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2002-04-18 12:13:58
Cook County Recorder 97.00

WHEN RECORDED MAIL TO:
Heritage Community Bank
18301 South Halsted Street
Glenwood, IL 60425



FOR RECORDER'S USE ONLY

This Mortgage prepared by:

R.Larcher
Heritage Community Bank
18301 South Halsted Street
Glenwood, IL 60425

BOX 158

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DW

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 \$258,000.00.

THIS MORTGAGE dated March 22, 2002, is made and executed between Robert E. Miller, and Nancy A. Miller, Husband and Wife, In Joint Tenancy, whose address is 508 Wset 42nd Street, Chicago, IL 60609 (referred to below as "Grantor") and Heritage Community Bank, whose address is 18301 South Halsted Street, Glenwood, IL 60425 (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 Cook County, State of Illinois:

See Attached

The Real Property or its address is commonly known as 508 Wset 42nd Street, Chicago, IL 60609. The Real Property tax identification number is 20-04-121-042

REVOLVING LINE OF CREDIT. Specifically, in addition to the amounts specified in the Indebtedness definition, and without limitation, this Mortgage secures 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

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MORTGAGE
(Continued)

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MORTGAGE
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
COUNTY OF Cook)



On this day before me, the undersigned Notary Public, personally appeared **Robert E. Miller and Nancy A. Miller**, 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 22nd day of March, 2002

By Mark Maciulewicz Residing at Tinley Park

Notary Public in and for the State of IL

My commission expires 12-10-03

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LOT 89 IN THE RESUBDIVISION OF BLOCK 6 OF TAYLOR AND KREIGH'S
SUBDIVISION OF THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION
4, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN,
IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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