

Lender may require; provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums

4. Hazard Insurance. Borrower shall keep the improvement now existing or hereafter erected on the Property insured against loss by fire, hazard included within the form "extended coverage"; and such other hazards as Lender may require and in such amounts and for such periods as

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Agreement and paragraph (b) of this Article shall be applied by Lender first in payment of interest payable on the Agreement, then to the unpaid balance of the Agreement.

Lender determines that all or any part of the Property is subject to a lien which may attain a priority over the Security Instrument, Lender shall send Borrower notice identifying such lien. Borrower shall satisfy such lien or take one or more of the actions set forth above within ten days of giving of notice.

2. Payment of Taxes, Insurance and Other Charges. Borrower shall pay all taxes, hazard insurance premiums, assessments, and other charges, fines and impositions attributable to the Property which may attain a priority over the Security Instrument, and household payments or ground rents, if any, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due

under this paragraph and Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over the Security Instrument, provided, that Borrower shall not be required to discharge any such lien so long as Borrower: (a) shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender; (b) shall in good faith contest such lien by, or defend against enforcement of such lien in, legal proceedings which in the opinion of Lender operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof; or (c) shall secure from the holder of such lien an agreement in a form satisfactory to Lender subordinating such lien to the Security Instrument.

1. Payment and Principal and Interest. Borrower shall promptly pay when due the principal of and interest on any future advances secured by this Mortgage, the Agreement, and late charges as provided in the Agreement, and the principal of and interest on any future Advances secured by this Mortgage.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Borrower shall not incur, or permit to be incurred, any indebtedness evidenced by the Agreement, the Mortgage, or any future Advances secured by this Mortgage, or any other instrument, which is a lien on the Property, or any part thereof, or which is subordinate to the lien of the Security Instrument, or which is not in full payment of the indebtedness evidenced by the Agreement, the Mortgage, or any future Advances secured by this Mortgage.

BORROWER covenants that Borrower is lawfully married and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, and that Borrower will warrant and defend generally (in this to the Property) against all claims and demands, subject to any declaration, reservation or restriction listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

TOGETHER with all the improvements now or hereafter erected on the property, and all appurtenances, 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 appurtenances and additional 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 the interest therein) if this Mortgage is on a leasehold) are herein referred to as the "Property".

TOGETHER with all the improvements now or hereafter erected on the property, and all appurtenances, 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 appurtenances and additional 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 the interest therein) if this Mortgage is on a leasehold) are herein referred to as the "Property".

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RECORD DATA 3 2015 759 SEP 26 1999

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Permanent Index Number: 04-21-208-022
Address: 2327 Castilian Circle, Northbrook, IL 60062

DEPT-01 RECORDING 14:25
TRAK 9589 09/26/88 13:04:00
COOK COUNTY RECORDER

1530V188

42 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

TO SECURE TO BORROWER (a) the repayment of the indebtedness evidenced by the Agreement, the Mortgage, and the performance of the covenants and agreements...

HEREAS, BORROWER has entered into a limited open-end and variable rate Agreement with the Lender dated September 27, 1988...

THIS MORTGAGE is made this 21st day of September 1988 between the Mortgagor, Neeraj V. Raghavan and Vathsala T. Raghavan, his wife, in joint tenancy...

1425 Lake Cook Rd, Deerfield, IL 60015

Ed Swanson

THIS INSTRUMENT WAS PREPARED BY: 88440351

TITLE NO. 32015789

MORTGAGE

Ed Swanson

1425 Lake Cook Rd, Deerfield, IL 60015

THIS INSTRUMENT WAS PREPARED BY: 88440351

11. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided here, and (b) any notice to Lender shall be given by first class mail to Lender's address stated herein or to such other address as Lender may designate here. Lender may designate by notice to Borrower as provided here the Security Instrument shall be deemed to have been given to Lender when given in the manner designated herein.

12. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define and provisions hereof.

10. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other items or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

9. Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any matter, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successors or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, or the proceeds of any award or claim for damage or other tak- If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the concept or offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or the sums secured by this Mortgage.

7. Inspection. Lender may make or cause to be made reasonable and proper inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

6. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, involuntary, code in- form - cention, or arrangements or proceedings involving a bankruptcy or reorganization, then Lender, at Lender's option, upon notice to Borrower, may take such appropriate actions as are necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

5. Preservation and Maintenance of Property; Leasehold; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit the provision of any lease if this Mortgage is on a leasehold. If this Mortgage is on a con- dominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration of covenants creating or governing the condominium or the planned unit development, and comply with the terms of any agreement or plan of development or other instrument that is recorded together with this Mortgage, the covenants and agreements of such instrument and shall amend and supplement the covenants and agreements of this Mortgage as if the instrument were a part hereof.

4. Insurance. Borrower shall obtain and maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

3. Payment. Unless Borrower otherwise agrees in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraph 1 hereof or change the amount of such installments.

2. Prepayment Penalty. Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraph 1 hereof or change the amount of such installments. Under paragraph 1 hereof, the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

1. Lender shall not be liable for any loss of or damage to the Property or the sums secured by this Mortgage unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage should be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage. Unless Lender and Borrower otherwise agree in writing, the insurance proceeds should be applied to the sums secured by this Mortgage.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonable withheld. All premiums on insurance policies shall be paid by Borrower making payment, when due, directly to the insurance carrier. All insurance policies and renewals shall be for term acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. 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.

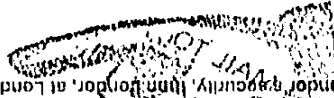
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The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonable withheld. All premiums on insurance policies shall be paid by Borrower making payment, when due, directly to the insurance carrier.



22. Legislation. If, after the date hereof, unenacted or expiring legislation... shall pay all costs of recording, if any.

21. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recording, if any.

20. Loan Charges. If the loan secured by this Security Instrument 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 on connection with the loan exceed permitted limits, then: (1) any such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (2) any sums already collected from Borrower which exceed permitted limits will be refunded to Borrower.

19. Appointment of Receiver; Lender in Possession. As additional security, Lender in Possession, Borrower hereby assigns to Lender the right to collect and retain such sums as they become due and payable.

18. Borrower's Right to Retain. Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage.

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement or agreement of Borrower, Lender may proceed to enforce this Mortgage, including, but not limited to, the right to accelerate and foreclose, and to collect all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title report.

16. Borrower's Obligation to Pay. Borrower shall be obligated to pay to Lender the sums secured by this Mortgage, including, but not limited to, the principal amount of the loan, interest, taxes, and other charges, and to pay all costs of recording, if any.

15. Borrower's Copy. Borrower shall be furnished a conformed copy of this Agreement and of this Security Instrument and the Agreement are declared to be severable.

14. Uniform Security Instrument; Governing Law; Severability. This form of Security Instrument combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to conform to a uniform security instrument covering real property. This Security Instrument shall be governed by the law of the jurisdiction in which the Property is located.

13. Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 13 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed to Borrower to cure such breach or to pay to Borrower the amount due, including, but not limited to, the principal amount of the loan, interest, taxes, and other charges, and to pay all costs of recording, if any.

12. Lender may proceed to enforce this Mortgage, including, but not limited to, the right to accelerate and foreclose, and to collect all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title report.

11. Lender shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage.

10. Lender may proceed to enforce this Mortgage, including, but not limited to, the right to accelerate and foreclose, and to collect all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title report.

9. Lender shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage.

8. Lender may proceed to enforce this Mortgage, including, but not limited to, the right to accelerate and foreclose, and to collect all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title report.

7. Lender shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage.

6. Lender may proceed to enforce this Mortgage, including, but not limited to, the right to accelerate and foreclose, and to collect all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title report.

15768-A



1425 Lake Cook Road
Deerfield, IL 60015

Trevonni Employees Credit Union

MAIL TO:

Given under my hand and official seal this 21st day of September 1988
Edward W. Swanson
Notary Public, State of Illinois
My Commission Expires 3/29/92

Notary Public
1988

I, E. W. Swanson, Cook County SS, a Notary Public in and for said county and State, do hereby certify that Neeraj V. Raghavan and Vatsala T. Raghavan, his wife, in joint tenancy whose name is subscribed to the foregoing instrument, appeared before me this day 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.

Neeraj V. Raghavan
Vatsala T. Raghavan

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

24. FUTURE ADVANCES. UPON REQUEST OF BORROWER, LENDER AT LENDER'S OPTION PRIOR TO RELEASE OF THIS MORTGAGE, MAY MAKE FUTURE ADVANCES TO BORROWER AS SUCH FUTURE ADVANCES, WITH INTEREST THEREON, SHALL BE SECURED BY THIS MORTGAGE WHEN EVIDENCED BY AGREEMENTS SIGNED BY BORROWER THAT SAID AGREEMENTS ARE SECURED HEREBY.

25. PRIORITY. THIS MORTGAGE IS GIVEN TO SECURE AN OPEN-END VARIABLE RATE AGREEMENT (A REVOLVING LOAN) AND SHALL SECURE NOT ONLY THE EXISTING INDEBTEDNESS UNDER SAID AGREEMENT BUT ALSO SUCH FUTURE ADVANCES, WHETHER SUCH ADVANCES ARE OBLIGATORY OR TO BE MADE AT THE OPTION OF THE LENDER, OR OTHERWISE, AS ARE MADE WITHIN TWENTY (20) YEARS FROM THE DATE OF SAID AGREEMENT TO THE SAME EXTENT AS IF SUCH FUTURE ADVANCES WERE MADE ON THE DATE OF THE EXECUTION OF THEIR MORTGAGE, ALTHOUGH THERE MAY BE NO INDEBTEDNESS OUTSTANDING AT THE TIME ANY ADVANCE IS MADE.

(F) DISCLOSURES
T.E.C.U. will send statements at least quarterly reflecting changes in the interest rate and payment during the quarterly period. The disclosure shall reflect the change of the interest rate, if any, and the amount of the new payment, and other transactions in the account during the period. Such statement shall be presumed correct unless Borrower notifies T.E.C.U. in writing of any error within sixty (60) days after the closing date of the billing period.

(E) EFFECTIVE DATE CHANGES
My new interest rate will become effective on each Change Date and I will pay the amount of my new monthly payment beginning on the Change Date until the amount of my monthly payment changes again.

(D) CALCULATION OF CHANGES
Prior to each Change Date, T.E.C.U. shall determine any change in the interest rate, and shall calculate the new interest rate by adding one-half (1/2) of one percent (1/2%) to the Current Index, T.E.C.U. will round the result of this addition to the nearest one-eighth of one percent (0.125%). This rounded amount will be my new interest rate until the next Change Date. If the new interest rate increases or decreases, my monthly payment may also increase or decrease.

(C) INDEX
Changes in the interest rate shall be based upon changes in the "Index". The Index shall be the highest domestic Prime Rate as reported in the Money Rate Section of the Midwest Edition to The Wall Street Journal on the last business day of the month immediately preceding the beginning of each billing period. If the Wall Street Journal stops reporting the prime rate, or if the Prime Rate is not available on the said last business day, then T.E.C.U. will choose a comparable index as a substitute for the prime rate and will notify the Borrower of such change.

(B) CHANGE DATES
The Annual Percentage Rate of Interest under this AGREEMENT shall be 10.50% and a daily periodic rate of 0.288%.

(A) INITIAL RATE
The open-end variable rate agreement which this mortgage secures contains provision allowing for changes in the interest rate every month. The Borrower and Lender further covenant and agree as follows:

23. Terms of Agreement. The open-end variable rate agreement which this mortgage secures contains provision allowing for changes in the interest rate every month. The Borrower and Lender further covenant and agree as follows:

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