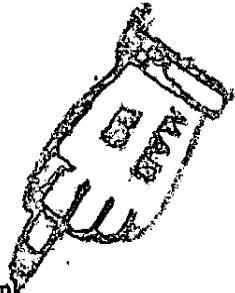




0020022673



Return to: TCF National Bank
Consumer Lending Department
800 Burr Ridge Parkway
Burr Ridge, Illinois 60521

SPACE ABOVE RESERVED FOR RECORDING DATA
COMMANDCREDIT PLUS® MORTGAGE

**TCF NATIONAL BANK
ILLINOIS CONSUMER LENDING DEPARTMENT**

Account Number: 092-072

FILE# 70-01157362

**THIS MORTGAGE ("Mortgage") SECURES A REVOLVING LINE OF CREDIT UNDER WHICH
ADVANCES, PAYMENTS, AND READVANCES MAY BE MADE FROM TIME TO TIME.
NOTWITHSTANDING ANYTHING TO THE CONTRARY HEREIN, THE MAXIMUM PRINCIPAL
INDEBTEDNESS SECURED BY THIS MORTGAGE AT ANY ONE TIME IS**
ONE HUNDRED THOUSAND AND NO/100 _____ Dollars

(\$100,000.00). This Mortgage is made this 26TH day of DECEMBER, 2001, by
THADDEUS KWIATKOWSKI AND ROSE KWIATKOWSKI MARRIED,
whose address is 820 LATHROP, FOREST PARK, IL 60130

(the "Borrower"), who grants, conveys, mortgages and warrants to TCF National Bank, a national banking
association, 800 Burr Ridge Parkway, Burr Ridge, Illinois 60521 (the "Lender"), land and property in
COOK County, Illinois, described as:

SEE LEGAL ATTACHED:

street address: 820 LATHROP, FOREST PARK, IL 60130
PIN # 1513400012

together with all buildings, improvements, and fixtures on the property, whether now on the property or added in
the future, and all easements and other rights that pertain to the property (collectively the "Property"). This
Mortgage secures performance and payment under the terms of the CommandCredit Plus® Home Equity Line of
Credit Agreement and Disclosure Statement dated the same date as this Mortgage, subject to any amendment as
permitted by its terms ("Agreement"). In addition to the indebtedness due under the Agreement, this Mortgage
secures Protective Advances which may be in excess of the maximum principal amount stated above, with interest
thereon (collectively "Debt") and the performance of all covenants and agreements of the Borrower contained
herein. "Protective Advance" is defined as a payment made by Lender for performance of covenants of Borrower
pertaining to insuring or preserving the Property upon Borrower's failure to perform. The interest rate under the
Agreement is variable and can change daily, as described in the Agreement. The full Debt, if not paid earlier, is
due and payable on 12/30/2016.

Borrower promises and agrees:

1. To keep the Property in good repair, and to comply with all laws and ordinances, which affect the Property.
2. To pay all taxes, assessments, and water bills levied on the Property and any other amounts which could become a Security Interest against the Property. "Security Interest" includes any lien, mortgage or other encumbrance.

PREPARED BY: S. BOOKER 555 E. BUTTERFIELD RD LOMBARD IL 60148

3. To perform all obligations under any Security Interest on the Property. As of the date hereof, there exists no other Security Interest on the Property, other than as disclosed to Lender on the title search and report or other title evidence obtained by Lender prior to accepting this Mortgage, or on Borrower's loan application.
4. To keep the Property insured against fire, windstorm, flood, and such other hazards as Lender may require, in an amount and manner with companies acceptable to Lender, and with the proceeds made payable in the policies to Lender as mortgagee, and to deliver such proof of insurance as Lender may require. Lender will apply any insurance proceeds to pay the Debt, unless Lender agrees in writing that the proceeds can be used differently. If Lender uses the proceeds to reduce the Debt, Borrower will still have to make regular monthly payments until the Debt is satisfied. 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 property ("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 this 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 Borrower's own. Lender is not required to obtain the lowest cost insurance that might be available.
5. That if all or part of the Property is condemned or taken by eminent domain, Borrower directs the party condemning or taking the Property to pay all of the money to Lender. Lender will apply the money to pay the Debt, unless Lender agrees in writing that the proceeds can be used differently. If Lender uses the money to reduce the Debt, Borrower will still have to make regular monthly payments until the Debt is satisfied.
6. That if Borrower fails to perform any of Borrower's obligations under this Mortgage, Lender may pay for the performance of such obligations. Any amount so paid and the cost of any title search and report made after any Default, may be added to the Debt as a Protective Advance.
7. That the term "Default" means (a) Borrower's failure to comply with the terms of this Mortgage; or (b) Borrower's failure to comply with the terms of the Agreement such that Lender may terminate the Account as stated in the Agreement; or (c) Borrower's failure to comply with the terms of any Security Interest having priority over this Mortgage.
The term "Lender" includes Lender's successors and assigns, and the term "Borrower" includes and binds the Borrower's, heirs, personal and legal representatives, successors, and assigns. If this Mortgage is signed by two or more persons, the obligations and Security Interest granted by this Mortgage shall be cumulative and in addition to any other remedies provided by law. Each person that signs this Mortgage is responsible for keeping all of the promises made by Borrower. Lender may choose to enforce its rights against anyone signing this Mortgage or against all of them. However, if someone signed this Mortgage, but signed the Agreement as collateral owner only, then that person will not be required to pay any amount under the Agreement, but will have agreed only to grant, convey, mortgage and warrant any rights that person has in the Property. Also, Borrower may agree to extend, modify, forbear, or make any accommodations with regard to the Note or Mortgage without such collateral owner's consent.
8. If Borrower is in default of any of the provisions of the Agreement or this Mortgage, then Lender at its option may require immediate payment in full of all sums secured by this Mortgage without further demand and may foreclose this Mortgage by judicial proceeding and may avail itself of all other rights available under applicable law. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security (but not prior to acceleration under Section 9 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, including but not limited to, the amount of the Debt outstanding, the costs and charges of such sale, reasonable attorneys' fees and costs of title evidence. In the event of any foreclosure or other sale under this Mortgage by virtue of judicial proceedings, advertisement, or otherwise, the Property may be sold in one parcel and as an entirety, or in such parcels, manner, or order as the Lender in its sole discretion may elect.

- 9. That Borrower shall not assign or transfer the Property or any beneficial interest in the Property by deed, land contract, or other instruments in any manner whatsoever, without Lender's prior written consent.
- 10. That Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.
- 11. That if the loan secured by this Mortgage is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charge is collected or to be collected in connection with the loan exceeds 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 outstanding Debt or by making a direct payment to Borrower.
- 12. That this Mortgage, and any actions arising out of this Mortgage, are governed by Illinois law to the extent not preempted by federal law. If any provision of this Mortgage is found to be unenforceable, all other provisions will remain in full force and effect. Lender's failure to exercise any right or remedy under this Mortgage will not waive Lender's rights in the future.
- 13. That 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.

BY SIGNING BELOW, BORROWER HAS SIGNED AND DELIVERED THIS MORTGAGE AS OF THE DATE FIRST WRITTEN ABOVE, AND HEREBY RELEASES AND WAIVES ALL RIGHTS UNDER AND BY VIRTUE OF THE HOMESTEAD EXEMPTION LAWS OF THIS STATE.

Borrower:

Thaddeus Kwiatkowski
(signature)

THADDEUS KWIATKOWSKI
(type or very clearly print name)

Rose Kwiatkowski
(signature)

ROSE KWIATKOWSKI
(type or very clearly print name)

State of Illinois
County of COOK) ss.

The foregoing instrument was acknowledged before me this 26TH day of DECEMBER, 2001, by THADDEUS KWIATKOWSKI AND ROSE KWIATKOWSKI MARRIED

Melanie L Frigo
Notary Public
County,
My commission expires:



REQUEST FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER SUPERIOR
MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Thaddeus Kwiatkowski -Borrower
THADDEUS KWIATKOWSKI

Rosa Kwiatkowski -Borrower
ROSE KWIATKOWSKI

STATE OF ILLINOIS,

COOK County ss:

I, THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that personally known to me to be the same person(s) whose name(s) subscribed to the forgoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as free voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 26TH day of DECEMBER 2001

My Commission expires:

Melanie L Frigo
Notary public



(Space Below This Line Reserved For Lender and Recorder)

UNOFFICIAL COPY

SCHEDULE "A"

0020022673

THE SOUTH 15 1/2 FEET OF LOT FIFTEEN (15) LOT SIXTEEN (16) IN BLOCK FOUR (4) IN THE SUBDIVISION OF BLOCK FOUR (4) AND THE NORTH 186.95 FEET OF THE EAST 197.10 FEET OF BLOCK FIVE (5) BLOCK SIX (6). THE SOUTHWEST QUARTER (1/4) OF BLOCK SEVEN (7) BLOCKS EIGHT (8) AND FIFTEEN (15) AND BLOCK EIGHTEEN (18) EXCEPT THE WEST 50 FEET OF THE SOUTH 125 FEET THEREOF, ALL IN JOSEPH K. DUNLOP'S SUBDIVISION OF THE WEST HALF (1/2) OF THE SOUTHEAST QUARTER (1/4) AND THAT PART OF THE EAST THIRD (1/3) OF THE EAST (1/2) OF THE SOUTHWEST QUARTER (1/4) LYING SOUTHEAST OF THE CENTER OF DES PLAINES AVENUE IN SECTION 13, TOWN 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX ID NUMBER: 15-13-400-012

ORDER NUMBER: 1157362

Property of Cook County Clerk's Office