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THIS REVOLVING LOAN AGREEMENT MORIGAGE is made this 20th day of December 19 88, between the Mortgagor, Richard Flesch and Carolann Flesch, his wife, in joint terricy (herein, "Mortgagor), and the Mortgagor, Ford Motor Credit Company, a Delaware Corporation, authorized to do business in Illinois, P.O. Box 8044, Dearborn, Michigan, 48121-8044 (herein, "Mortgague")

WHEREAS, Mortgagor has entered into flavolving Loan Agreement (the "Agreement") dated Decention 20 19 88, pursuant to which Mortgagor may from time to time borrow from Martgagor amounts not to exceed the aggregate outstanding principal balance of \$10,000.00.2. (the "Credit Limit"), plus interest thereon, which interest is payable at the rate and at the time provided for in the Agreement, may be made by Mortgagor more than 20 years after the date of this Mortgago;

(SEE ATTACHED ADDENDUM)

Commonly known as: 507 Breckton Lt., Schenburg, II. 60193 (herein "Property Address")

TOGETHEF, with all the improvements now or increditor crected on the property, and all essements, rights, appurtenances, rents, royalties, mino, of cit and gas rights and profile, water rights, and water stock, and all fixtures now or hereafter attended to the property covered on this Mortgage; and all of the foregoing, together with said property (or the lessehold estate if this Mortgage is on a teasehold) are horself-colored to as the "Property."

Mortgagor coverants that Mortgagor is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant, convey the Property, and that Mortgagor will warrant and defind generally the little to the Property against all claims and demands, subject to any mortgages, demantions, essements, or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Mortgages's in the Property.

COVENANTS. Mortgagor covenants anr. agr les as follows: .

- Payment of Principal and Interest. Modigager shall promptly pay when due the principal of and interest on the Indebtodness
 incurred pursuant to the Agreement, together with riny fees and charges provided in the Agreement, including all future advances.
- Application of Payments. Unless applicable (aw provides otherwise, all payments received by Mortgages under the Agreement and paragraph is hereof shall be applied by Mortgages, that in payment of amounts payable to Mortgages by Mortgagor under this Mortgage, then to interest, fees, and charges payable pure sant to the Agreement, then to the principal amounts outstanding under the Agreement.
- 3. Charges; Liens. Mortgagor shall pay or cause to be paloud (axis, assessments, and other charges, fines, and impositions attributable to the Property that may attain a priority over this Mortgages. Leachold payments or ground roots, if any, and all payments due under any mortgage disclosed by the title insurance policy insuring Mortgage's interest in the Property (the "First Mortgage"), it any. Upon Mortgage's request, Mortgagor shall promptly furnish to Mortgage, ecelpts evidencing payment of amounts due under this paragraph. Mortgagor shall promptly discharge any lien that has priority if vir. this Mortgage scept the lien of the First Mortgage; provided, that Mortgagor shall not be required to discharge any such lien so on Jas Mortgagor shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable of the Mortgager or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings that operate to prevent the enforcement to the lien or forfeiture of the Property of or any part thoreof.
- 4. Hazard Insurance. Mortgagor shall keep the improvements now existing or her reflected on the Property Insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Mortgagee may require and in such amounts and for such periods as Mortgagee may require; provided, that Mortgagee shall not see that the amount of such coverage exceed that amount of coverage required to pay the total amount secured by this Mortgage, 'a say prior liens and co-maurance into account.

The insurance carrier providing the insurance shall be chosen by Mortgagor and approved by Mortgagor (which approval shall not be unreasonably withheid). All premiums on insurance policies shall be paid in a timely manner. All insurance policies and renewals thereof shall be in form acceptable to Mortgagoe and shall include a standard mortgago clause in favor of an unit form acceptable to Mortgagoe. Mortgagor shall promptly furnish to Mortgagoe all renewal notices and all receipts for paid promitant, in the event of loss, Mortgagor shall give prompt notice to the insurance carrier and Mortgagoe. Mortgagoe may make proof of loss if not made by Mortgagor.

Unless Mortgages and Mortgagor otherwise agree in writing, insurance proceeds shall be applied to restorque, or repair of the Property demaged, 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 would be impaired, the insurance process shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to borrower. If the Property is abandoned by Mortgagor or if Mortgagor falls to respond to Mortgages within 30 days from the date notice is mailed by Mortgages to Mortgagor that the insurance carrier offers to settle a claim for insurance benefits Mortgages is authorized to collect and apply the insurance proceeds at Mortgages's option either to restoration or repair of the Property or to the sums secured by this Mortgages.

Unless Martgages and Mortgager otherwise agree in writing, any such application of pracess to pracept shall not extend or positione the due date of the payments due under the Agreement or change the amount of such payments. If under paragraph 19 hereof, the Property is acquired by Mortgages all right, fills, and interest of Mortgager in and to any insurance policies and in and to the proceeds thereof resulting from damages to the Property prior to the sale or acquisition shall pass to Mortgage immediately prior to such sale or acquisition.

- 5. Preservation and Maintenance of Property. Mortgagor shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a teasehold.
- 6 Protection of Mortgages's Security. If Mortgagor fails to perform the covariants and agreements contained in this Mortgage, or if any action or proceeding is commenced that materially affects Mortgagoe's interest in the Property, including, but not limited to, any proceeding by or on behalf of a prior mortgages, eminant domain, insolvency, code entercament, or arrangements or proceedings involving a bankruptcy or decedent, the Mortgagoe, at Mortgagoe's option, upon notice to Mortgagor, may make such appearances, disburse such sums and take such action as is necessary to protect Mortgagoe's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs.

Any amount disbursed by Mortgages pursuant to this paragraph 8, with interest thereon, shall become additional indebtedness of Mortgages secured by this Mortgage. Onless Mortgages and Mortgages agree to other terms of payment, such amounts shall be payable upon Mortgages's demand and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Agreement. Nothing contained in this paragraph 6 shall require Mortgages to incur any expense or take any action hereunder.

- 7. Inspection. Mor gag of may make create to be made real on tible entitles upon and inspections of the Property, provided that Mortgagee shall give not be given only such inspection upon fund leasen ble cluse in tretoric liated to Mortgagee's interest in the Property. the Property
- 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, are hereby assigned and shall be paid to Mortgagee
- 9. Mortgagor Not Released. No extension of the time for payment or modification of any other term of the Agreement or this Mortgage granted by Mortgages to any successor in interest of the Mortgagor shall operate to release, in any manner, the liability of the original Mortgagor and Mortgagor's successors in interest. Mortgages shall not be required to commands proceedings against such successor or refuse to extend time for payment or otherwise modify by reason of any demand made by the original borrower and Mortospor's successors in Interest.
- 10. Forebearance by Mortgagee Not a Walver, Any forebearance by Mortgagee in exercising any right or remedy under the Agreement 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 laxes or other liens or charges by Mortgagoe shall not be a waiver of Mortgagee's right to accelerate the maturity of the indebtedness secured by this Mortgage.
- Successors and Assigns Sound. The covenants and agreements herein contained shall bind and the rights hereunder shall inure to the respective successors and assigns of Mortgages and Mortgager, subject to the provisions of paragraph 16 hereof
- 12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Mortgagor provided for in this Mortgage shall be given by mailing such notice by cartified mall addressed to Mortgagor at the Property address or at such other address as Mortgagor may designate by notice to Mortgagee as provided herein, and (b) any notice to Mortgagee shall be given by certified mail, return receipt requested, to Mortgagee's address stated herein or to such other address as Mortgagee may designate by notice to Mortgagor as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagor or Mortgagee when given in the manner designated herein.
- 13. Gov and a Law; Severability. This Mortgage shall be governed by the laws of Illinois. In the event that any provision or clause of this Mortgage or the Agreement conflicts with applicable laws, such conflict shall not affect other provisions of this Mortgage or the Agreement which crashe given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Agreement are declared to be severable; provided that the Mortgages may exercise its termination option provided in paragraph 12 in the event of changes in 1817 a ler the date of this Mortgage.
- 14. Mortgagor's Cory 1 fortgagor shall be furnished a conformed copy of the Agreement and of this Mortgage at the time of execution or after recordation hareof.
- 15. Transfer of the Property: Assumption. To the extent permitted by law, if all or any part of the Property or an interest therein, including without limitation any perform beneficial interest in any trust holding title to the Property, is sold or transferred by Mortgegor or Mortgagor's beneficiary without for tgages's prior written consent, Mortgages may, at Mortgages's option, declars all the sums secured by this Mortgage to be immedir. E', due and payable.
- 16. Revolving Credit Loan. This Mortgage to given to secure a revolving credit loan and shall secure not only presently existing indebtedness under the Agreement but also fi ture idvances, whether such advances are obligatory or to be made at the option of the Mortgages, 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, altitiour in there may be no advance made at the time of execution of this Mortgage and although there may be no indebtedness secured herr by pulstanding at the time any advance is made. The lien of this Mortgage shall be valid as to all indebtedness secured hereby, including ruture 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 secured hereby may increase or decrease from time to time, but the total unpaid principal balar co of indebtedness secured hereby (including disbursements that the Mortgages may make under this Mortgude, the Agreement, or any other document with respect thereto) at any one time outstanding shall not exceed the Credit Limit, plus interest thereon, and any discussements made for payment of taxes, special assessments, or insurance on the Property and interest on such disbursements (a) si ch indebtedness being hereinafter referred to as the maximum amount secured hereby). This Mortgage shall be valid and have priority to the extent of the maximism amount secured hereby over all subsequent liens and encumbrances, including statutory liens, excepting aciety taxes and assessments levied on the Property given priority by law.
- 17 Acceleration; Remedies. Upon Mortgagor's breach of any covenant of greement of Mortgagor in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, or the occurrence of an Event of Default under the Agreement, which Events of Default are incorporated herein by this reference as though set for n in full herein. Mortgagee, as Mortgagen's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand, may ter availability of loans under the Agreement, and may foreclose this Mortgage by judicial acceeding. Mortgages shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reaso hit is attorney's tess, and costs of documentary evidence, absoracts, and title reports.

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

- 1B. Assignment of Rents. As additional security hereunder, Mortgagor hereby assigns to Mortganus the rents of the Property. provided that Mortgagor shall, prior to acceleration under paragraph 17 hereof or abandonment of Lie Priporty, have the right to collect and retain such rents as they become due and payable.
- 19. Release. Upon payment in full of all amounts secured by this Mortgage and termination of the Agricant, Mortgages shall release this Mortgage. Mortgages shall pay all costs of recordation of the release, if any.
- 20. Waiver of Homestead and Redemption, Mortgagor hereby waives all rights of homestead exemption in the entert of a foreclosure in the Property
- 21. Merger, All conditions, covenants and agreements contained in the Revolving Loan Agreement secured hereby are expressly incorporated herein.

IN WITNESS WHEREOF, Mortgage	or(s) has (have) executed this Mc	origage.
		Buhard Clear
		William Flesch
STATE OF ILLINOIS)) SS	Carolann Flesch
COUNTY OF DuPage)	

i. Ronald M. Blaze a Notary Public in and for said county and state, do hereby certify and acknowledge that Richard Flesch and Carolam Flesch appeared before my this day in person and return and appeared before my 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.

Given under my hand and official seel, this 20th	day of December 19 88
My commission expires July 8, 1989	0 000000
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CIO 811512-011 Jan 68	Tentary Fathic

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ADDENDUM FOR REVOLVING LOAN AGREEMENT MORTGAGE TO RICHARD FLESCH AND CAROLANN FLESCH DATED DECEMBER 20, 1988

LOT 12110 IN WEATHERSFIELD UNIT 12, BEING A SUBDIVISION IN THE NORTHWEST QUARTER OF SECTION 29, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 21, 1967 AS DOCUMENT NUMBER 20234745, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 507 Brockton Ln., IL 60193 PIN# 07-29-113-025

88590531

-88-590531

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