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HOME LINE CREDIT MORTGAGE

This Home Line Credit Mortgage is made this 17th day of April, 19 87, between the Mortgagor, John L. West and Dianne D. West, Husband and Wife (herein "Borrower"), and the Mortgeree, Harris Bank Winnetka, National Association whose address is 520 Green Bay Road, Winnetka, Illinois 60093 (herein "Lender").

WHEREAS, Borrower and Lender have entered into a Harris Bank Winnetka, N.A. Home Line Credit Agreement and Disclosure Statement (the "Agreement") dated April 17, 19 87, pursuant to which Borrower may from time to time until April 17, 1994 borrow from Lender sums which shall not in the aggregate outstanding principal balance exceed \$50,000.00— the "Maximum Credit" plus interest. Interest on the sums borrowed pursuant to the Agreement is payable at the rate and at the times provided for in the Agreement. After April 17, 1994 (i) all sums outstanding under the Agreement may be declared due and payable or (ii) all sums outstanding under the Agreement and all sums borrowed after such date, together with interest thereon, may be due and payable on demand. In any event, all amounts borrowed under the Agreement plus interest thereon must be repaid by April 17, 1994 (the "Final Maturity Date").

TO SECURE to Lender the repayment of the indebtedness incurred pursuant to the Agreement, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower contained herein and in the Agreement, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of Cook, State of Illinois:

Lot 3 in Trustee's Re-Subdivision of Lots 1, 2, 3 and 4 in Block 2 in Dale's Third Addition to Winnetka, a Subdivision of the Northeast 1/4 (except the Northeast 1/4 thereof) of the Southeast 1/4 of Section 20, Township 42 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

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Permanent Index Number 05-20-401-004-0000 HGO WN

which has the address of 345 Birch Street Winnetka, Illinois 60093 (herein "Property Address");

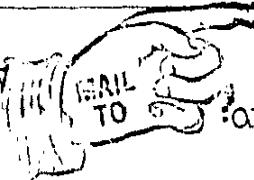
TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property, (or household estate if this Mortgage is on a household) are herein referred to as the "Property."

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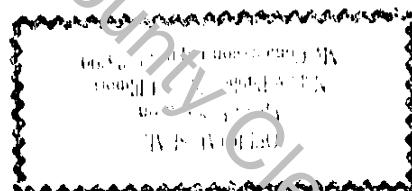
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24 APR 87 10: ..

J.F. SWENSON
520 Green Bay Road
Winnetka, Illinois 60093

This instrument Prepared By:
MAIL TO: 

14002



Notary Public

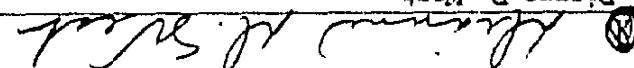
My Commission Expires:

Given under my hand and a (seal) seal, this 17th day of April, 1987
before me this day in person and acknowledge that he signed and delivered the said instrument as true
and voluntary known to me to be the same person(s) whose name(s) are subscriber to the foregoing instrument, appeared
and county and state, do hereby certify that John L. West and Diane D. West, Husband and Wife
personally known to me to be the same person(s) whose name(s) are subscriber to the foregoing instrument, appeared
before me this day in person and acknowledge that he signed and delivered the said instrument as true.

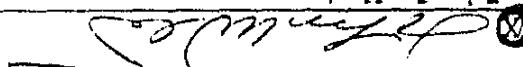
The undersigned,
a Notary Public in and for
the State of Illinois, do hereby certify that John L. West and Diane D. West, Husband and Wife
and county and state, do hereby certify that John L. West and Diane D. West, Husband and Wife
personally known to me to be the same person(s) whose name(s) are subscriber to the foregoing instrument, appeared
before me this day in person and acknowledge that he signed and delivered the said instrument as true.

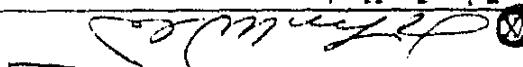
STATE OF ILLINOIS COOK COUNTY
} ss

Type of Print Name
Diane D. West

Borrower


Type of Print Name
John L. West

Borrower


IN WITNESS WHEREOF, Borrower has executed this Mortgage.


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obligated to pay the sums secured by this Mortgage; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Mortgage or the Agreement without that Borrower's consent.

13. Loan Charges. 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 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 exceed permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Agreement 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 under the Agreement.

14. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Mortgage unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Mortgage and may invoke any remedies permitted by paragraph 22. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 18.

15. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by certified mail, addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested to Lender's address stated herein or to such other address as Lender may designate by Notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

16. Governing Law; Severability. This Mortgage shall be governed by Federal Law and the law of the State of Illinois. In the event that any provision or clause of this Mortgage or the Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Agreement which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Agreement are declared to be severable.

17. Borrower's Copy. Borrower shall be furnished a conformed copy of the Agreement and of this Mortgage at the time of execution or after recordation hereof.

18. Transfer of the Property; Assumption. If all or any part of the Property or an interest therein is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances or (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

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 delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

19. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Mortgage discontinued at any time prior to the entry of a judgment enforcing this Mortgage. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Mortgage and the Agreement had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Mortgage, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unchanged. Upon reinstatement by Borrower, this Mortgage and the 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 paragraphs 14 or 18.

20. Revolving Credit Loan. This Mortgage is given to secure a revolving credit loan, unless and until pursuant to the Agreement such loan is converted to an installment loan, and shall secure not only presently existing indebtedness under the Agreement but also future advances, whether such advances are obligatory or to be made at the option of the Lender, or otherwise, as are made within 20 years from the date hereof, to the same extent as if such future advances were made on the date of the execution of this Mortgage, although there may be no advance made at the time of execution of this Mortgage and although there may be no indebtedness secured hereby outstanding at the time any advance is made. The lien of this Mortgage shall be valid as to all indebtedness secured hereby, including future advances, from the time of its filing for record in the recorder's or registrar's office of the county in which the Property is located. The total amount of indebtedness hereby may increase or decrease from time to time, but the total unpaid balance of indebtedness secured hereby (including disbursements which the Lender may make under this Mortgage, the Agreement, or any other document with respect thereto) at any one time outstanding shall not exceed one hundred fifty percent of the Maximum Credit, plus interest thereon and any disbursements which the Lender is authorized to make under this Mortgage or the Agreement (e.g. for payment of taxes, special assessments or insurance on the Property) and interest on such disbursements (all such indebtedness being hereinafter referred to as the "maximum amount secured hereby"). This Mortgage shall be valid and have priority over all subsequent liens and encumbrances, including statutory liens, excepting solely taxes and assessments levied on the Property, to the extent of the maximum amount secured hereby.

21. Conversion to Installment Loan. Pursuant to the Agreement, the Lender may terminate the Agreement and convert the outstanding indebtedness incurred hereunder to an installment loan bearing interest at the rate set forth in the Agreement and payable in monthly installments of principal and interest over a period of not less than one year and which shall, in any event be due and payable on or before the Final Maturity Date. This Mortgage is given to and shall secure such installment loan.

22. Acceleration; Remedies. Upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage or the Agreement, including the covenants to pay when due any sums secured by this Mortgage, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand, and/or may terminate the availability of loans under the Agreement and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, and costs of documentary evidence, abstracts and title reports.

23. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 22 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 22 hereof or abandonment of the Property, and at any time prior to the expiration of any period of redemption following judicial sale, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received.

24. Release. Upon payment of all sums secured by this Mortgage and termination of the Agreement Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

25. Captions for Convenience Only. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

26. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.

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This Mortgagee only to Mortgagor, grant and convey that Borrower's interest in the Property under the terms of this Agreement shall be joint and several, any Borrower who conveys his or her interest in the Property under the terms of this Agreement shall be liable to Mortgagor for all claims and demands made by Mortgagor against him or her, and all agreements of Borrower shall be binding on the Borrower's heirs, executors, administrators, successors and assigns of Borrower, and on the Borrower's estate, whether or not Borrower is living, and shall bind Borrower's heirs, executors, administrators, successors and assigns of Borrower, and shall bind Borrower's estate, whether or not Borrower is living.

11. Remedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

12. Successors and Assigns Bound. Joint and several liability shall attach to the principal of and interests on the indebtedness incurred pursuant to this Agreement, and shall be liable to Mortgagor for all claims and demands made by Mortgagor.

13. Forbearance by Lender. Any forbearance by Lender in exercising any right or remedy under this Agreement or otherwise shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

14. Release of Lender. Any forbearance by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

15. Payment due under this Agreement or any other term of this Mortgage shall not extend or postpone the due date of any payment.

16. Borrower Not Released. Extension of the time for payment of any other term of this Agreement or any other term of this Mortgage shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

17. Lender's Right to Recover. Any sums received by Lender shall be applied to principal until Lender has recovered the amount of the original principal sum advanced by Lender to Borrower.

18. Condemnation. The proceeds of any award of damages, direct or consequential, in connection with any condemnation or other taking of the property, or part thereof, for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, in the event of a total or partial

19. Borrower Not Released. Extension of the time for payment of any other term of this Agreement or any other term of this Mortgage shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

20. Lender may make or cause to be made reasonable cause therefor related to the property, provided that Lender shall give Borrower notice prior to any such inspection specifically describing the nature of the inspection.

21. Nothing contained in this Paragraph 6 shall bar Lender from incurring any expense or take any action under this Paragraph 6.

22. Any amounts disbursed by Lender pursuant to this Paragraph 6, with interest thereon, shall become additional indebtedness of Borrower secured by Lender's right to collect.

23. Lender's right to collect shall not be limited to, disbursement of reasonable attorney fees and enлы upon the property to make repairs.

24. Upon notice to Borrower, may make such appraisements, disburse such sums and take such action as is necessary to collect Lender's right to collect.

25. Commencement of action by Lender, including, but not limited to, any proceeding brought by Lender at a trial or

26. Prohibition of Lender's Secrecy. If Borrower fails to perform the covenant contained in this Mortgage, or if any action of proceeding

27. Coverage of Lender's right to collect shall pass to Lender to the extent of the sums secured by this Mortgage as if the right were a part thereof.

28. Lender's right to collect shall be incorporated into and shall amend and shall not be limited to the right to collect.

29. Lender's right to collect shall be limited to the amount of each payment made by Lender to the property prior to the date of any

30. Payments due under this Agreement, or change the amount of each payment, shall not exceed by Lender to the property prior to the date of any

31. Lender's right to collect shall be limited to the amount of each payment made by Lender to the property prior to the date of any

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