

# UNOFFICIAL COPY

89095248

This instrument is prepared by:  
(Name) Heritage Bank of Lemont  
(Address) 1200 State Street Lemont, IL 60439

Richard J. Zlatos

Susan Zlatos

410 Koopatow Drive

Lemont, IL 60439

**MORTGAGOR**

"I" includes each mortgagor above.

89095248  
HERITAGE BANK OF LEMONT  
1200 STATE STREET  
LEMONT, ILLINOIS 60439

**MORTGAGEE**

"You" means the mortgagee, its successors and assigns.

**REAL ESTATE MORTGAGE:** For value received, I, Richard J. Zlatos, and Susan Zlatos, his wife, (J), mortgage and warrant to you to secure the payment of the secured debt described below, on February 22, 1989, the real estate described below and all rights, easements, appurtenances, rents, leases and existing and future improvements and fixtures (all called the "property").

**PROPERTY ADDRESS:** 410 Koopatow Drive, Lemont, Illinois 60439  
(Street) (City) (State) (Zip Code)

**LEGAL DESCRIPTION:**

Lot 3 in Resubdivision of Lots 1 to 10 both inclusive of resubdivision of Block 4 (Except therefrom the West 80 feet) all in Hillview Estates Unit No. 1, being a Subdivision of part of the Northeast ¼ of the Southeast ¼ of Section 29, Township 37 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois.

PIN# 22-29-410-012

located in Cook County, Illinois.  
**TITLE:** I covenant and warrant title to the property, except for encumbrances of record, municipal and zoning ordinances, current taxes and assessments not yet due and

**SECURED DEBT:** This mortgage secures repayment of the secured debt and the performance of the covenants and agreements contained in this mortgage and in any other document incorporated herein. Secured debt, as used in this mortgage, includes any amounts owed you under this mortgage or under any instrument secured by this mortgage.

The secured debt is evidenced by (List all instruments and agreements executed by this mortgage and the dates thereof):

**FUTURE ADVANCES:** All amounts owed under the above agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

**REVOLVING CREDIT LOAN AGREEMENT** dated February 22, 1989, with initial annual interest rate of 12.0%. All amounts owed under this agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

The above obligation is due and payable on February 22, 1994. If not paid earlier, the total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of \$24,000.00 plus interest, plus any disbursements made for the payment of taxes, special assessments, or insurance on the property, with interest on such disbursements.

**Variable Rate:** The interest rate on the obligation secured by this mortgage may vary according to the terms of this obligation.  
 A copy of the loan agreement containing the terms under which the interest rate may vary is attached to this mortgage and made a part hereof.

**TERMS AND COVENANTS:** I agree to the terms and covenants contained in this mortgage and in any riders described below and signed by me.

Commercial     Construction     Heritage home equity line of credit

**SIGNATURES:**

*Richard J. Zlatos*  
Richard J. Zlatos

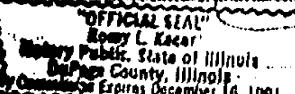
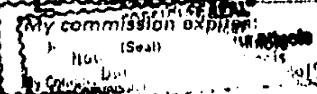
*Susan Zlatos*  
Susan Zlatos

**ACKNOWLEDGMENT: STATE OF ILLINOIS,**

The foregoing instrument was acknowledged before me this

by *Richard J. Zlatos and Susan Zlatos* on the *28<sup>th</sup>* day of *February*, *1989*.

Corporate or  
Partnership  
Acknowledgment  
of



(Name of Corporation or Partnership)

on behalf of the corporation or partnership.

*Ronald L. Kacer*

Notary Public

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### **PLANTS**