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SAMPLE SET

MARGUERITE M. HENGELS TERESA R. HENGELS 233 S. GILBERT AVE. LAGRANGE, IL 60525	<p>This instrument was prepared by (Name) T. WOOD- EDGWOOD BANK (Address) 1023 W. 55TH ST., COUNTRYSIDE, IL 60525</p> <p>EDGWOOD BANK 1023 W. 55TH ST. COUNTRYSIDE, IL 60525</p> <p>MORTGAGOR "I" includes each mortgagor above.</p>
	<p>MORTGAGEE "You" means the mortgagee, its successors and assigns.</p> <p>90479131</p>

REAL ESTATE MORTGAGE: For value received, I, MARGUERITE M. HENGELS, A SINGLE WOMAN NEVER MARRIED, AND TERESA R. HENGELS, A SINGLE WOMAN NEVER MARRIED, 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: 233 S. GILBERT AVE. LAGRANGE, Illinois 60525
(City) (Zip Code)

LEGAL DESCRIPTION

LOT 46 IN ELMORE'S LEITCHWORTH, BEING A SUBDIVISION OF THE WEST HALF OF THE EAST HALF OF SECTION 5, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 18-05-409-008

THIS IS A JUNIOR MORTGAGE

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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 I owe you under this mortgage or under any instrument secured by this mortgage.

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

X 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.

X Revolving credit loan agreement dated SEPTEMBER 29, 1990, with initial annual interest rate of 10.50%. 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 SEPTEMBER 29, 1997, if not paid earlier.

The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of: TWENTY-FIVE THOUSAND DOLLARS AND NO/100 Dollars (\$25,000.00), plus interest, plus any disbursements made for the payment of taxes, special assessments, or insurance on the property, with interest on such disbursements.

X Variable Rate: The interest rate on the obligation secured by this mortgage may vary according to the terms of that 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

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SIGNATURES:

X *Marguerite M. Hengels*
MARGUERITE M. HENGELS

X *Teresa R. Hengels*
TERESA R. HENGELS

ACKNOWLEDGMENT, STATE OF ILLINOIS,

COOK

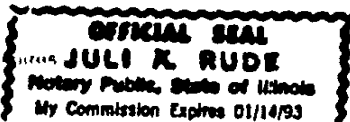
County as:

The foregoing instrument was acknowledged before me this 29TH day of SEPTEMBER, 1990, by MARGUERITE M. HENGELS AND TERESA R. HENGELS, BOTH SINGLE WOMEN NEVER MARRIED.

Corporate or Partnership Acknowledgment

[] of

My commission expires



(Seal)

on behalf of the corporation or partnership.

J. Rupe
(Notary Public)

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Property of Cook County Clerk

1. **Payments** I agree to make payments on the premises described in this deed. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage. I agree to pay the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
2. **Claims against Title** I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
3. **Insurance** I will keep the property insured under policies acceptable to you at my expense and for your benefit. You will be named as loss payee on the mortgage. I will pay the cost of the insurance. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
4. **Property Taxes** I will keep the property in good condition and make all repairs reasonably necessary. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
5. **Expenses** I agree to pay all the expenses including reasonable attorney's fees if I break any covenants in this mortgage or in any obligation secured by this mortgage. I will pay these amounts to you as provided in Covenant 11 of this mortgage. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
6. **Default and Acceleration** If I fail to make any payment when due or break any covenants under this mortgage, any prior mortgage or any other mortgage, it shall be a default under this mortgage. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
7. **Assignment of Rents and Profits** I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing, I may collect the rents and profits of the property. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
8. **Waiver of Homestead** I hereby waive my right of homestead exemption in the property. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
9. **Leaseholds, Condominiums, Planned Unit Developments** I agree to comply with the provisions of any lease if this mortgage is on a leasehold, leaseholds of the condominium or a planned unit development. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
10. **Authority of Mortgagee to Perform or Refrain from Exercising Any of Your Other Rights under the Law or this Mortgage** I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
11. **Inspection** You may enter the property to inspect it. The notice must state the reasonable cause for your inspection. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
12. **Condemnation** I assign to you the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the property. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
13. **Waiver** By executing this deed, I agree to give up your rights to later use any other remedy. By not exercising any other remedy, I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
14. **Joint and Several Liability, Co-signers, Successors and Assigns** All duties under this mortgage are joint and several. I co-sign this mortgage and agree to be jointly and severally liable for the mortgage debt. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
15. **Notice** (unless otherwise required by law, any notice to me shall be given to the address given to me at the time of recording this deed or to any other address which you have designated for this mortgage.) I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
16. **Transfer of the Property or a Beneficial Interest in the Mortgage** If all or any part of the property or any interest in it is sold or transferred without my written consent, I agree to be bound by the terms of this mortgage. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.
17. **Release** My obligation under this mortgage shall be released without charge to me if I agree to pay all costs to record this deed. I understand that the mortgagee has the right to receive from me or my estate or assigns the principal and interest on the mortgage in accordance with the schedule of payments set forth in the mortgage.

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