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MORTGAGE

March 14

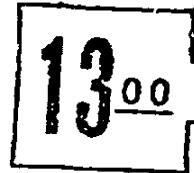
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THIS MORTGAGE ("Security Instrument") is given on March 14, 1989. The mortgagor is Wayne R. Meling and Patricia Meling, his wife ("Borrower"). This Security Instrument is given to NBD Northfield Bank which is organized and existing under the laws of Illinois and whose address is 400 Central, Northfield, IL 60093 ("Lender"). Borrower owes Lender the principal sum of Two Hundred Fifty Thousand and No/100 Dollars (U.S. \$250,000.00).

This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides that Borrower has opened a credit line with Lender obligating Borrower to make monthly payments of interest, with the full debt, if not paid earlier, due and payable on March 14, 1994.

This Security Instrument secures in Lender: (a) the repayment of the debt evidenced by the Note and future advances made pursuant to the Note to the same extent as if such future advances were made on the date hereof and regardless of whether or not any advance has been made as of the date of this Security Instrument or whether there is any outstanding indebtedness at the time of any future advances; interest in accordance with the terms of the Note, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 5 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Cook County, Illinois:

The North 153 feet (except the East 300 feet) of the South 1169.40 feet of Lots 24 and 26 (taken as a tract) in County Clerk's Division of Section 24, Township 42 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.



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which has the address of 209 Sunset Ridge Road, Northfield, Illinois 60093 ("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 the household 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 declarations, covenants or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

2. Taxes; Insurance; Charges; Liens. Borrower shall pay all taxes, hazard insurance, assessments and other charges, fines and impositions assessable to the Property. Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage; 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.

3. 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.

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 by Borrower making payment, when due, directly to the insurance carrier.

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. Lender shall have the right to hold copies of the policies and renewals thereof, and 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.

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18. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

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

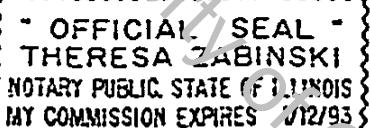
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Wayne R. Meling
Patricia Meling

STATE OF ILLINOIS)
COUNTY OF Cook) SS

I, the undersigned, a Notary Public in and for the said County and State aforesaid, do hereby certify that Wayne R. Meling and Patricia Meling, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as A free and voluntary act, for the uses and purposes therein set forth; including the release and waiver of the right of homestead.

Given under my hand and Notarial seal, this 15th day of March, 1989.



Teresa Zabinski

Notary Public

My commission expires: _____ . 19 _____.

STATE OF ILLINOIS)
COUNTY OF) SS

I, the undersigned, a Notary Public in and for the said County and State aforesaid, do hereby certify that _____ personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that _____ signed, sealed and delivered the said instrument as _____ free and voluntary act, for the uses and purposes therein set forth; including the release and waiver of the right of homestead.

Given under my hand and Notarial seal, this _____ day of _____, 19 _____.

Notary Public

My commission expires: _____ . 19 _____.

Mail to: Bank of Northfield
400 Central Ave
Northfield, IL 60093
Box 333
BOX 333-GG

1989-11-12 10:11:12

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1/. Under no circumstances shall the receiver be liable for any damage or loss resulting from the use of the information contained in this instrument.

This Section 403(b) instrument may be used to make contributions to the Plan. The amount of each contribution shall be determined by the Board of Directors.

16. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration of any covenant or agreement contained in this Security Instrument (but not prior to acceleration under paragraph 15 unless otherwise provided by law) if the default continues for 15 consecutive days from the date the notice is given to Borrower, by which time the default must be cured; and (d) that failure to cure the default (c) a date, not less than 30 days from the date the notice is given to Borrower, by which time the default must be cured.

17. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration of any sums secured by this Security Instrument in full if the default continues after acceleration of Borrower's obligations under paragraph 15 unless otherwise provided by law) if the default continues for 15 consecutive days from the date the notice is given to Borrower, by which time the default must be cured; and (d) that failure to cure the default (c) a date, not less than 30 days from the date the notice is given to Borrower, by which time the default must be cured.

application of this period. Lender may invoke any remedies permitted by this Security Instrument without notice or demand of Borrower.

It, Borrower's Copy, Borrower shall be furnished a completed copy of this Mortgage at the time of execution of or after recording of this instrument hereof.

5. Transfer of the Property or Beneficial Interest in Borrower, if all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may at its option, require immediate payment in full of all sums secured by this Security instrument. However, this option shall not be exercised by Lender if exercise is prohibited by, general law as of the date of this instrument or by the notice of acceleration given by Borrower under this provision. The notice shall provide a period of not less than 30 days from the date of delivery of mail to the date of mailing which Borrower must pay all sums secured by this Security instrument if Borrower fails to pay these sums prior to the date of delivery of mail to the date of mailing.

elicit without the consulting provision and to this end the provisions of the Hague-Visby Rules shall not affect other provisions of this Hague Rule or the Note which can be given effect by the parties in accordance with applicable law.

10. Power of Lender under given in the manner designated herein.

The notice, together with a copy of the proposed rule, shall be given in writing to the Borrower at the address set forth in the original Note or in the Note, if any, otherwise to Borrower's principal place of business or to such other address as Borrower may designate by notice to Lender. Any notice provided herein, and (2) any notice given by certified mail, return receipt requested, and 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 by certified mail, return receipt requested, and to Lender's address stated herein or to such other address as Borrower may designate by notice to Lender shall be given by certified mail addressed to Borrower at the property address set forth in the original Note or in the Note, if any, otherwise to Borrower's principal place of business or to such other address as Borrower may designate by notice to Lender. Any notice provided by certified mail addressed to Borrower as provided herein, and (2) any notice given by certified mail, return receipt requested, and 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 by certified mail, return receipt requested, and to Lender's address stated herein or to such other address as Borrower may designate by notice to Lender shall be given by certified mail addressed to Borrower at the property address set forth in the original Note or in the Note, if any, otherwise to Borrower's principal place of business or to such other address as Borrower may designate by notice to Lender.

or define the responsibilities hereof. The captions and headings of the paragraphs of this message are for convenience only and are not to be used to interpret

11. Successors and Assigns Bound; Joint and Several Liability; Cappos. 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 all provisions of paragraph 15 hereof. All covenants and agreements

b) Lender shall not be a waiver of Lender's right to accelerate the maturity if the indebtedness secured by this Mortgage or afforded by law or equity and may be exercised concurrently, independently or successively.

by this Mwangiage by reason of any demand made by the original Borrower and Borrower's successors in interest.

Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in law, 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 to release to extend time for payment or otherwise modify amortization of the sums secured

unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraph 1 hereof or change the amount of such installment.

11 The property is abandoned by Borrower within 30 days after the Condemnor orders to make an award or settle a claim for damages.

In the event of a partial taking of the property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Note against such proportion of the proceeds as is equal to the amount of the sums received by this Note prior to the date of taking, with the balance of the proceeds paid to Borrower.

In the event of a total taking, or a repeat, the proceeds shall be applied to the sum secured by this mortgage, with the excess, if any, paid to Seller.

6. 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 the reasonable cause therefor related to Lender's interest in the Property.

Nothing contained in this paragraph 5 shall require lender to incur any expense or take any action hereunder in which event such amounts shall bear interest at the highest rate permissible under applicable law.

pay the amount of all moneys due by insurance premiums.

and take such action as is necessary to protect Lander's interests, including, but not limited to, disbursement of sums and take such action as is necessary to

5. Protection of Leader's Security. If Governor fails to perform the covenants and agreements contained in this Agreement, or if proceedings involving a bankruptcy of decedent, then Leader at Leader's option, upon notice to Governor may make such appearances, deliveries such witness

3. Preservation and Maintenance of Property. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property.

Instrumentalities referred to in Paragraph 1 hereof or change the amount of such instruments, it under paragraph 16 herein the Property is acquired by Landlord as a result of his failure to pay the amounts due him under the instrumentality.