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and that Borrower will warrant and defend generally the title to the property against all other claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in 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, that the Property is unencumbered, except for FIRST MORTGAGE TO MIDAMERICA FEDERAL SAVINGS IN THE AMOUNT OF \$180,000, RECORDED AS DOCUMENT NO. 90194270

Together with all 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 all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereof, 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 leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

BURR RIDGE, IL 60521 (herein "Property Address");

which has the address of 32 STONEHENG CT, P. I. N. 03-90-900-647

50430606

PARCEL 1: UNIT NUMBER 32 IN CHASEMOOR OF BURR RIDGE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: PART OF THE WEST 1/2 OF SECTION 30, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 88503681 AND AS AMENDED FROM TIME TO TIME TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS. PARCEL 2: THE EXCLUSIVE RIGHT TO USE OF PATIO FOR UNIT 32, A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID, RECORDED AS DOCUMENT 88503681

To SECURE to Lender the repayment of the indebtedness evidenced by the Note, 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 here contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of _____, State of Illinois:

which indebtedness is evidenced by Borrower's Equity Agreement and Promissory Note (herein "Note") providing for periodic payments as called for therein, with the balance of the indebtedness, if not sooner paid, due and payable on _____ AUGUST 1ST, 2005

FIFTY THOUSAND AND NO/100 DOLLARS WHEREAS Borrower is indebted to Lender in the principal sum of _____ * NKA MIDAMERICA FEDERAL SAVINGS BANK (herein "Lender").

MID AMERICA FEDERAL SAVINGS & LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 40 W 47TH ST WESTERN SPRING IL 60558, and known as Trust No. 19, and known as Trust No. _____, and the Mortgage, not personally, but solely as Trustee, under a Trust Agreement filed _____ DECEMBER 13TH (herein "Borrower").

THIS MORTGAGE is made by _____ BANK & TRUST DEPT 17TH AUGUST 1990 between the Mortgagor, _____

EQUITY CASHLINE MORTGAGE

\$ 16.00

Corporate Trustee Under a Land Trust—Junior Lien
LOAN# 760031784

WESTERN SPRING IL 60558
40 W 47TH ST

90430606
KENNETH KORANDA
This instrument was prepared by:

COOK COUNTY, ILLINOIS
FILED FOR RECORD
1990 SEP - 5 PM 12: 06

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20. **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 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under Paragraph 18 hereof or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the 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 of the costs of management of the Property and collection 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 reasonable attorney's fees and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received.

21. **Release.** Upon payment of all sums secured by this Mortgage on the Expiration Date of the Note, or upon the written request of Borrower (if prior to the final due date with all sums having been paid) Lender shall release this Mortgage without charge to Borrower, Borrower shall pay all costs of recordation, if any.

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

23. **Land Trust Mortgage.** Borrower as Trustee expressly subordinates to the lien of this Mortgage, and any extension or renewal thereof, Borrower's right to a lien for advances made by Borrower under the terms of the Trust Agreement described above, and for costs, attorney's fees and compensation. This Mortgage is executed by Borrower, not personally but as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in Borrower as such Trustee, and it is expressly understood and agreed by Lender and by every person now or hereafter claiming any right or security hereunder that nothing contained herein or in the Note secured by this Mortgage shall be construed as creating any personal liability on Borrower.

24. **Borrower's Address.** Notices mailed to Borrower pursuant to paragraph 13 hereof shall be mailed to Borrower at the following address in lieu of the Property Address: _____

25. This document represents the total agreement between the parties and said agreement shall not be orally modified without the express written consent of all parties hereto.

BRIDGEVIEW BANK AND TRUST COMPANY
AS TRUSTEE, UNDER TRUST NO. 1-1755

BY: Mary A. Arnold
Vice President - Trust Officer

ATTEST: Mitsy H. Achterhof
Secretary Vice President

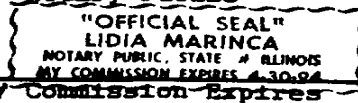
(SEE EXHIBITORY CLAUSE)

STATE OF ILLINOIS
COUNTY OF COOK ss

I, the undersigned, a Notary Public in and for said County, in the state aforesaid, DO HEREBY CERTIFY, that Mary A. Arnold Vice President of BRIDGEVIEW BANK AND TRUST COMPANY, and Mitsy H. Achterhof Vice President Secretary of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instruments 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, as Trustee as aforesaid, for the uses and purposes therein set forth; and said Mary A. Arnold as custodian of the corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument as said Secretary's own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 17th day of August, 1996

Lidia Marinca
Notary Public



Executed and delivered by BRIDGEVIEW BANK AND TRUST COMPANY not in its individual capacity, but solely in the capacity herein described, for the purpose of binding the herein described property, and it is expressly understood and agreed by the parties hereto, anything herein to the contrary notwithstanding, that each and all of the undertakings and agreements herein made, 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 of personal responsibility is assumed by, or shall at any time be asserted or enforced against said Trustee in respect thereof or on account of any undertaking or agreement herein contained, either expressed or implied, all such personal liability, if any, being hereby expressly waived and released by all other parties hereto, and those claiming by, through, or under them.

BRIDGEVIEW BANK AND TRUST COMPANY

As Trustee under Trust Agreement No. 1-1755
to bind the Trust Estate and not individually
By Mary A. Arnold
Trust Officer

90430606

90430606

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WHEN RECORDED RETURN TO:
MIDAMERICA FEDERAL SAVINGS BANK
40 W 47TH ST
WESTERN SPRING IL 60558

(Space Below This Line Reserved For Lender and Recorder)

My commission expires: _____

Notary Public

A.D. _____

GIVEN under my hand and Notarial Seal, this _____ day of _____

therein set forth.

as own free and voluntary act and as the free and voluntary act of said corporation, as Trustee as aforesaid, for the uses and purposes

that _____ as custodian of the corporate seal of said corporation, did affix said seal to said instrument

as aforesaid for the uses and purposes therein set forth; and the said _____ Secretary then and there acknowledged

and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said corporation, as Trustee

Secretary, respectively, appeared before me this day in person and acknowledged that they signed

whose names are subscribed to the foregoing instrument as such _____ President, and

Secretary of said corporation, who are personally known to me to be the same persons

of _____ and

HEREBY CERTIFY, THAT _____ President

_____, a Notary Public, in and for said County, in the state aforesaid, DO

I,

STATE OF ILLINOIS
COUNTY OF _____
)
) SS
)

Secretary

BY

President

~~BRIDGEVIEW BANK & TRUST CO~~
~~As Trustee as aforesaid not personally~~

ATTEST:

Property of Cook County Clerk's Office

90430606

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90430606

COOK COUNTY, ILLINOIS
FILED FOR RECORD

1990 SEP - 5 PM 12: 06

90430606

This instrument was prepared by:

KENNETH KORANDA

40 W 47TH ST

WESTERN SPRING IL 60558

760031784

LOAN #

Corporate Trustee Under a Land Trust—Junior Lien

EQUITY CashLine

MORTGAGE

\$ 16.00

THIS MORTGAGE is made this 17TH day of AUGUST, 1990,
between the Mortgagor, BRIDGEVIEW BANK & TRUST CO

not personally, but solely as Trustee under a Trust Agreement, dated DECEMBER 13TH (herein "Borrower"),
19 , and known as Trust No. , and the Mortgagee,

MID AMERICA FEDERAL SAVINGS & LOAN ASSOCIATION, a corporation organized and existing under the
laws of the United States of America, whose address is 40 W 47TH ST
WESTERN SPRING IL 60558 (herein "Lender").

* NKA MIDAMERICA FEDERAL SAVINGS BANK

WHEREAS, Borrower is indebted to Lender in the principal sum of FIFTY THOUSAND AND NO/100 Dollars,
which indebtedness is evidenced by Borrower's Equity Agreement and Promissory Note (herein "Note") providing for
periodic payments as called for therein, with the balance of the indebtedness, if not sooner paid, due and payable on AUGUST 1ST, 2095.

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, 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 herein contained, Borrower does hereby mortgage,
grant and convey to Lender the following described property located in the County of DUPAGE, State of Illinois:

PARCEL 1:
UNIT NUMBER 32 IN CHASEMOOR OF BURR RIDGE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED
REAL ESTATE:

PART OF THE WEST 1/2 OF SECTION 30, TOWNSHIP 3P NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN,
WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER
88503681 AND AS AMENDED FROM TIME TO TIME TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON
ELEMENTS IN COOK COUNTY, ILLINOIS.

PARCEL 2:
THE EXCLUSIVE RIGHT TO USE OF PATIO FOR UNIT 32, A LIMITED COMMON ELEMENT AS DELINEATED ON THE
SURVEY ATTACHED TO THE DECLARATION AFORESAID, RECORDED AS DOCUMENT 88503681

\$0430606

/ P. I. N. 03-90-900-647

which has the address of 32 STONEHENGE CT,

BURR RIDGE, IL 60521 (herein "Property Address");

Together with all improvements now or hereafter erected on the property, and all easements, rights, appur-
tenances, 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 to the roof, 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 leasehold 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, that the Property is unencumbered, except for FIRST MORTGAGE TO
MIDAMERICA FEDERAL SAVINGS IN THE AMOUNT OF \$180,000, RECORDED AS DOCUMENT NO.
90194270

and that Borrower will warrant and defend generally the title to the property against all other claims and demands,
subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance
policy insuring Lender's interest in the Property.

0 0 0 0 0 6

1/86 300029

Given under my hand and Notarial Seal this 17th day of August, 1990

Lidia Marinca

Notary Public

"OFFICIAL SEAL"
LIDIA MARINCA
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 4.30.94

My Commission Expires

Executed and delivered by BRIDGEVIEW BANK AND TRUST COMPANY not in its
individual capacity, but solely in the capacity herein described, for the purpose
of binding the herein described property, and it is expressly understood and
agreed by the parties hereto, anything herein to the contrary notwithstanding,
that each and all of the undertakings and agreements herein made, 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 its personal liability, or personal responsibility, or account, by, or
shall at any time be asserted, or enforced against, and the Trustee, or the Trust
or on account of any undertaking or agreement herein made, made, entered
performed or implied, or such personal liability, if any be held, hereby expressly
waived and released by all other parties hereto, and to be claiming by, through,
or under them.

BRIDGEVIEW BANK AND TRUST COMPANY

As Trustee under Trust Agreement No. 1-1755

to bind the Trust Estate and not individually

By [Signature]
Trust Officer

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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 the periodic payments referred to in Paragraph 1 hereof or change the amount of such payments.

9. Borrower Not Released. Extension of the time for payment or modification of payment of the sums secured by 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 payment of sums secured by 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 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 16 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of Paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

13. 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 designate 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 address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in this manner designated.

14. Uniform Mortgage; Governing Law; Severability. This form of mortgage combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

15. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

16. Transfer of the Property; Assumption. In the event that the legal or equitable title of any property or part thereof securing this Mortgage becomes vested in a person other than the borrower named in this instrument, or in the event of assignment, sale, transfer, pledge, or mortgage of the beneficial interest of the land thus making this mortgage, or in the event of an installment sale of the property securing this Mortgage, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise or descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, or in the event of any assignment or transfer of the beneficial interest of the trust executing this instrument, Lender and the person to whom the Property is to be sold or transferred, or the person to whom the assignment or transfer of the beneficial interest is to be made, reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this Paragraph 16, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Mortgage and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with Paragraph 13 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by Paragraph 18 hereof.

17. Obligatory Advances. This Mortgage secures the repayment of certain sums advanced to the Borrower under the Equity Agreement and Promissory Note. Provided Borrower is not in default with respect to any covenant or agreement under the terms of this Mortgage, and the Equity Agreement and Promissory Note, including the covenants to pay when due any sums secured by this Mortgage, Lender is obligated from time to time and upon demand of Borrower to advance such additional sums requested by Borrower up to the total face amount of this Mortgage.

18. Acceleration; Remedies. Except as provided in Paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender, prior to acceleration, shall mail notice to Borrower as provided in Paragraph 13 hereof specifying (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sum secured by this Mortgage, foreclosure by judicial proceeding and sale of the property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sum secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports.

19. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pay Lender all sums which would be then due under this Mortgage, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in Paragraph 18 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action and pays all expenses as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

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