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Cook County Recorder 27.50



Recorder's Use

This instrument prepared by:

BARRY WEISMAN
(name)

OPEN-END MORTGAGE

2011 W. IRVING PARK ROAD
(address)

HANOVER PARK, IL 60103-3164

Account No. _____

THIS OPEN-END MORTGAGE ("Security Instrument") is given MARCH 11, 2000. The mortgagor is MARK A ORLICH AND MARILYN H ORLICH
HUSBAND & WIFE ("Borrower"). (indicate marital status)

This Security Instrument is given to American General Finance, Inc., which is organized and existing under the laws of Illinois, and whose address is 2011 W. IRVING PARK ROAD
HANOVER PARK, IL 60103-3164 Illinois ("Lender"). Borrower may incur indebtedness to Lender in amounts fluctuating from time to time up to the appraised value of the real estate secured under this Security Instrument, but not exceeding the Credit Limit set by Lender (initially \$ 28,000.00), which amount constitutes the maximum principal amount that may be secured at any one time under this Security Instrument. This debt is evidenced by Borrower's Revolving Line of Credit Agreement and Disclosure Statement dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable as provided in the Note. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note; and (d) the unpaid balances of loan advances made after this Security Instrument is delivered to the recorder for record. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to Lender with mortgage covenants, to secure the payment of the foregoing indebtedness of Borrower from time to time, the following described property located in COOK County, Illinois:

*** SEE ATTACHED ***

STREET ADD: 6960 LONGMEADOW, HANOVER PARK, IL TAX# 07-31-205-007

Prior Instrument Reference: Volume _____, Page _____;

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. **Funds for Taxes and Insurance.** At the request of Lender, Borrower shall begin making monthly payments into an escrow account for the payment of yearly taxes, insurance and other yearly charges imposed upon the Property.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied as provided in the Note.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

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; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; 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 may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. **Hazard 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 for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. 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, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. 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 any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Note whether or not then due. The 30-day period will begin when the notice is given.

Unless the Note provides otherwise, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payment. If under paragraph 18 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. **Preservation and Maintenance of Property; Leaseholds.** Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and expressly releases and waives Borrower's right of homestead in the Property. By signing below, MARILYN H ORLICH, the spouse of Borrower, has also executed this instrument solely for the purpose of mortgaging and releasing (and does hereby so release and mortgage) all of such spouse's rights of homestead in the property.

Witnesses:

Tommy Anderson
(print or type name below line) TOMMY ANDERSON

Mark A. Orlich (Seal)
Borrower MARK A ORLICH

Beatriz Echeverria
(print or type name below line) BEATRIZ ECHEVERRIA

Marilyn H. Orlich (Seal)
Borrower MARILYN H ORLICH

STATE OF ILLINOIS, COUNTY OF COOK SS:

I, BARRY WEISMAN, a Notary Public in and for said County and State, do hereby certify that MARK A ORLICH AND MARILYN H ORLICH

(if acknowledged by wife, as well as husband, add "his wife" after wife's name)

personally known to me to be the same person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this 11TH day of MARCH, 2000, in person, and acknowledged that THEY signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this 11TH day of MARCH, A.D. 2000.

{SEAL}

My Commission expires:

[Signature]
Notary Public



Customer Name: Orlich, Mark A. & Marilyn H.
To be attached to report number 768841

Schedule "A"

Legal Description:

Situated in the County of Cook in the State of Illinois, to-wit:

Lot 7 in Block 17 in Hanover Highlands Unit No. 2, Village of Hanover Park, Cook County, Illinois, a Subdivision of part of the Northeast 1/4 of Section 31 and the Southeast 1/4 of Section 30, Township 41 North, Range 10 East of the Third Principal Meridian, according to plat thereof registered in the Office of the Register of Titles of Cook County, Illinois, on February 26, 1964 as Document No. 2137400 and Certificate of Correction thereof registered on March 26, 1964, as Document Number 2141607.

PROPERTY ADDRESS: 6960 LONGMEADOW LANE, HANOVER PARK, IL TAX# 07-31-205-007
Subject to covenants, easements, restrictions and reservations of record.

Property of Cook County Clerk's Office