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8. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification or amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower's successor in interest. Lender shall not require to commence proceedings against any successor in interest or to extend time for payment or otherwise modify amortization of the

requesting payment. Unless Borrower and Lender agree to other terms of payment, these amounts 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. Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Mortgage. Lender agrees to extend time for payment, with interest, upon notice from Lender to Borrower.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or there is a legal proceeding that may significantly affect Lender's rights in the property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or Regulations), then Lender may do and pay for whatever is necessary to protect the value of the property and Lender's rights 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 repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

6. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the property which may arise in priority over this Mortgage, and residential payments or grounds rents, if any. Borrower shall promptly furnish to Lender receipts evidencing these payments.

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. Charges incurred pursuant to paragraph 7 hereof will be treated as Finance Charges for purposes of application of payments only.

4. Finance Charges. Borrower agrees to pay interest (a "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 14.4000%.

3. Agreed Periodic Payments. During the term hereof, Borrower agrees to pay on 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.

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. During the term hereof, Borrower agrees to pay on 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.

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 fees, charges or premiums imposed by the Agreement or by this Mortgage.

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 subject to any encumbrances of record, warrants and will defend generally the title to the property against all claims and demands, Borrower and Lender covenant and agree as follows:

LOT 94 AND THE NORTH 1/4 OF LOT 93 IN KENN AND DATO'S CRAWFORD AVENUE EXPRESS 1, SUBDIVISION OF THAT PART OF LOT 4 IN SUPERIOR COURT PARTITION OF THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 23 AND THE SOUTH WEST 1/4 OF SECTION 23, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

PROPERTY ADDRESS: 8206 N. SPRINGFIELD SKOKIE, ILLINOIS 60076

P.L.N. No. 1: 10-23-310-043 P.L.N. No. 2:

19 _____ between Howard Levin, Howard Levin, and Beryl Levin, his wife, and the _____ (Mortgage) is made this _____ day of _____

THIS MORTGAGE (Mortgage) is made this _____ day of _____ between Howard Levin, Howard Levin, and Beryl Levin, his wife, and the _____ (Mortgage) is made this _____ day of _____

WHERAS, Borrower is indebted to Lender pursuant to a preferred Line Account Agreement ("Agreement") of even date hereof, in the principal sum of U.S. \$12,900.00, (Borrower's "Credit Limit" or so much 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, with interest, and payment of all other sums, with interest thereon advanced to protect the security of this Mortgage, and the performance of the covenants, and agreements of the Borrower under the Mortgage and the Agreement, (b) the repayment of any future advances, with interest, made to Borrower by Lender pursuant to paragraph 7 hereof ("future advances"), and (c) any "Loans" (advances of principal after the date hereof) as provided for in the Agreement (it 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 claims) to Lender the following described property ("Property") located in the County of COOK and State of Illinois:

THIS MORTGAGE (Mortgage) is made this _____ day of _____ between Howard Levin, Howard Levin, and Beryl Levin, his wife, and the _____ (Mortgage) is made this _____ day of _____

19 _____ between Howard Levin, Howard Levin, and Beryl Levin, his wife, and the _____ (Mortgage) is made this _____ day of _____

19 _____ between Howard Levin, Howard Levin, and Beryl Levin, his wife, and the _____ (Mortgage) is made this _____ day of _____

CV 02-268

PL 6-25

CITICORP SAVINGS
PREFERRED LINE
P.O. Box 803487
Chicago, Illinois 60680
Telephone (1 312) 621-3117
Please Return To:
Citicorp Savings of Illinois
22 West Madison, Suite 550
Chicago, Illinois 60602

89279445

Mortgage
to Secure a
PREFERRED LINE
Agreement
Number: 441039751
This instrument was
prepared by: Cielo Pena-Rojas

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