

Mortgage
to Secure a
PREFERRED LINE
Agreement
444-104-8356

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CITICORP SAVINGS

This Instrument was
prepared by ANNETTE CALDWELL

83-427116

PREFERRED LINE
PO Box 803487
Chicago, Illinois 60680

Telephone (1-312) 621-3117

Prepared by: ANNETTE CALDWELL
PLEASE RETURN PACKAGE TO:
CITICORP SAVINGS OF ILLINOIS
22 W. MADISON SUITE 550
CHICAGO, ILLINOIS 60010

THIS MORTGAGE ("Mortgage") is made this 10TH day of AUGUST 19 89 between Mortgagor DR. ROBERT A. CZARNECKI MARRIED TO JOAN R. CZARNECKI

("Borrower"), and the Mortgagee, CITICORP SAVINGS OF ILLINOIS, A FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States, One South Dearborn Street, Chicago, Illinois 60603 ("Lender").

WHEREAS, Borrower is indebted to Lender pursuant to a Preferred Line Account Agreement ("Agreement") of even date hereof, in the principal sum of US \$ 15,000

of such principal as may be advanced and outstanding with interest thereon, providing for periodic installment payments of principal of 1/60th of the principal balance outstanding and unpaid as of the date of the most recent advance to Borrower hereunder, interest, optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for ten (10) years from the date hereof, all such sums, if not sooner paid, being due and payable ten (10) years from the date hereof, the ("Maturity Date").

To secure to Lender, at the repayment of the indebtedness under the Agreement, with interest thereon, and payment of all other sums, with interest thereon advanced to protect the security of the Mortgage, and the performance of the covenants, and agreements of the Borrower under the Mortgage and the Agreement, for the repayment of any future advances, with interest, made to Borrower by Lender pursuant to paragraph 7 hereof ("future advances"), and any "Loans" (advances of principal after the date hereof) provided for in the Agreement or being the intention of Lender and Borrower that all such Loans made after the date hereof enjoy the same priority and security hereby created as if all such Loans had been made on the date hereof; Borrower does hereby mortgage, grant, convey and warrant unless Borrower be an Illinois land trust, in which case Borrower mortgages, grants, conveys and quit claim to Lender the following described property ("Property") located in the County of COOK and State of Illinois:

LOT 23 IN THE MEADOWS OF SOUTH BARRINGTON UNIT 2, BEING A SUBDIVISION IN PART OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 34, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PLS. No 01-34-204-017

PROPERTY ADDRESS 61 MUNDANK ROAD
SOUTH BARRINGTON, IL 60010

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 the property is unencumbered, except for encumbrances of record. Borrower, unless Borrower is an Illinois land trust, warrants, and will defend generally the title to the property against all claims and demands, subject to any encumbrances of record.

Borrower and Lender covenant and agree as follow:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due by the terms of the Agreement the principal of and interest accrued on the indebtedness evidenced by the Agreement, together with any other fee, charges or premiums imposed by the Agreement or by this Mortgage.

2. **Line of Credit Loan.** This Mortgage secures a Line of Credit Loan Agreement. Borrower will enjoy access to that Line of Credit during the term hereof.

3. **Agreed Periodic Payments.** During the term hereof, Borrower agrees to pay, or before the payment due date shown on each periodic Billing Statement the Minimum Payment Due for that Billing Cycle, each Billing Cycle will be approximately one month. The payment due date for each Billing Cycle is approximately twenty five (25) days after the close of the Billing Cycle.

If, on the Maturity Date, Borrower still owes amounts under the Agreement, Borrower will pay those amounts in full on the Maturity Date.

4. **Finance Charges.** Borrower agrees to pay interest in "Finance Charge" on the Outstanding Principal Balance of Borrower's Preferred Line Account as determined by the Agreement. Borrower agrees to pay interest at the Annual Percentage Rate of **14.40%**.

Lender reserves the right, after notice to Borrower, to change the Annual Percentage Rate, the Credit Limit, or cancel Borrower's Preferred Line Account.

5. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Agreement and this Mortgage shall be applied as provided in the Agreement. Charge incurred pursuant to paragraph 7 hereof will be treated as Finance Charges for purposes of application of payment only.

6. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the property which may attain priority over this Mortgage, and household payment or ground rent, if any. Borrower shall promptly furnish to Lender receipts evidencing these payment.

7. **Protection of Lender's Rights in the Property; Mortgage Insurance.** If Borrower fails to perform the covenants and agreements contained in the Mortgage, or there is a legal proceeding that may affect or affect Lender's rights in the property, such as a proceeding in bankruptcy, probate, for condemnation or to enforce law or Regulation, then Lender may demand and pay for whatever is necessary to protect the value of the property and Lender's right in the property. Lender's action may include paying any sums secured by a lien which has priority over this Mortgage appearing in court, paying reasonable attorneys' fees, and entering on the property to make repair. Although Lender may take action under this paragraph 7, Lender does not have to do so.

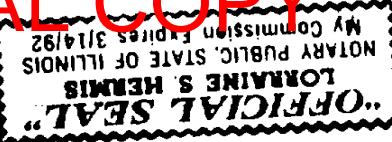
Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower, secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, the amount shall bear interest from the date of disbursement at the rate provided in the Agreement and shall be payable with interest upon notice from Lender to Borrower requesting payment.

RE TITLE SERVICES # R9-R2411
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Henry Parker

Dear Mr. Parker
I am sending you a copy of the
newspaper from which I have
selected a few articles on
the subject of the
present crisis.

DR. ROBERT A. CARNEGE MARKET LTD *TO personally known to me to be the same person whose name(s) is subscribed to the foregoing instrument, appears before me this day in person, and acknowledge(d) that he has read and understood the said instrument as FURTHER

JOAN R. CZARNICKI*

**STATE OF ILLINOIS
SPECIAL ATTORNEY
GENERAL'S OFFICE**

BORN 1890 JOHN H. CARNERCKI

X ROBERT A. CZARNIECKI

ΜΕΛΑΧΩΡΟΙ

68/01/8 1988

16. *Builder of Homes*—Builder warms all right of honest and exacting in the property campaign by, himself, but not limited to reasonable allowances, fees and costs of the evidence.

18. Acceleration of demand Under normal circumstances, demand is likely to increase over time as a result of population growth, economic development, and technological progress. However, if there is a significant increase in demand relative to what is expected, it is referred to as acceleration of demand.

12. *Financials of the Report* It is to be noted that the financials of the project, as per the latest available information, have been submitted by the concerned authority and the same has been audited by the concerned authority and passed.

GB 1621-2006 is to define units and procedures for the measurement of many pollutants present in ambient air.

(A) **Recovery**: speed control in a feedback manner with the **Motor speed** and **Time of the feedback loop** as inputs to the **Motor speed**. Motor speed is updated every **Time of the feedback loop** and the **Motor speed** is updated every **Time of the feedback loop** until the **Motor speed** reaches the **Set point**.

10. *Point Adornments*

9. SUPERSESSOR AND ASSASSINS TOURING SOUTH AND SOUTHERN TERRITORIES

8. *Hotwater Solvent-based Polymers* *Not A Winner*

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