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Cook County Recorder 47.00



0010935765

MAIL TO **BOX 352**

271 8573

Mortgage

(Borrower/Mortgagor)
Open End Line of Credit

~~RETURN TO:~~
National City
P O Box 5570, Loc. #7116
Cleveland OH 44101

This Indenture Witnesseth, That FREDERICK W. HARTKER AND MARGENE GAN ANG HARTKER, HUSBAND
(singly or jointly "Mortgagor") of AND WIFE Cook County, State of Indiana, **MORTGAGES,**
and **WARRANTS** to National City Bank, ("Mortgagee") the following described real estate located in
Cook County, Indiana:

Common address 501 Clinton Street Unit #1302 Chicago, IL 60610
(Street Address or R.R.) (City) (Twp.) (State)

The Legal Description as follows:

SEE ATTACHED EXHIBIT "A"



together with all rights, privileges, interests, easements, improvements and fixtures now or hereafter located upon or appertaining to such real estate (collectively referred to as the "Mortgaged Premises"), and all leases, rents, issues, income and profits thereof, to secure the payment and all obligations of all borrowers ("Borrowers") to Mortgagee under a certain credit agreement dated AUGUST 13, 2001, that establishes an open end line of credit for the Borrowers in the amount of \$ 7,500.00** with future advances, interest, and terms of payment as therein provided, or as extended, modified or renewed, executed by Borrowers to Mortgagee ("Agreement"). Mortgagor covenants and agrees with Mortgagee that:

FIRST. Mortgagor is 18 years of age, or over, a citizen of the United States, and the owner in fee-simple of the Mortgaged Premises free and clear of all liens and encumbrances except for the lien of taxes and assessments not delinquent and _____

SECOND. Borrowers will pay all indebtedness secured by this Mortgage when due, together with costs of collection and reasonable attorneys' fees, all without relief from valuation and appraisal laws.

THIRD. Mortgagor shall pay all taxes or assessments levied or assessed against the Mortgaged Premises or any part thereof when due and before penalties accrue. Also, Mortgagor shall not permit any mechanic's lien to attach to the Mortgaged Premises or any part thereof or further encumber the Mortgaged Premises without Mortgagee's prior written consent.

FOURTH. Mortgagor shall keep the Mortgaged Premises in good repair at all times and shall not commit or allow ~~the commission of waste thereof. Mortgagor shall procure and maintain in effect at all times hazard (fire and extended coverage) insurance in an amount which is at least equal to the loan amount after taking into account insurable value as multiplied by the applicable coinsurance percentage, such insurance to be in amounts and with companies acceptable to Mortgagee and with a standard Mortgagee clause in favor of Mortgagee.~~

FIFTH. Mortgagee may, at its option and from time to time, advance and pay all sums of money which in its judgment may be necessary to perfect or preserve the security intended to be given by this Mortgage. Such sums may include, but are not limited to, insurance premiums, taxes, assessments and liens which may be or become a lien upon the Mortgaged Premises or any part thereof and all costs, expenses and attorneys' fees incurred. All sums of money so advanced shall be and become a part of the mortgage debt secured hereby and payable forthwith at the time same rate of interest that is disclosed on the Agreement and the Mortgagee shall be subrogated to any lien so paid by it.

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FIFTH: Upon any default by Mortgagor under this Mortgage or any default by Borrowers or Mortgagor under the terms of the Loan Documents secured by this Mortgage, or if Mortgagor shall abandon the Mortgaged Premises, or shall be adjudged bankrupt, or if a trustee or receiver shall be appointed for Mortgagor or for any part of the Mortgaged Premises the entire indebtedness secured hereby shall, at the option of Mortgagee and without notice or demand, become immediately due and payable and this Mortgage may be foreclosed accordingly. Upon foreclosure, Mortgagee may take possession of the Mortgaged Premises to collect any rents, issues, income or profits and apply the same to the payment of indebtedness secured hereby or have a receiver appointed to take possession of the Mortgaged Premises and collect all rents, issues, income or profits, during the period of foreclosure and redemption. In the event of foreclosure, Mortgagee may continue the abstract of title to the Mortgaged Premises, or obtain other appropriate evidence of title or title insurance, and the cost thereof shall be added to the unpaid principal balance secured by this Mortgage. All rights and remedies of Mortgagee hereunder are cumulative and are in addition and not in limitation of any rights or remedies which Mortgagee may otherwise have by law. No waiver of any default or failure or delay to exercise any right or remedy by Mortgagee shall operate as a waiver of any other default or of the same default in the future or as a waiver of any right or remedy with respect to the same or any other occurrence.

SIXTH: If Mortgagor shall encumber, sell, assign or otherwise transfer ownership of or any interest in the Mortgaged Premises or any part thereof without prior written consent of Mortgagee, all indebtedness secured by this Mortgage shall, at the option of Mortgagee and without notice or demand, become immediately due and payable.

SEVENTH: That it is contemplated that the Mortgagee may make future advances or additional loans to the Mortgagor or Borrowers, in which event this Mortgage shall secure the payment of any and all such future advances and of any additional loans, provided that at no time shall the maximum amount secured by this Mortgage exceed the sum of \$250,000.00 and provided further that such future advances are equally secured and to the same extent and priority as the amount originally advanced on the security of this Mortgage. The Mortgagee at its option may accept a renewal note, or replacement Loan Documents, at any time for any portion of the indebtedness hereby secured and may extend the time for the payment of any part of said indebtedness without affecting the security of this Mortgage in any manner. This Mortgage shall also secure the payment of any other liabilities, joint, several, direct, indirect or otherwise, of Mortgagor to the holder of this Mortgage, when evidenced by promissory notes or other evidence of indebtedness stating that said notes or other evidence of indebtedness are secured hereby.

EIGHTH: All rights and obligations of Mortgagor hereunder shall be binding upon all heirs, successors, assigns and legal representatives and shall inure to the benefit of Mortgagee and its successors, assigns and legal representatives.

NINTH: Any Mortgagor who signs this Mortgage but does not sign the Loan Documents does so only to mortgage Mortgagor's interest in the Mortgaged Premises to secure payment and performance of the Loan Documents and Mortgagor does not agree to be personally liable on the Loan Documents.

TENTH: This Mortgage is governed by the laws of Ohio, except to the extent otherwise required by the laws of Indiana, and applicable federal law.

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage on this 13TH day of AUGUST 2001.

Signature [Signature]

Printed FREDERICK HARTKER

Signature _____

Printed _____

Signature [Signature]

Printed MARGENE GAN ANG HARTKER

Signature _____

Printed _____

STATE OF INDIANA

COUNTY OF LAKE SS.

Before me, a Notary Public in and for said County and State, appeared _____

FREDERICK W. HARTKER AND MARGENE GAN ANG HARTKER HUSBAND AND WIFE

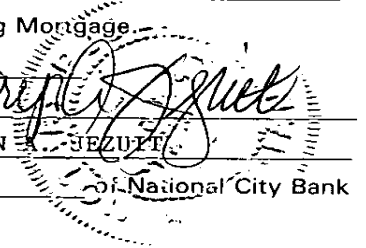
each of whom, having been duly sworn, acknowledged the execution of the foregoing Mortgage.

Witness my hand and Notarial Seal this 13TH day of AUGUST 2001

County of Residence: LAKE Signature [Signature]

My Commission Expires: SEPTEMBER 29, 2066 Printed Name KATHRYN A. JEZUIT

This Instrument prepared by KATHRYN A. JEZUIT



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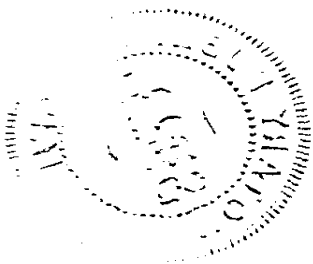


EXHIBIT A

Parcel 1:

Unit 1302 and Parking Space P-101 in the Kinzie Park Tower Condominium as delineated and defined on the Plat of Survey of the following described parcel of real estate:

Lot 22 in Kinzie Park Subdivision being a resubdivision of lots, blocks and vacated streets and alleys in Wabansia in the east 1/2 of the northwest 1/4 of section 9, township 39 north, range 14 east of the third principal meridian according to the plat thereof recorded July 27, 1999 as document number 99712450 in the City of Chicago, Cook County, Illinois.

Which survey is attached as Exhibit "A" to the Declaration of Condominium recorded December 13, 2000 as Document Number 00980340 and as amended from time to time, together with its undivided percentage interest in the common elements.

Parcel 2: Easement for ingress and egress for the benefit of Parcel 1 aforesaid as set forth in the Declaration of Easements, Restrictions, Easements and By-Laws for Kinzie Park Homeowners Association recorded May 27, 1999 as Document Number 99514088; situated in the County of Cook, in the State of Illinois.

Permanent Parcel Number: 17-09-112-042
FREDERICK HARTKER AND MARIGENE GAN ANG HARTKER,
HUSBAND AND WIFE
501 CLINTON Street, Chicago IL 60661
First American Order No: 2718573

Clerk's Office

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First American Equity Loan Services, Inc.
151 N. Delaware Street # 1700
Indianapolis, IN 46204-2518
(317)637-6277