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HOME LINE CREDIT MORTGAGE

This Home Line Credit Mortgage is made this 19th day of August, 1988, between the Mortgagor, Harris Bank Winnetka N.A., Not Personally, But as Trustee (herein "Borrower"), and the U/T/A dated 7/25/86, known as Trust #L-3514 (herein "Lender"), and the Mortgagee, Harris Bank Winnetka, National Association whose address is 520 Green Bay Road, Winnetka, Illinois 60083 (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 August 19, 1988, pursuant to which Borrower may from time to time until August 19, 1995 borrow from Lender sums which shall not in the aggregate outstanding principal balance exceed \$ 15,000.00 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 August 19, 1995 (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 August 19, 1995 (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 13 in Block 2 in Harlem Park Subdivision No. 1, a Subdivision of the South West fractional quarter of Section 7, Township 41 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

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Permanent Index Number 10-07-305-006

which has the address of 311 Nordica Glenview, IL 60025 (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 leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property."

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Property Clerk's Office

MY COMMISSION EXPIRES ON 11-27-89

Notary Public

Pat K. Ecker

day of Aug 1988

Given under my hand and Notary Seal this 23

Secretary of said Bank, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and 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 Bank, for the uses and purposes therein set forth; and the said Secretary did also then and there acknowledge that he, as custodian of the corporate seal of said Bank, did affix the said corporate seal of said Bank to said instrument as his own free and voluntary act, and as the free and voluntary act of said Bank, for the uses and purposes therein set forth.

and Pat K. Ecker
Vice President of HAIRIS BANK WINNETKA, N.A.

HEREBY CERTIFY, that Pat K. Ecker
A Notary Public in and for said County, in the State aforesaid, DO

Pat K. Ecker

State of Illinois, }
COUNTY OF COOK } ss.

Witness my hand and seal of office this 23 day of Aug 1988
Pat K. Ecker
Notary Public

HAIRIS BANK WINNETKA, NOT PERSONALLY, BUT SOLELY AS TRUSTEE UNDER TRUST NO. L-3517

EXECUTED AND DELIVERED BY BANK TRUSTEE, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE, FOR THE PURPOSE OF BINDING THE HEREIN DESCRIBED PROPERTY, AND IT IS EXPRESSLY UNDERSTOOD AND AGREED BY THE PARTIES HERETO, ANYTHING HERETO TO THE CONTRARY NOTWITHSTANDING, THAT EACH AND ALL OF THE UNDERTAKINGS AND AGREEMENTS HERETO, ARE MADE AND INTENDED NOT AS PERSONAL UNDERTAKINGS AND AGREEMENTS OF THE TRUSTEE, OR FOR THE PURPOSE OF BINDING THE TRUSTEE PERSONALLY, BUT EXECUTED AND DELIVERED BY THE TRUSTEE SOLELY IN THE EXERCISE OF THE POWERS CONFERRED UPON IT AS SUCH TRUSTEE, AND NO PERSONAL LIABILITY OR PERSONAL RESPONSIBILITY IS ASSUMED BY, OR SHALL AT ANY TIME BE ASSUMED OR ENFORCED AGAINST SAID TRUSTEE OR ACCOUNT HEREOF OR ON ACCOUNT OF ANY UNDERTAKING OR AGREEMENT HERETO CONTAINED, EITHER EXPRESSED OR IMPLIED. ALL SUCH PERSONAL LIABILITY, IF ANY, BEING HEREBY EXPRESSLY WAIVED AND RELEASED BY ALL PARTIES HERETO, AND THOSE CLAIMING BY, THROUGH, OR UNDER THEM.

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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.

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 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 thereon 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 22 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.
- 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 arrangements or proceedings involving a bankrupt or decedent then Lender at Lender's option, upon notice to Borrower, 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 therefor 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.
- 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.
- 10. Forbearance 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 liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.
- 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; 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 18 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage but does not execute the Agreement (a) is co-signing this Mortgage only to Mortgage, grant and convey that Borrower's interest in the Property under the terms of this Mortgage (b) is not personally

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

interpret or define the provisions hereof.

25. **Capitons for Convenience Only.** The capitons and headings of this Mortgage are for convenience only and are not to be used to

to Borrower. Borrower shall pay all costs of recordation, if any.

24. **Release.** Upon payment of all sums secured by this Mortgage and termination of the Agreement Lender shall release this Mortgage without charge

(ually received).

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 ac-
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
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
ing judicial sale. Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the
Upon acceleration under paragraph 22 hereof or abandonment of the Property, and at any time prior to the expiration of any period of redemption follow-
collect and retain such rents as they become due and payable.

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
attorneys' fees, and costs of documentary evidence, abstracts and title reports.

22. **Acceleration; Remedies.** Upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage or the Agreement, including the
immediately due and payable without further demand, and/or may terminate the availability of loans under the Agreement and may foreclose this Mort-
gauge by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosures, including, but not limited to, reasonable

given to and shall secure such installment loan.

21. **Conversion to Installment Loan.** Pursuant to the Agreement, the Lender may terminate the Agreement and convert the outstanding indebtedness
incurred thereunder to an installment loan bearing interest at the rate set forth in the Agreement and payable in monthly installments of principal and in-
terest 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

ly taxes and assessments levied on the Property, to the extent of the maximum amount secured hereby.
and assessments levied on the Property, to the extent of the maximum amount secured hereby.
or insurance on the Property) and interest on such disbursements (all such indebtedness being hereinafter referred to as the "maximum amount
and any disbursements which the Lender is authorized to make under this Mortgage or the Agreement (e.g. for payment of taxes, special assessments
document with respect thereto) at any one time outstanding shall not exceed one hundred fifty percent of the Maximum Credit, plus interest thereon
balance of indebtedness secured hereby (including disbursements which the Lender may make under this Mortgage, the Agreement, or any other
county in which the Property is located. The total amount of indebtedness hereby secured shall increase or decrease from time to time, but the total unpaid
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
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
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
advances are obligatory or to be made at the option of the Lender, or other wise, as are made within 20 years from the date hereof, to the same extent as if
to an installment loan, and shall secure not only presently existing indebtedness under the Agreement but also future advances, whether such ad-
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

if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 14 or 18.

Mortgage shall continue unchanged. Upon reinstatement by Borrower, this Mortgage and the obligations secured hereby shall remain fully effective as
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
pays all expenses incurred in enforcing this Mortgage, including, but not limited to, reasonable attorneys' fees, and (d) takes such action as Lender may
would be due under this Mortgage and the Agreement had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c)
inued 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
19. **Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Mortgage disc-

expiration of this period. Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.
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
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
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.

18. **Transfer of the Property; Assumption.** If all or any part of the Property or an interest therein is sold or transferred for a beneficial interest in Bor-
rower 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 encum-
brance 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.

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 recorda-
tion hereof.

severable.

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 Agree-
ment 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.

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
designated 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 ad-
dress stated herein or to such other address as Lender may designate by Notice to Borrower as provided herein. Any notice provided for in this Mort-
gage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

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.

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
the 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.

12. **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
the 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.

11. **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
the 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.

10. **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
the 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.

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LAND TRUST RIDER TO HOME LINE CREDIT MORTGAGE

This Rider is dated August 19, 19 88 and is a part of and amends and supplements the Home Line Credit Mortgage ("Mortgage") of the same date executed by the undersigned ("Trustee") to secure a Home Line Credit Agreement ("Agreement") of the same date to *Harris Bank Winnetka*, a national banking association ("Bank"). The Mortgage covers the property described in the Mortgage and located at:

311 Nordica Glenview, IL 60025

The Trustee agrees that the Mortgage is amended and supplemented to read as follows:

- A) The property covered by the Mortgage (referred to as "Property" in the Mortgage) includes, but is not limited to, the right of the Trustee or of any beneficiary of the Trust Agreement executed by the Trustee and covering the Property to manage, control or possess the Property or to receive the net proceeds from the rental, sale, hypothecation or other disposition thereof, whether such right is classified as real or personal property.
- B) The entire principal sum remaining unpaid together with accrued interest thereon shall, at the Bank's election and without notice, be immediately due and payable if all or any part of the Property or any right in the Property is sold or transferred without the Bank's prior written permission. Sale or transfer means the conveyance of the Property or any right, title or interest therein, whether legal or equitable, whether voluntary or involuntary, by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three years, lease-option contract, assignment of beneficial interest in a land trust or any other method of conveyance of real or personal property interests. Sale or transfer shall exclude (i) the creation of a lien or encumbrance subordinate to this Mortgage; (ii) the creation of a purchase money security interest for household appliances; or (iii) transfer by devise, descent, or by operation of law upon the death of a joint tenant.
- C) The Trustee warrants that it possesses full power and authority to execute the Mortgage and the Agreement.
- D) The Mortgage is executed by the Trustee, not personally but as Trustee in the exercise of the authority conferred upon it as Trustee under Trust No. L-3514. The Trustee is not personally liable on the Agreement secured by the Mortgage, nor is Trustee liable for (i) any indebtedness arising pursuant to the terms of the Mortgage; or (ii) the performance of any covenant, either express or implied contained in the Mortgage. All such liability, if any, is hereby expressly waived by Bank.

*Harris Bank Winnetka, not personally
but as trustee of Trust L-3514*
By: Holly A. Hoop
 Trustee
 Trust Officer

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