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CHESTERFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION
HOME EQUITY CREDIT LINE MORTGAGE

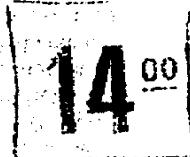
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This Home Equity Credit Line Mortgage is made this 7th day of May, 1988, between the Mortgagor, JOHN E. RYAN AND DONNA J. RYAN, his wife, (herein "Borrower") and the Mortgagee, Chesterfield Federal Savings and Loan Association of Chicago, a Corporation organized and existing under the laws of the United States of America whose address is 10801 South Western Avenue, Chicago, Illinois 60643 (herein "Lender").

WHEREAS, Borrower and Lender have entered into a Chesterfield Federal Savings and Loan Association Home Equity Credit Line Agreement (The "Agreement") dated May 7th, 1988, pursuant to which Borrower may from time to time until May 7th, 1998 borrow from Lender sums which shall not in the aggregate outstanding principal balance exceed \$ 42,500.00, 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 May 7th, 1998 (the "Final Maturity Date") all sums outstanding under the Agreement, together with interest thereon, are due and payable.

TO SECURE ~~to~~ Under 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 30 in Block 14 in Sundale Hills Addition to Tinley Park in Section 25, Township 36 North, Range 12 East of the Third Principal Meridian, according to plat thereof recorded July 6, 1956 as Document #16630341, in COOK COUNTY, ILLINOIS.



COOK COUNTY, ILLINOIS
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which has the address of 7296 W. 173rd Place, Tinley Park, IL 60477 (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 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 seised 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 coverage in any title insurance policy insuring Lender's interest in the property.

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COVENANTS 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 interest, fees, charges and advances 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 the 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 date 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 18 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 of acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

5. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower 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 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 constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof.

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, eminent domain, insolvency, code enforcement, or proceedings involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower pursuant to paragraph 13, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorneys' fees and entry upon the Property to make repairs.

Any amounts disbursed by Lender pursuant to this paragraph 6, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, 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 Lender to incur any expense or take any action hereunder.

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 related to Lender's interest in 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 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.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor 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 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 payment due under the Agreement, or change the amount of such payment.

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18. Acceleration. (A) Remedies: Upon an event of Default or Breach of any provision of this Agreement, 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 by judicial proceeding or otherwise in any manner Lender deems fit to collect in such amounts of expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentation, abstraction, abstracting, but not to be materially different from time to time, (f) your other debt or event occurs by reason of which the Lender reasonably believes that the Proprietary has declined substantially in value, (g) you fail to furnish to Lender information upon request of the Lender from time to time, (h) your outstanding balance exceeds the principal sum stated as maximum credit, (i) Lender receives actual knowledge that you have omitted information in the credit application, (j) you become insolvent, (k) you further encumber the property, (l) you default or an action is filed alleging a default under any credit instrument or mortgage evidencing an obligation with a priority right of payment over Lender and those lessors to have priority over the Credit Line Mortgage, (m) upon Default, the Lender may commence legal proceedings to collect any balance in the Account or to enforce the judgment of Lender against you under the bankruptcy laws, all without notice to you, and (n) any provision of this Agreement is declared void or unenforceable by any court of competent jurisdiction.

17. Revolving Credit is given to secure a revolving credit loan and shall secure not only present-
ly existing indebtedness under the Agreement but also future advances, whether such advances are made at the option of the Lender, or otherwise, as are made within 10 years from the date hereof, to the same extent as if such future advances had been 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 advance made at the date of execution of the Agreement, as are made within 10 years from the date hereof, to the same extent as if such future advances had been made at the date of the execution of this Mortgage; nevertheless secured hereby under the terms and conditions of this Agreement, the Lender shall have priority over all subsequent loans and encumbrances, whether such advances are made at the date of the execution of this Mortgage or at any time thereafter referred to as the "maximum amount secured hereby."); This Mortgagor shall be valid and have priority over all subsequent loans and encumbrances being statutorily lines, excepting solely taxes and assessments levied on the property, to the extent of the maximum amount hereby.

16. Lender's interest in the Property; as a result, 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 subordinated to the Mortgage, (b) the creation of a 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 conforming copy of the Agreement and of this Mortgage at the time of execution or after recording hereof.

14. Coverage by Law: Severability. This Mortgage shall be governed by the law of the State of Illinois. In the event that any provision of this Mortgage or the Agreement conflicts with applicable law, such conflict shall not affect provisions of this Mortgage or the Agreement except where the same conflict with the intent of the parties and the provisions of the Mortgage. The parties agree that the intent of the parties is to make the Mortgage valid and enforceable to the greatest extent possible under all circumstances.

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 First Class Mail, addressed to Borrower at the property address or at such other address as Borrower may designate by notice to Lender under this Agreement; (b) any notice to Lender shall be given by mailing such notice by First Class Mail to Lender's address as provided herein; (c) any notice to Mortgagor by First Class Mail to Mortgagor's address as provided herein; (d) any notice to Lender under this Agreement shall be given by mailing such notice to Lender's address as provided herein; (e) any notice to Borrower or Lender under this Agreement shall be given by mailing such notice to Borrower or Lender's address as provided herein; (f) any notice to Lender under this Agreement shall be given by mailing such notice to Lender's address as provided herein; (g) any notice to Borrower or Lender under this Agreement shall be given by mailing such notice to Borrower or Lender's address as provided herein; (h) any notice to Lender under this Agreement shall be given by mailing such notice to Lender's address as provided herein; (i) any notice to Borrower or Lender under this Agreement shall be given by mailing such notice to Borrower or Lender's address as provided herein; (j) any notice to Lender under this Agreement shall be given by mailing such notice to Lender's address as provided herein; (k) any notice to Borrower or Lender under this Agreement shall be given by mailing such notice to Borrower or Lender's address as provided herein; (l) any notice to Lender under this Agreement shall be given by mailing such notice to Lender's address as provided herein; (m) any notice to Borrower or Lender under this Agreement shall be given by mailing such notice to Borrower or Lender's address as provided herein; (n) any notice to Lender under this Agreement shall be given by mailing such notice to Lender's address as provided herein; (o) any notice to Borrower or Lender under this Agreement shall be given by mailing such notice to Borrower or Lender's address as provided herein; (p) any notice to Lender under this Agreement shall be given by mailing such notice to Lender's address as provided herein; (q) any notice to Borrower or Lender under this Agreement shall be given by mailing such notice to Borrower or Lender's address as provided herein; (r) any notice to Lender under this Agreement shall be given by mailing such notice to Lender's address as provided herein; (s) any notice to Borrower or Lender under this Agreement shall be given by mailing such notice to Borrower or Lender's address as provided herein; (t) any notice to Lender under this Agreement shall be given by mailing such notice to Lender's address as provided herein; (u) any notice to Borrower or Lender under this Agreement shall be given by mailing such notice to Borrower or Lender's address as provided herein; (v) any notice to Lender under this Agreement shall be given by mailing such notice to Lender's address as provided herein; (w) any notice to Borrower or Lender under this Agreement shall be given by mailing such notice to Borrower or Lender's address as provided herein; (x) any notice to Lender under this Agreement shall be given by mailing such notice to Lender's address as provided herein; (y) any notice to Borrower or Lender under this Agreement shall be given by mailing such notice to Borrower or Lender's address as provided herein; (z) any notice to Lender under this Agreement shall be given by mailing such notice to Lender's address as provided herein.

subject to the provisions of paragraph 16 hereof. All convenants and agreements of Borrower shall be joint and several. The captions and headings of paragraphs of this Agreement are inserted for convenience only and are not to be used to interpret or define the provisions hereof.

11. **RESCUEES COMMUNIQUE.** 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.

9. Borrower and Recipient - Each person of the same firm or partnership or 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 original Borrower and Borrower's successors in interest to collect any amount of the principal or interest due under this Mortgage or any other term of the Agreement or this Mortgage or to foreclose on the property securing payment of the principal or interest due under this Mortgage.