time to time to permit such participation.

Application of Net Proceeds. If all or any part of the Property is condemned by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the Indebtedness or the repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees incurred by Lender in connection with the condemnation.

IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES. The following provisions relating to governmental taxes, fees and charges are a part of this Mortgage:

Current Taxes, Fees and Charges. Upon request by Lender, Grantor shall execute such documents in addition to this Mortgage and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Mortgage, including without limitation all taxes, fees, documentary stamps, and other charges for recording or registering this Mortgage.

Taxes. The following shall constitute taxes to which this section applies: (1) a specific tax upon this type of Mortgage or upon all or any part of the Indebtedness secured by this Mortgage; (2) a specific tax on Grantor which Grantor is authorized or required to deduct from payments on the Indebtedness secured by this type of Mortgage; (3) a tax on this type of Mortgage chargeable against the Lender or the holder of the Credit Agreement; and (4) a specific tax on all or any portion of the Indebtedness or on payments of principal and interest made by Grantor.

Subsequent Taxes. If any tax to which this section applies is enacted subsequent to the date of this Mortgage, this event shall have the same effect as an Event of Default, and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (1) pays the tax before it becomes delinquent, or (2) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to

**MORTGAGE
(Continued)**

Page 7

Lender.

SECURITY AGREEMENT; FINANCING STATEMENTS. The following provisions relating to this Mortgage as a security agreement are a part of this Mortgage:

Security Agreement. This instrument shall constitute a Security Agreement to the extent any of the Property constitutes fixtures, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

Security Interest. Upon request by Lender, Grantor shall take whatever action is requested by Lender to perfect and continue Lender's security interest in the Personal Property. In addition to recording this Mortgage in the real property records, Lender may, at any time and without further authorization from Grantor, file executed counterparts, copies or reproductions of this Mortgage as a financing statement. Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Grantor shall not remove, sever or detach the Personal Property from the Property. Upon default, Grantor shall assemble any Personal Property not affixed to the Property in a manner and at a place reasonably convenient to Grantor and Lender and make it available to Lender within three (3) days after receipt of written demand from Lender to the extent permitted by applicable law.

Addresses. The mailing addresses of Grantor (debtor) and Lender (secured party) from which information concerning the security interest granted by this Mortgage may be obtained (each as required by the Uniform Commercial Code) are as stated on the first page of this Mortgage.

FURTHER ASSURANCES; ATTORNEY-IN-FACT. The following provisions relating to further assurances and attorney-in-fact are a part of this Mortgage:

Further Assurances. At any time, and from time to time, upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or rerecorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue, or preserve (1) Grantor's obligations under the Credit Agreement, this Mortgage, and the Related Documents, and (2) the liens and security interests created by this Mortgage on the Property, whether now owned or hereafter acquired by Grantor. Unless prohibited by law or Lender agrees to the contrary in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

Attorney-in-Fact. If Grantor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Grantor and at Grantor's expense. For such purposes, Grantor hereby irrevocably appoints Lender as Grantor's attorney-in-fact for the purpose of making, executing, delivering, filing, recording, and doing all other things as may be necessary or desirable, in Lender's sole opinion, to accomplish the matters referred to in the preceding paragraph.

FULL PERFORMANCE. If Grantor pays all the Indebtedness when due, terminates the credit line account, and otherwise performs all the obligations imposed upon Grantor under this Mortgage, Lender shall execute and deliver to Grantor a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time.

REINSTATEMENT OF SECURITY INTEREST. If payment is made by Grantor, whether voluntarily or otherwise, or by guarantor or by any third party, on the Indebtedness and thereafter Lender is forced to remit the amount of that payment (A) to Grantor's trustee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, (B) by reason of any judgment, decree or order of any court or administrative body having jurisdiction over Lender or any of Lender's property, or (C) by reason of any settlement or compromise of any claim made by Lender with any claimant (including without limitation

Grantor), the Indebtedness shall be considered unpaid for the purpose of enforcement of this Mortgage and this Mortgage shall continue to be effective or shall be reinstated, as the case may be, notwithstanding any cancellation of this Mortgage or of any note or other instrument or agreement evidencing the Indebtedness and the Property will continue to secure the amount repaid or recovered to the same extent as if that amount never had been originally received by Lender, and Grantor shall be bound by any judgment, decree, order, settlement or compromise relating to the Indebtedness or to this Mortgage.

EVENTS OF DEFAULT. Grantor will be in default under this Mortgage if any of the following happen: (A) Grantor commits fraud or makes a material misrepresentation at any time in connection with the Credit Agreement. This can include, for example, a false statement about Grantor's income, assets, liabilities, or any other aspects of Grantor's financial condition. (B) Grantor does not meet the repayment terms of the Credit Agreement. (C) Grantor's action or inaction adversely affects the collateral or Lender's rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without Lender's permission, foreclosure by the holder of another lien, or the use of funds or the dwelling for prohibited purposes.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of an Event of Default and at any time thereafter, Lender, at Lender's option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment penalty that Grantor would be required to pay.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

Collect Rents. Lender shall have the right, without notice to Grantor, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

Mortgagee in Possession. Lender shall have the right to be placed as mortgagee in possession or to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The mortgagee in possession or receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Judicial Foreclosure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

Deficiency Judgment. If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this section.

Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Credit Agreement or available at law or in equity.

Sale of the Property. To the extent permitted by applicable law, Grantor hereby waives any and all right to

have the Property marshalled. In exercising its rights and remedies, Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

Notice of Sale. Lender will give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least ten (10) days before the time of the sale or disposition. Any sale of the Personal Property may be made in conjunction with any sale of the Real Property.

Election of Remedies. All of Lender's rights and remedies will be cumulative and may be exercised alone or together. An election by Lender to choose any one remedy will not bar Lender from using any other remedy. If Lender decides to spend money or to perform any of Grantor's obligations under this Mortgage, after Grantor's failure to do so, that decision by Lender will not affect Lender's right to declare Grantor in default and to exercise Lender's remedies.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest at the Credit Agreement rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees and expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees and title insurance, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law.

NOTICES. Any notice required to be given under this Mortgage, including without limitation any notice of default and any notice of sale shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Mortgage. All copies of notices of foreclosure from the holder of any lien which has priority over this Mortgage shall be sent to Lender's address, as shown near the beginning of this Mortgage. Any person may change his or her address for notices under this Mortgage by giving formal written notice to the other person or persons, specifying that the purpose of the notice is to change the person's address. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors. It will be Grantor's responsibility to tell the others of the notice from Lender.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Mortgage:

Amendments. What is written in this Mortgage and in the Related Documents is Grantor's entire agreement with Lender concerning the matters covered by this Mortgage. To be effective, any change or amendment to this Mortgage must be in writing and must be signed by whoever will be bound or obligated by the change or amendment.

Caption Headings. Caption headings in this Mortgage are for convenience purposes only and are not to be used to interpret or define the provisions of this Mortgage.

Governing Law. This Mortgage will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Illinois without regard to its conflicts of law provisions. This Mortgage has been accepted by Lender in the State of Illinois.

Choice of Venue. If there is a lawsuit, Grantor agrees upon Lender's request to submit to the jurisdiction of the courts of Clark County, State of Illinois.

Joint and Several Liability. All obligations of Grantor under this Mortgage shall be joint and several, and all references to Grantor shall mean each and every Grantor. This means that each Grantor signing below is responsible for all obligations in this Mortgage.

No Waiver by Lender. Grantor understands Lender will not give up any of Lender's rights under this Mortgage unless Lender does so in writing. The fact that Lender delays or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean Grantor will not have to comply with the other provisions of this Mortgage. Grantor also understands that if Lender does consent to a request, that does not mean that Grantor will not have to get Lender's consent again if the situation happens again. Grantor further understands that just because Lender consents to one or more of Grantor's requests, that does not mean Lender will be required to consent to any of Grantor's future requests. Grantor waives presentment, demand for payment, protest, and notice of dishonor.

Severability. If a court finds that any provision of this Mortgage is not valid or should not be enforced, that fact by itself will not mean that the rest of this Mortgage will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Mortgage even if a provision of this Mortgage may be found to be invalid or unenforceable.

Merger. There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

Successors and Assigns. Subject to any limitations stated in this Mortgage on transfer of Grantor's interest, this Mortgage shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Mortgage and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Mortgage or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Mortgage.

Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Illinois as to all Indebtedness secured by this Mortgage.

DEFINITIONS. The following words shall have the following meanings when used in this Mortgage:

Borrower. The word "Borrower" means CORY A. CAMPBELL and KIMBERLY J. CAMPBELL and includes all co-signers and co-makers signing the Credit Agreement and all their successors and assigns.

Credit Agreement. The words "Credit Agreement" mean the credit agreement dated July 28, 2022, with credit limit of \$30,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The interest rate on the Credit Agreement is a variable interest rate based upon an index. The index currently is 4.750% per annum. If the index increases, the payments tied to the index, and therefore the total amount secured hereunder, will increase. Any variable interest rate tied to the index shall be calculated as of, and shall begin on, the commencement date indicated for the applicable payment stream. NOTICE: Under no circumstances shall the interest rate on this Credit Agreement be less than 2.000% per annum or more than the lesser of 21.000% per annum or the maximum rate allowed by applicable law. The maturity date of the Credit Agreement is August 2, 2032. **NOTICE TO GRANTOR: THE CREDIT AGREEMENT CONTAINS A VARIABLE INTEREST RATE.**

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as

amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Mortgage in the events of default section of this Mortgage.

Existing Indebtedness. The words "Existing Indebtedness" mean the indebtedness described in the Existing Liens provision of this Mortgage.

Grantor. The word "Grantor" means CORY A. CAMPBELL and KIMBERLY J. CAMPBELL.

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Credit Agreement or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Credit Agreement or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Lender to enforce Grantor's obligations under this Mortgage, together with interest on such amounts as provided in this Mortgage.

Lender. The word "Lender" means First Financial Bank NA, its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Credit Agreement.

Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property. However, should the Real Property be located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area, Personal Property is limited to only those items specifically covered (currently or hereafter) by Coverage A of the standard flood insurance policy issued in accordance with the National Flood Insurance Program or under equivalent coverage similarly issued by a private insurer to satisfy the National Flood Insurance Act (as amended).

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Mortgage.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

MORTGAGE
(Continued)

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X [Signature]
CORY A. CAMPBELL

X [Signature]
KIMBERLY J. CAMPBELL

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
COUNTY OF Clark)



On this day before me, the undersigned Notary Public, personally appeared CORY A. CAMPBELL and KIMBERLY J. CAMPBELL, to me known to be the individuals described in and who executed the Mortgage, and acknowledged that they signed the Mortgage as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 28 day of July, 2022.

By Jerremiah Hurt Residing at First Financial Bank

Notary Public in and for the State of IL

My commission expires 10-05-2025

Clark, Illinois, County Clerk & Recorder | Laura Lee, County Clerk and Recorder of Deeds, (217) 826-8311







Nanthakumar Shanmugam

Search Results 1 to 16 of 16 For Party Name: Campbell, Kimberly In All Parties

Searched on 8/22/2024 6:14:19 PM CT

Filters:

#	View	Scan Pages	Date	Type	Party One	Party Two	Description	File#	Book/Page
1		2	10/03/2005	DEE WARRDEED	WYRICK, JERRY G WYRICK, ELIZABETH L	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	Subdivision: THE WOODLANDS ON MILLCREEK LAKE Lot: 15 Pin Number: <u>05-07-12-00-300-001</u>	2005-00006951	276 / 41
Related Documents: 🔍 Index Type: MTG Kind: RELMTG Book: 96 Page: 418 Document Number: 2006-00010125 Date Filed: 08/11/2006 Scan Pages: 1									
2		21	10/03/2005	MTG MTG	CAMPBELL, KIMBERLY J CAMPBELL, CORY A	FIRST FINANCIAL BANK NA	Amount: \$54,000.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE Lot: 15 Pin Number: <u>05-07-12-00-300-001</u>	2005-00006952	460 / 151
Related Documents: 🔍 Index Type: MTG Kind: RELMTG Book: 103 Page: 423 Document Number: 2009-00000450 Date Filed: 02/17/2009 Scan Pages: 1									
3		15	07/25/2006	MTG MTG	CAMPBELL, KIMBERLY J CAMPBELL, CORY A	FIRST FINANCIAL BANK NA	Amount: \$412,617.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE Lot: 15 Pin Number: <u>05-07-12-01-301-015</u>	2006-00009874	478 / 219
Related Documents: 🔍 Index Type: MTG Kind: RELMTG Book: 109 Page: 316 Document Number: 2011-00003024 Date Filed: 12/19/2011 Scan Pages: 1									
4		1	08/11/2006	MTG RELMTG	FIRST FINANCIAL BANK	CAMPBELL, KIMBERLY J		2006-00010125	96 / 418
5		15	01/30/2009	MTG MTG	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	FIRST FINANCIAL BANK NA	Amount: \$368,000.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE City: MARSHALL Lot: 15 Pin Number: <u>05-07-12-01-301-015</u>	2009-00000248	527 / 312
Related Documents: 🔍 Index Type: MTG Kind: RELMTG Book: 109 Page: 316 Document Number: 2011-00003024 Date Filed: 12/19/2011 Scan Pages: 1									
6		1	02/17/2009	MTG RELMTG	FIRST FINANCIAL BANK NA	CAMPBELL, KIMBERLY J CAMPBELL, CORY A	Amount: \$0.00	2009-00000450	103 / 423
7		6	03/05/2009	MTG MTG	CAMPBELL, KIMBERLY J CAMPBELL, CORY A	FIRST FINANCIAL BANK NA	Amount: \$20,000.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE City: MARSHALL Lot: 15 THIS IS A FUTURE ADVANCE MORTGAGE	2009-00000621	528 / 697
Related Documents: 🔍 Index Type: MTG Kind: SUBORDAGREE Book: 556 Page: 681 Document Number: 2011-00002813 Date Filed: 11/23/2011 Scan Pages: 3 🔍 Index Type: MTG Kind: RELMTG Book: 122 Page: 597 Document Number: 2018-00001819 Date Filed: 08/28/2018 Scan Pages: 1									
8		16	11/23/2011	MTG MTG	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	FIRST FINANCIAL BANK NA	Amount: \$358,800.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE City: MARSHALL Lot: 15 Pin Number: <u>05-07-12-01-301-015</u>	2011-00002812	556 / 665
Related Documents: 🔍 Index Type: MTG Kind: SUBORDAGREE Book: 556 Page: 681 Document Number: 2011-00002813 Date Filed: 11/23/2011 Scan Pages: 3 🔍 Index Type: MTG Kind: RELMTG Book: 129 Page: 468 Document Number: 2021-00001815 Date Filed: 07/16/2021 Scan Pages: 1									
9		3	11/23/2011	MTG SUBORDAGREE	CAMPBELL, KIMBERLY J FIRST FINANCIAL BANK NA	FIRST FINANCIAL BANK NA	Amount: \$0.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE City: MARSHALL Lot: 15	2011-00002813	556 / 681
Related Documents: 🔍 Index Type: MTG Kind: MTG Book: 528 Page: 697 Document Number: 2009-00000621 Date Filed: 03/05/2009 Scan Pages: 6 🔍 Index Type: MTG Kind: MTG Book: 528 Page: 697 Document Number: 2009-00000621 Date Filed: 03/05/2009 Scan Pages: 6 🔍 Index Type: MTG Kind: MTG Book: 556 Page: 665 Document Number: 2011-00002812 Date Filed: 11/23/2011 Scan Pages: 16 🔍 Index Type: MTG Kind: MTG Book: 556 Page: 665 Document Number: 2011-00002812 Date Filed: 11/23/2011 Scan Pages: 16									
10		1	12/19/2011	MTG RELMTG	FIRST FINANCIAL BANK NA	CAMPBELL, CORY A CAMPBELL, KIMBERLY J		2011-00003024	109 / 316
11		1	08/28/2018	MTG RELMTG	FIRST FINANCIAL BANK NA	CAMPBELL, KIMBERLY J CAMPBELL, CORY A	Subdivision: THE WOODLANDS ON MILLCREEK LAKE City: MARSHALL Lot: 15	2018-00001819	122 / 597
12		12	08/28/2018	MTG MTG	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	FIRST FINANCIAL BANK NA	Amount: \$28,500.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE City: MARSHALL Lot: 15 Pin Number: <u>05-07-12-01-301-015</u> MTG AMT: \$28,500.00	2018-00001821	624 / 775
Related Documents: 🔍 Index Type: MTG Kind: RELMTG Book: 129 Page: 575 Document Number: 2021-00001970 Date Filed: 08/05/2021 Scan Pages: 1									
13		14	06/29/2021	MTG MTG	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	FIRST FINANCIAL BANK NA	Amount: \$380,000.00 Section: 12 Township: 11 Range: 13 Comments: LOT 15 THE WOODLANDS ON MILLCREEK SECTION TOWNSHIP AND RANGE WAS FROM THE PLAT OF SURVEY RECORD 7 PG 356 AS WOODLANDS ON MILLCREEK IS NOT LISTED ON SUBDIVISION LIST	2021-00001664	658 / 501

#	View	Scan Pages	Date	Type	Party One	Party Two	Description	File#	Book/Page
14	 	1	07/16/2021	MTG RELMTG	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	FIRST FINANCIAL BANK NA	Lot: 15 Pin Number: <u>05-07-12-01-301-015</u> Comments: WOODLANDS ON MILLCREEK LAKE	2021-00001815	129 / 468
15	 	1	08/05/2021	MTG RELMTG	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	FIRST FINANCIAL BANK NA TERRE HAUTE FIRST NATIONAL BANK FORMERLY KNOWN AS	City: MARSHALL Lot: 15 Comments: WOODLANDS ON MILLCREEK LAKE	2021-00001970	129 / 575
16	 	12	08/17/2022	MTG MTG	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	FIRST FINANCIAL BANK NA	Amount: \$30,000.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE City: MARSHALL Lot: 15 Pin Number: <u>05-07-12-01-301-015</u>	2022-00001602	670 / 358

Clark, Illinois, County Clerk & Recorder | Laura Lee, County Clerk and Recorder of Deeds, (217) 826-8311

Nanthakumar Shanmugam

Search Results 1 to 17 of 17 For Party Name: Campbell, Cory In All Parties

Searched on 8/22/2024 6:38:42 PM CT

Filters:

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1		2	10/03/2005	DEE WARRDEED	WYRICK, JERRY G WYRICK, ELIZABETH L	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	Subdivision: THE WOODLANDS ON MILLCREEK LAKE Lot: 15 Pin Number: <u>05-07-12-00-300-001</u>	2005-00006951	276 / 41
2		21	10/03/2005	MTG MTG	CAMPBELL, KIMBERLY J CAMPBELL, CORY A	FIRST FINANCIAL BANK NA	Amount: \$54,000.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE Lot: 15 Pin Number: <u>05-07-12-00-300-001</u>	2005-00006952	460 / 151
3		12	06/29/2006	MIS CONTRACTCONTRACT	CAMPBELL, CORY A OWNER CAMPBELL, KIM OWNER	STONE BUILDINGS INC CONTRACTOR OR BUILDER	GENERAL CONTRACTING AND PRIMARY BUILDING CONTRACT	2006-00009570	90 / 429
4		15	07/25/2006	MTG MTG	CAMPBELL, KIMBERLY J CAMPBELL, CORY A	FIRST FINANCIAL BANK NA	Amount: \$412,617.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE Lot: 15 Pin Number: <u>05-07-12-01-301-015</u>	2006-00009874	478 / 219
5		2	03/12/2008	MIS STATEMNTCHANGE	STATE OF ILLINOIS SECRETARY OF STATE	CORY A CAMPBELL INC		2008-00015859	94 / 418
6		15	01/30/2009	MTG MTG	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	FIRST FINANCIAL BANK NA	Amount: \$368,000.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE City: MARSHALL Lot: 15 Pin Number: <u>05-07-12-01-301-015</u>	2009-00000248	527 / 312
7		1	02/17/2009	MTG RELMTG	FIRST FINANCIAL BANK NA	CAMPBELL, KIMBERLY J CAMPBELL, CORY A	Amount: \$0.00	2009-00000450	103 / 423
8		6	03/05/2009	MTG MTG	CAMPBELL, KIMBERLY J CAMPBELL, CORY A	FIRST FINANCIAL BANK NA	Amount: \$20,000.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE City: MARSHALL Lot: 15 THIS IS A FUTURE ADVANCE MORTGAGE	2009-00000621	528 / 697
9		16	11/23/2011	MTG MTG	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	FIRST FINANCIAL BANK NA	Amount: \$358,800.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE City: MARSHALL Lot: 15 Pin Number: <u>05-07-12-01-301-015</u>	2011-00002812	556 / 665
10		3	11/23/2011	MTG SUBORDAGREE	CAMPBELL, CORY A FIRST FINANCIAL BANK NA	FIRST FINANCIAL BANK NA	Amount: \$0.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE City: MARSHALL Lot: 15	2011-00002813	556 / 681
11		1	12/19/2011	MTG RELMTG	FIRST FINANCIAL BANK NA	CAMPBELL, CORY A CAMPBELL, KIMBERLY J		2011-00003024	109 / 316
12		1	08/28/2018	MTG RELMTG	FIRST FINANCIAL BANK NA	CAMPBELL, KIMBERLY J CAMPBELL, CORY A	Subdivision: THE WOODLANDS ON MILLCREEK LAKE City: MARSHALL Lot: 15	2018-00001819	122 / 597
13		12	08/28/2018	MTG MTG	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	FIRST FINANCIAL BANK NA	Amount: \$28,500.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE City: MARSHALL Lot: 15 Pin Number: <u>05-07-12-01-301-015</u> MTG AMT: \$28,500.00	2018-00001821	624 / 775
14		14	06/29/2021	MTG MTG	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	FIRST FINANCIAL BANK NA	Amount: \$380,000.00 Section: 12 Township: 11 Range: 13 Comments: LOT 15 THE WOODLANDS ON MILLCREAK SECTION TOWNSHIP AND RANGE WAS FROM THE PLAT OF SURVEY RECORD 7 PG 356 AS WOODLANDS ON MILLCREAK IS NOT LISTED ON SUBDIVISION LIST	2021-00001664	658 / 501
15		1	07/16/2021	MTG RELMTG	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	FIRST FINANCIAL BANK NA	Lot: 15 Pin Number: <u>05-07-12-01-301-015</u> Comments: WOODLANDS ON MILLCREEK LAKE	2021-00001815	129 / 468
16		1	08/05/2021	MTG RELMTG	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	FIRST FINANCIAL BANK NA TERRE HAUTE FIRST NATIONAL BANK FORMERLY KNOWN AS	City: MARSHALL Lot: 15 Comments: WOODLANDS ON MILLCREEK LAKE	2021-00001970	129 / 575
17		12	08/17/2022	MTG MTG	CAMPBELL, CORY A CAMPBELL, KIMBERLY J	FIRST FINANCIAL BANK NA	Amount: \$30,000.00 Subdivision: THE WOODLANDS ON MILLCREEK LAKE City: MARSHALL Lot: 15 Pin Number: <u>05-07-12-01-301-015</u>	2022-00001602	670 / 358

Clark, Illinois, County Clerk & Recorder | Laura Lee, County Clerk and Recorder of Deeds, (217) 826-8311

Nanthakumar Shanmugam

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