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HOME EQUITY LINE OF CREDIT MORTGAGE — TRUSTEE

Account No. 9046997-01

This instrument was prepared by: CMB

Mortgagor Riverdale Bank
NOT PERSONALLY, BUT AS TRUSTEE
TRUST NO. 205
DATED 5-10-85

13700 S. Indiana
Riverdale, Illinois 60627

Address 13700 S. Indiana Avenue
Riverdale, Illinois 60627

This Home Equity Line of Credit Mortgage is made this 14th day of December, 1987, between the Mortgagor, not personally, but as Trustee under Trust No. 205 dated 5-10-85, Riverdale Bank, (herein "Borrower"), and the Mortgagee, Riverdale Bank, an Illinois banking corporation whose address is 13700 S. Indiana Avenue, Riverdale, Illinois 60627 (herein "Lender").

WITNESSETH:

WHEREAS, Borrower and Lender have entered into a Riverdale Bank Home Equity Line of Credit Agreement and Disclosure Statement (the "Agreement") dated December 14, 1987, pursuant to which Borrower may from time to time until December 14, 1992, borrow from Lender sums which shall not in the aggregate outstanding principal balance exceed \$40,000.00, 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 December 14, 1992, (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 December 14, 1992 (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:

Legal Description: Lot 1 (except the East 85 feet thereof and except that part heretofore dedicated for California Avenue, and also excepting that part of said Lot 1 bounded and described as: Beginning at a point on the West line of the East 85.00 feet of said Lot 1; 7.96 feet South of the north line of the West 1/2 of the North West 1/4 of said Section 11, said point being on the South line of said California Avenue (50 feet wide) as heretofore dedicated as per plat of dedicated dated June 11, 1962; thence South 77 degrees 19 minutes 23 seconds West on the last described line a distance of 90.00 feet to a point; thence South 09 degrees 04 minutes 37 seconds East, 140.00 feet to a point; thence North 39 degrees 37 minutes 00 seconds East 64.28 feet to a point on the West line of the East 85.00 feet of lot 1, thence North 0 degrees East on the last described line, 157.33 feet to the point of beginning) all in the partition of the East 1/2 of the West 1/2 of the North West 1/4 (except the South 25 acres and except the 1.38 acres in the north East corner lying North of the center of the road) in section 11, Township 36 north, Range 14 East of the third principal Meridian, in Cook County, Illinois

Permanent Tax Number: 29-11-110-010
which has the address of: 901 California Street, Dolton, Illinois 60419

(the "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 leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property";

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any mortgages, declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

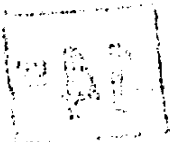
- Borrower and Lender covenant and agree as follows:
1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness incurred pursuant to the Agreement, together with any fees and charges as provided in the Agreement.
2. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Agreement and paragraph 1 hereof shall be applied by Lender first in payment of any advance made by Lender pursuant to this Mortgage, then to interest, fees and charges payable pursuant to the Agreement, then to the principal amounts outstanding under the Agreement.
3. Charges; Liens. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, including all payments due under any mortgage disclosed by the title insurance policy insuring Lender's interest in the Property. Borrower shall, upon request of Lender, promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage, except for the lien of any mortgage disclosed by the title insurance policy insuring Lender's interest in the Property; provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.
4. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in such amounts and for such periods as 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 secured by this Mortgage and any other mortgage on the Property.
The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid in a timely manner.
All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Upon request of Lender, 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.
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 would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the due notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.
Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of any payments due under the Agreement, or change the amount of such payment. If under paragraph 19 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.

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Property of Cook County Clerk's Office

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the personal liability of any signatory to the Agreement.

IN WITNESS WHEREOF, this Mortgage is executed by Rivendale Bank, not personally, but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said Rivendale Bank hereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or in the Agreement contained shall be construed as creating any liability on said Trustee or on said Rivendale Bank personally to pay any amount due pursuant to the Agreement or to perform any obligation of the Agreement or to incur any expense or liability, if any, being expressly waived by Mortgagee and by every person now or hereafter claiming any right or security hereunder and that so far as said Trustee and said Rivendale Bank personally are concerned, the holder of the Agreement and the owner of the Property hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein provided, by action against any other security given to secure the payment of the Agreement and by action to enforce any right or security hereunder and that so far as said Trustee and said Rivendale Bank personally are concerned, the holder of the Agreement and the owner of the Property hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein provided, by action against any other security given to secure the payment of the Agreement and by action to enforce

23. Obligations of Borrower's Beneficiary. All covenants and agreements of borrower contained herein shall be binding upon the beneficiary or beneficiaries of the Borrower and any other party claiming any interest in the Property under the Borrower.

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

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

20. 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 19 hereof or abandonment of the Property, (a) have the right to collect and retain such rents as they become due and payable.

19. Acceleration; Remedies. Upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage or of the Agreement, including the covenants and title reports, the Lender may, at its option, declare all of the sums secured by this Mortgage to be immediately due and payable and may, at its option, 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.

18. 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

17. Reverting 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, but also future advances, whether such advances are obligatory or not, to be made at the option of the Lender, or otherwise, as made within the (5) year or term (10) years, as the case may be, 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 of 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 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 balance of the Property shall not exceed one hundred (100) percent of the Maximum Credit, plus interest thereon and any disbursements made for payment of taxes, special assessments or insurance on the Property and interest on such disbursements (all such disbursements 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 lien, including, but not limited to, the "maximum amount secured hereby".

16. Transfer of the Property; Assumption. If all or any part of the Property or an interest therein is sold, transferred or conveyed by Borrower 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.

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

14. Governing Law; Severability. This Mortgage shall be governed by 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.

13. 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.

12. Successors and Assigns; 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 herein 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 the provisions hereof.

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.

10. Forfeiture by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy under the Agreement or 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 any other term of the Agreement or this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify any term of the Agreement or 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 compensation in lieu of condemnation, are hereby assigned and shall be paid to Lender. In the event of a total or partial taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower.

7. Inspection. Lender may make or cause to be made reasonable entries upon and 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, any proceeding brought by or on behalf of a prior mortgagee, or any action or proceeding involving, or any arrangement or proceeding involving a bankruptcy or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearance, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, distribution of reasonable attorneys' fees and costs upon the Property for the purpose of making repairs.

5. Preservation and Maintenance of Property; Leasehold; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste, nor permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and covenants, conditions, restrictions or other restrictions which shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof.

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Riverdale Bank
As Trustee of Trust Agreement #205 Dated 5-10-85
BY: Carrie Braughton
Its: V.P. Trust Office

ATTEST

BY: [Signature]
Its: Trust Manager

STATE OF ILLINOIS)
COUNTY OF _____) SS.

State of Illinois)
County of Cook) SS. I, the undersigned, a Notary Public, in and for said County, in the
of st) State aforesaid, DO HEREBY CERTIFY that Carrie Braughton Vice
free) President of the RIVERDALE BANK, RIVERDALE, ILLINOIS and Constance A. Hodges, Asst. Secretary
of said Corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as
such Vice President and Asst. Secretary respectively, appeared before me this day in person
and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, and as the free and
voluntary act of said Corporation, for the uses and purposes therein set forth; and the said Asst. Secretary did
also then and there acknowledge that he, as custodian of the corporate seal of said Corporation, did affix the said corporate seal of
said Corporation to said instrument as his own free and voluntary act, and as the free and voluntary act of said Corporation, for the
uses and purposes therein set forth.

Given under my hand and Notarial Seal this 14th day of December, 1987
OFFICIAL SEAL
BETTY LAMBERT
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES 11/13/88
[Signature]
Notary Public.

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Without prejudice to any term or provisions of this paragraph, the Riverdale Bank,
Riverdale, Illinois No. 205 accepts no personal liability of any kind or
nature, but executes this instrument solely as Trustee according to the property
above referred to.

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