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MORTGAGE EQUITY SOURCE ACCURN OFFIC ALS COPY 444-095-9330

This instrument was prepared by:

PAM FRIESON 60603 CHICAGO, IL

90514951

DEPT-01 RECORDING T#7777 TRAN 6796 10/22/79 11 #4897 # 0 #-90-51495 COOK COUNTY RECORDER

THIS MORTGAGE ,"Mortgage") is made this 19 90 between Mortgagor, DESSIE MC ER	VWC.		
THIS MORTGAGE ."Mortgage") is made this	1 12TH	day ofOCTOBER	
19 90 between Mortgagor, DESSIE MC El	NERNEY**XXXIIIAERKEDX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	AXMAMAKAX
(heroin "You," "Your" or "Yours") and the Mortgag	ee, Citibank, Federal Savings	Bank, a corporation organize	
under the laws of the United States, whose address is	s One South Dearborn Street	, Chicago, Illinois 60603 (herei	n "We," "Us"
or "Our").			

WHEREAS, _ DESSIE MC ENERNEY is (are) indebted to us pursuant to an Equity Source Account Agreement ("Agreement") of even date hereof, additionally secured, if appropriate, by a Security Agreement and Collaters. Assignment of Beneficial Interest in the land trust holding title to the property ("Security Agreement"), in the principal sum of U.S. \$ 90,000.00 ... (your "Credit Limit") or so much of such principal. be advanced and outstanding, with interest thereon, providing for periodic installment psyments of interest, optional credit life and/or disability insurance are niums, and miscellaneous fees and charges for ten (10) years from the date hereof, thereafter, for periodic installment payments in 1/240th of the Outstanding Principal Balance (or such greater sum as necessary to fully repay the Outstanding Principal Balance in full in substantially equal installments of principal by the Maturity Date as more fully provided in paragraph 1(C) hereof), interest, optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for twenty (20) years; all such sums, if not sooner paid, being due and payable approximately thirty (30) years from the date hereof (the "Maturity Date.")

To secure to us (a) the repayment of the indebtedness evidenced by the Agreement, 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 hereir con ained in this Mortgage, and (b) the repayment of any future advances, with interest thereon, made to you by us pursuant to paragraph 7 hereof, (such advances pursuant to paragraph 7 hereof of principal made after the date hereof being referred to as "future odvances", and (c) any "Loans" (advances of principal after the date hereof) as provided for in the Agreement (it being the intention of as and you that all such Loans made after the date hereof enjoy the same priority and security hereby created as if all such La no had been made on the date hereof); and (d) the performance of your covenants and agreements under this Mortgage and the Agre ment secured hereby. For this purpose, you do hereby mortgage, grant, convey and warrant (unless you are an Illinois land trust, in which case you mortgage, grant, convey and quit claim) to us the following described property located in the County of ___COOK

LOT 4 IN LINCOLN TERRACE, BEING A RESIBUTVISION OF THE NORTHWEST 1/4 OF SECTION 21, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. Clorks

** A WIDOW

90514951

10-21-130-016 P.I.N. No.

which has the address of (city). ILLINOIS 60053

_(street) _ MORTON GROVE

_(state and zip code), (herein 'm) porty address

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, resits, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Mortgage. All of the foregoing is referred to in this Mortgage as the "property."

You covenant that you are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant and convey the property and that the property is unencumbered, except for encumbrances of record. You, unless you are an Illinois land trust. warrant and will defend generally the title to the property against all claims and demands, subject to any encumbrances of record.

You acknowledge that this Mortgage secures an Agreement that contains provisions allowing for changes in the interest rate, and that we may, prior to the maturity of the Agreement and subject to certain conditions, reduce the Available Line of Credit and/or require repayment of the total balance outstanding under the Agreement.

Covenants. You and we covenant and agree as follows:

1. (A) Payment of Principal and Interest. You shall promptly pay when due the principal of and interest accrued on the indebtedness evidenced by the Agreement, together with any late charges or other fees, charges or premiums imposed by the Agreement, the Security Agreement, or by this Mortgage.

(B) Line of Credit Loan. This Mortgage secures a Line of Credit Loan Agreement. You will enjoy access to that Line of Credit during the first one hundred twenty-one (121) Billing Cycles assigned to your Account. Each Billing Cycle will be approximately one month. (Your initial Billing Cycle may be less than one month). The Revolving Line of Credit Term of the Agreement is therefore approximately ten (10) years long. You agree to repay the principal amount of the Loans advanced during the Revolving Line of Credit Term of the Agreement during the twenty (20) years commencing at the close of the Revolving Line of Credit Term. This repayment term is referred to herein and in the Agreement as the Closed End Repayment Term. The total term of the Agreement secured by this Mortgage is therefore approximately thirty (30) years.

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During the Revolding Line of Credit form in 1 for the one bundled twenty-first (121st) (C) Agreed Period Billing Cycle, you agree to pay on or before the payment due date shown on each periodic Billing Statement the Minimum Payment Due for that Billing Cycle. The minimum payment due is the sum of the following charges accrued or incurred in the Billing Cycle: (1) Finance Charges; (2) premiums for Optional Credit Life and/or Disability Insurance; (3) the Annual Fee; (4) all other fees and charges incurred pursuant to the Agreement except fees and charges charged to your Account at the inception of the Agreement as permitted by Paragraphs 11(B) and (C) of the Agreement; (5) principal necessary to reduce the Outstanding Balance of your account to your Credit Limit; and (6) any past due payments. The payment due date for each Billing Cycle is approximately twenty-five (25) days after the close of the Billing Cycle. During the Closed-End Repayment Term you agree to pay on or before the payment due date shown on each Periodic Billing Statement a minimum payment due computed in the same way as above, plus 1/240th of your Initial Closed-End Principal Balance (the Principal Balance owed by you to us at the end of the Revolving Line of Credit Term). (If you have used an Equity Source Account check that has not been posted to your account as of the Conversion Date, as defined in the Agreement, and that check is subsequently paid by us as provided in paragraph 2 (C) of the Agreement, your minimum payment thereafter will include, instead of 1/240th of your Initial Closed End Principal Balance, a fraction of the outstanding principal balance after payment of that check that has a numerator of 1 and a denominator equal to the number of Billing Cycles left in the Closed-End Repayment Term, so that your account is fully paid in substantially equal principal installmonts by the Maturity Date.)

(D) Interest During the Revolving Line of Credit Term. You agree to pay interest (a "Finance Charge") on the Outstanding Principal Balance of your Equity Source Account during the Revolving Line of Credit Term as determined by the Agreement.

The rate of interest ("Annual Percentage Rate") will be determined and will vary based upon a "Reference Rate". This Reference Rate shall be the prime rate of interest as published in the Money Rates Section of the Wall Street Journal on the first business day of each routh, regardless of when such rates were quoted by the Commercial Banks to the Wall Street Journal. The Reference Rate is defined by the Wall Street Journal as the base rate on corporate loans at large U.S. Money Center Commercial Banks. In the event more than one Reference Rate is published by the Wall Street Journal for any applicable day, the lowest rate so published shall apply or the event such a Reference Rate ceases to be published by the Wall Street Journal, we will select a new Reference Rate that is based upon comparable information, and if necessary, a substitute "Margin", so that the change in the Reference Rate results in jubstantially the same "Annual Percentage Rate" required under the previous Reference Rate.

The Reference Rate so dete, mined shall be effective for any Billing Cycle that begins in that month. However, the Reference Rate effective for your initial Billing Cycle shall be determined in one of two ways. If your initial Billing Cycle Billing Date occurs in the same month as the effective date of this Agreement, the Reference Rate shall be the one determined on the first business day of the preceding month. If your initial Billing Cycle Billing Date occurs in the month after the effective date of this Agreement, the Reference Rate shall be the one determined on the first business day of the month in which the effective date of this Agreement occurs.

Your rate of interest ("Annual Percentage Rate") shall be the Reference Rate plus a "Margin" of ONE & 1/4

1.25%) percent for the applicable Billing Cycle

Finance Charges will be assessed on a daily basis by applying the Daily Periodic Rate (the "Daily Periodic Rate" is the Annual Percentage Rate applicable to that Billing Cycle, divided by 385) to the Daily Principal Balance on your Equity Source Account for each day of the Billing Cycle in which there is an Ottstanding Principal Balance.

(E) Interest During the Closed-End Repayment Term. You agree to pay interest (a Finance Charge) during the Closed-End Repayment Term on the Outstanding Principal Balance of your Equity Source Account which has not been paid beginning on the day after the Conversion Date and continuing until the full Outstanding Principal Balance has been paid. Your Outstanding Principal Balance at the beginning of the Closed-End Repayment for his that sum disclosed on the periodic Billing Statement for your One Hundred Twenty First (121st) Billing Cycle as the Outstanding Principal Balance and is referred to herein as the "Initial Closed-End Principal Balance". If you have used Equity Source Account checks that have not been posted to your account as of the Conversion Date, and those checks are subsequently paid by us, your initial Closed-End Principal balance will be increased on subsequent periodic Billing Statements to reflect such Loans.

The rate of interest (Annual Percentage Rate) during the Closed-End Repayment Term will be determined and will vary based upon the Reference Rate described in the Agreement and in Paragraph 1 (D) hereof.

The "Current Reference Rate" is the most recent Reference Rate available sixt, '30 days prior to each "Change Date", (defined below).

Each day on which the interest rate effective during the Closed-End Repayment Term may change, and the first day of the Closed-End Repayment Term, is a "Change Date". Interest rate changes during the Closed-End Repayment Term may occur on the first day of the Closed-End Repayment Term and on the same day of the month every twelve (12) months thereafter.

The interest rate effective on the First Change Date will be the Current Reference Rate plus a Mari in of ONE & 1/4.

(1.25%) percent. On each succeeding Change Date, we will determine the Current Reference Rate, c.d. the new interest rate will be equal to the Current Reference Rate, plus the Margin of ONE & 1/4(1.25%) percent.

Each new interest rate will become effective with each Change Date, and will be reflected in the parmint due immediately after that Change Date.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by us, you shall pay to us on the day periodic payments are due under the Agreement until this Mortgage is released, a sum ("funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Mortgage; (b) yearly leasehold payments of ground rents on the property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." We may estimate the funds due on the basis of current data and reasonable estimates of future escrow items.

The fund shall be held in an institution the deposits or accounts of which are insured or guaranteed by a lederal or state agency (including us if we are such an institution). We shall apply the funds to pay the escrow items. We may not charge for holding and applying the funds, analyzing the account or verifying the escrow items, unless we pay you interest on the funds and applicable law permits us to make such a charge. You and we may agree in writing that interest shall be paid on the funds. Unless an agreement is made or applicable law requires interest to be paid, we shall not be required to pay you any interest or exmings on the funds. We shall give to you, without charge, an annual accounting of the funds showing credits and debits to the funds and the purpose for which each debit to the funds was made. The funds are pledged as additional security for the sums secreed by this Mortgage.

If the amount of the funds held by us, together with the future monthly payments of funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at your option, either promptly repaid to you or credited to you on monthly payments of funds. If the amount of the funds held by us is not sufficient to pay the escrow items when due, you shall pay to us any amount necessary to make up the deficiency in one or more payments as required by us.

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the Agreement, we shall promptly refund "Upon payment in full 🔱 to you any funds held by us. If under paragraph 20, the property is sold or acquired by us, we shall apply, no later than immediately prior to the sale of the property or its acquisition by us, any funds held by us at the time of application as a credit against the sums secured by this Mortgage. the sums secured by this Mortgage.

The above and foregoing provisions contained in this paragraph 2 relating to payment by you to us of funds in escrow shall be excused so long as you are required on the date hereof, and continue after the date hereof, to make comparable payment of funds in escrow to the holder of a Note secured by a mortgage or similar security agreement on the property, which such mortgage or similar security agreement has priority over this Mortgage. You agree to provide us with proof of payment of such funds in escrow.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by us under the Agreement and this Mortgage shall be applied, first to the Finance Charge stated in your oldest past, due periodic. Billing Statement, if any, and then (during the Closed End Repayment Term) to the fraction of the Initial Closed End Periodic Balance due for the same

Periodic Billing Statement. Payments will then be applied similarly to Finance Charges and the fraction of the Initial Closed End Principal Balance due on the next oldest past due statement, and then to successive past due statements, until all past due Finance. Charges and the fraction of the Initial Closed-End Principal Balance due are fully paid. The balance of your payments will next. be applied to the amounts stated due on the current periodic Billing Statement in the following order: (1) insurance premiums, billed and past due; (2) any Annual Fee which is due and payable; (3) any other charge, excluding insurance premiums, authorized, by the Agreement; (4) Finance Charges billed but not past due, (5) insurance premiums billed but not yet past due as of the current. statement; and (6) payment of any Outstanding Principal Balance. Any balance of payment will be applied to payment of all Finance. Charges which accrue after the Periodic Billing Statement date and prior to the date payment was received by us. Any remaining amount will create a credit balance. Charges incurred pursuant to paragraph 7 hereof will be treated as Finance Charges for purposes of application of payments only.

4. Churges; Lier You shall pay all taxes, ussessments, charges, fines and impositions attributable to the property, which, may attain priority ove this Mortgage, and leasehold payments or ground rents, if any, You shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, you shall pay them on time directly to the person owed payments. You shall promptly furn's, to us all notices of amounts to be paid under this paragraph. If you make these payments directly,

you shall promptly furnish the receipts evidencing the payments.

shall promptly furnish to except evidencing the payments.

5. Huzard Insurance. You shall keep the improvements now existing or hereafter erected on the property insured against. loss by fire, any hazard included within the term "extended coverage" and any other hazard for which we require insurance. This, insurance shall be matatained in the amounts and for the periods that we require. The insurance carrier providing the insurance shall be chosen by you subject to our upp oud which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to us and shall include a standard mortgage clause. We shall have the right to hold the policies and renewals. If vere juice, you shall promptly give to us all receipts of paid premiums and renewal, notices. In the event of loss, you shall give prompt notice to the insurance carrier and us. We may make proof of loss if not made

promptly by you.

Unless we and you otherwise agree in writing, as trence proceeds shall be applied to restoration or repair of the property. damages, if the restoration or repair is economically ing this and our security, is not lessened. If the restoration on repair is not economically feasible or our security would be lessened, the insurance proceeds shall be applied to the sums secured by this Mort; gage, whether or not then due, with any excess paid to you. If you abandon the property, or do not answer within thirty (30) days a notice from us that the insurance carrier has offered to set by a claim, we may collect the insurance proceeds. We may use the proceeds to repair or restore the property or to pay sums secured by this Mortgage, whether or not then due. The 30-day period will begin when the notice is given.

Unless we and you otherwise agree in writing, any application of priceeds to principal shall not extend or postpone the due. date of the payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 20, the property

is acquired by us, your right to any insurance policies and proceeds resulting and damage to the property prior to the acquisition shall pass to us to the extent of the sums secured by this Mortgage immediat my prior to the acquisition.

6. Preservation and Maintenance of Property, Leaseholds. You shall not testery, damage or substantially change the property, allow the property to deteriorate or commit waste. If this Mortgage is on a test old, you shall comply with the provisions of the lease, and if you acquire fee title to the property, the leasehold and fee title slan not merge unless we agree to the marger

7. Protection of our Rights in the Property; Mortgage Insurance. If you fail to p rform the covenants and agreements. contained in this Mortgage, or there is a legal proceeding that may significantly affect durrights in the property such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or Regulations), then we may do and 23, for whatever is necessary to protect the value of the property and our rights in the property. Our 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 to the property to make

repairs. Although we may take action under this paragraph 7, we do not have to do so.

Any amounts disbursed by us under this paragraph 7 shall been paragraph dobt of yours secured by the Mortgage. Unless you and we agree to other terms of payment, these amounts shall been interest from the date of disbursement at he rate provided in the Agreement and shall be payable, with interest, upon notice from us to you requesting payment.

If we require mortgage insurance as a condition of making the loan secured by this Mortgage, you shall pay the premiums.

required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with your and our written agreement or applicable law.

8. Inspection. We or our agent may make reasonable entries upon and inspections of the property. We shall give you notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to us.

In the event of a total taking of the property, the proceeds shall be applied to the sums secured by this Mortgage, whether or not then due, with any excess paid to you. In the event of a partial taking of the property, unless you and we otherwise agree in writing, the sums secured by this Mortgage shall be reduced by the amount of the proceeds multiplied by the following fraction:

(a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the property immediately before the taking, divided by (b) the fair market value of the property immediately before the taking, divided by (b) the fair market value of the property immediately before the taking, divided by (b) the fair market value of the property immediately before the taking, divided by (b) the fair market value of the property immediately before the taking, divided by (b) the fair market value of the property immediately before the taking, divided by (b) the fair market value of the property immediately before the taking divided by (b) the fair market value of the property immediately before the taking divided by (b) the fair market value of the property immediately before the taking divided by (b) the fair market value of the property immediately before the taking divided by (b) the fair market value of the property immediately before the taking divided by (b) the fair market value of the property immediately before the taking divided by (b) the fair market value of the property immediately before the taking divided by (b) the fair market value of the property immediately before the taking divided by (b) the fair market value of the property immediately before the taking divided by (b) the fair market value of the property immediately before the taking divided by (b) the fair market value of the property immediately before the taking divided by (b) the fair market value of the property immediately before the taking divided by (b) the fair market value of the property immediately before the taking divided by (b) the fair market value of the property immediately before the taking divided by (b) the fair market value of the pr

ately before the taking. Any balance shall be paid to you.

If you abandon the property, or if, after notice by us to you that the condemnor offers to make an award or settle a claim for damages, you fail to respond to us within thirty (30) days after the date the notice is given, we are authorized to collect and apply the proceeds, at our option, either to restoration or repair of the property or to the sums secured by this Mortgage, whether

or not then due.

or not then due.

Unless we and you otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the periodic payments referred to in paragraphs I and 2 or change the appoint of such payments.

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pureuing the remedies provided in this paragraph 20, including, but not limited to, reasonable attorneys' fees and costs of title shall specify (s) the default. (b) the action required to cure the default. (c) a date, not less than 30 days from the date the notice shall specify (s) the default. (b) the default in a colore the date specified in the default in acceleration of the sume secured by this Mortgage, foreclosure by judicial proceeding and sale of the property. The interpretation and the right to assert in the foreclosure proceeding the incomes a default or any other defence of a default is not cured on or before the the incomes assumed in the foreclosure proceeding the incomes and incomes secured by this Mortgage without date; specified in the notice, at our option, we may require immediate payment in tuil of all sums secured by this Mortgage without starting the incident of an income of the income of the incomes in the income of the remains and in the remains the income of the pursuing the remains and in the foreclose the notice of the network of agreent in this Mortgage but not prior to acceleration under paragraph 19 unless applicable law provides otherwisel. The notice declare all sums secured by this Mortgage to brior to acceleration following your breach of any covenant or declare all succeleration following your breach of any covenant or declare all succeleration following your breach of any covenant or

orife) the grant of any lensehold interest of three (3) years or less not containing an option to purchase, we may, at our option, security interest for household appliances. (b) a transfer by devise descent or by operation of law upon the death of a joint tenant, for the interest in the interest into Articles of Agreement for Marken consent, excluding (s) the creation of a purchase money of the interest into Articles of Agreement for Marken consent, excluding (s) the creation of a purchase money of the property of the prop Equity Source Account, you must notify us in writing if you would like to obtain further loans and can dem natrate that the conditions that the conditions that the property is assigned, sold or transferred by you or if the property of the property is assigned, sold or transferred, or if you the property is assigned, sold or transferred, or if you the property is assigned, sold or transferred, or if you the property is assigned, sold or transferred, or if you the property is assigned, sold or transferred, or if you the property is assigned, sold or transferred, or if you the property is assigned, sold or transferred, or if you the property is assigned, sold or transferred, or if you the property is assigned, sold or transferred, or if you the property is assigned, sold or transferred, or if you the property is assigned, sold or transferred, or if you the property is assigned, sold or transferred, or if you the property is assigned, sold or transferred, or if you the property is assigned, sold or transferred by you or if you have the property in any part that the property is assigned.

default efteny material obligation under the Agreement. If we refuse to make further Loans to you, bi te in terminate your Inotilied by our Regulatory Agency that continuing to make Loans constitutes an unsafe and unsound, tractice; or (f) you are in Rate permitted by the Agreement of governmental action adversely, affects our tien priority such the value of our security and finite for the value of our security and finite for the value of your Credit Limit. (d) the cap on the maximum Annual Percent. The Percent of Your Credit Limit. (d) the cap on the maximum Annual Percent. Pate provided in the Agree maximum Annual Percent. Pate provided in the Agree maximum Annual Percent. Pate 10 we are marked by the cap of more increases in the Ceference Rate; (e) we are Forest of a default, we shall have the right to refuse to make additional Los nate, you under the Agreement, (reduce your Credit Utimit). It we returned make additional Los nates additional Los nates additional Los nates and the states of t

lightico terminate your Equity Source Account and declare, and anno any one and owing under the Agreement, in the continue to accrue interest until paid at the rate provided for in the Agresm int as it no default had occurred. In addition to the liale since des costs of premiums charged to your account. The principal of rate coustanding under the Agreement after default shall Woulfe pay immediately the principal balance outstanding, any and " interest you may owe on that amount, together with all

any of you die.

Equity Source Account; (4) title to your home, the propert . . . tansferred as more fully described in paragraph 19 below; or (5) Raye of grice us any talse or materially misleading information, in connection with any Loan to you or in your application for the failure to pay, when due any sum of money, due un a the Agreement or pursuant to this Mortgage, or the Security Agreement, TY Default (a) The occurrence of any of the following events shall constitute a default by you under this Mortgage: (1) agreements shall constitute a default under the state and we may invoke the remedies specified in paragraph 20 hereoft in the state of a default under the state of principal and interest due thereunder your failure to make a provided for in such a default under your failure to make a pecifically, but, not limited to tring the payments as provided for in such priority over this Mortgage, including the security agree, trust deeds or security agreements and in the same than 20 hereoft and in the same than 20 hereoft and 20 -drior Mortgages. You coverant and agree to comply with all of the terms and conditions and covenants of any mort-

Stylen as provided in this person of the provided to the provided in the second of this Mortgage shall be governed by federal law and regulation and the law of the jurial diction in which the provided in the second copy. You shall not affect other provisions of this Mortgage or the Agreement which can be given effect with applicable law, such conflicting provision. To this provisions of this Mortgage on the Agreement which can be given effect with applicable law, such conflicting provision. To this provisions of this Mortgage and the Agreement which can be given effect with applicable law, such confirmed copy of the Agreement are declared to be severable.

15. Your Copy. You shall be so the provisions of this Mortgage.

Meddeskuste by 10, c. to you. Any notice provided for in this Mortgage shall be deemed to have been given to you or us when ouidesignate. L. actice to us. Any notice to us shall be given by tirst class mail to our address stated herein or any other address Troperty.

Loan Chargea. If the Agreement secured by this Mortgage is subject to a law which sets maximum loan charges, and that is finally interpreted sorthat the interpreted in connection with the loan permitted limits and (b) any such interpreted interpreted interpreted in the interpreted interpreted in the interpreted in the interpreted interpreted in the interprete

demand made by you or your successors in interest. Any forbearance by us in axercising any right or remedy shall not be a waiver of or preciude the exercise of any right or remedy shall not be a waiver of or preciude the exercise of any right or remedy.

I. Successor and Assigns Bound, Joint and Several Liability; Co-Signers. The covenants and agreements of this Mortgage but does not execute the Agreement (s) is covenants shall be joint and down successors and assigns, subject to the provisions of paragraph 19. Your covenants and series of this Mortgage but does not execute the Agreement (s) is covenants shall be joint and down successors and assigns, subject to the provisions of paragraph 19. Your covenants and assigns in the forms of this Mortgage only to mortgage. Stant and convey that Mortgage in the property under the terms of this Mortgage only to mortgage. Grant and convey that Mortgage is not consent the forms of the Mortgage or the Agreement (s) is covered in the make any socommodations with regard to the terms of this Mortgage or the Agreement Such a Mortgage or the Agreement Such and Such a Mortgage or the Agreement Property.

originas to extend time for payment of ceneralse modify amortization of the sums secured by this Mortgage by reason of any tion of the sums secured by this Mortgage granted by us to any successor in interest of your original successor in interest 10. You're Not Released; Forbestance by us Not a Waiver. Excangion of the time for payment or modification of amortiza-

21. Possession. Upon code as hunder paragraph 200 a some hunder to the fioperty and attany time prior to the expiration of any period of redemption following judicial sale, we (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. Any rents we or the Receiver collect shall be applied first to payment 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 attorneys' fees, and then to the sums secured by this Mortgage.

22. Release. Upon payment of all sums secured by this Mortgage, we shall release this Mortgage without charge to you.

We shall pay any recordation costs.

23. Waiver of Homestead. You waive all right of homestead exemption in the property.

24. Trustee Exculpation. If this Mortgage is executed by an Illinois land trust, trustee executes this Mortgage as trustee as aloresaid, in the exercise of the power and authority conferred upon and vested in it as such trustee, and it is expressly understood and agreed by us and by every person now or hereafter claiming any right or security hereunder that nothing contained herein or in the Agreement secured by this Mortgage shall be construed as creating any liability on the trustee personally to pay said Agreement or any interest that may accrue thereon, or any indebtedness accruing hereunder or to perform any covenants either express or implied herein contained, all such liability, if any, being expressly waived, and that any recovery on this Mortgage and the agreement secured hereby shall be solely against and out of the property hereby conveyed by enforcement of the provisions hereof and of said Agreement, but this waiver shall in no way affect the personal liability of any individual co-maker or guarantor of the Agreement.

Dated: OCTOBER 12, 1990	
IF MORTGAGOP IS AN INDIVIDUAL:	X Abssit Me Enterning
	Individual Mortgagor DESSIE MC ENERNEY
	Individual Mortgagor
Ox	Other Owner
STATE OF ILLINOIS) SS COUNTY OF COOK)	
1, the undersigned, a Notary Public in and for self C	ounty, in the State aforesaid, DO HEREBY CERTIFY that
before me this day in person, and acknowledged that	ame s) is subscribed to the foregoing instrument, appeared III ISHE signed, scaled and delivered the said instrument
of the right of homestead. Given under my hand and official seal, this	day of
	Notary Public State State
Commission Expires:	" OFFICIAL SEAL "
IF MORTGAGOR IS A TRUST:	KRISTINE K. FARRAHER NOTARY PUPLIC STATE OF ILLINOIS MY COMMISSIUM EXPIRES 4/5/92
not personally but sole	y as trustee as aforesaid
Ву:	(7(t) a)
ATTEST:	Co inso+
Its (Title)	8 165
STATE OF ILLINOIS)) SS	
COUNTY OF	ounty, in the State aforesaid, DO HEREBY CERTIFY that
Secretary, respectively, appeared before me this day in the said instrument as their own free and voluntary acts. Trustee, for the uses and purposes therein set forth, and then and there acknowledge that he, as custodian of the coseal of said corporation to said instrument as his own free said corporation, as Trustee, for the uses and nurposes.	person, and acknowledged that they signed and delivered s and as the free and voluntary act of said corporation, as he said Secretary did also provide soul of said corporation did affix the said corporate see and voluntary act, and as the free and voluntary act of
	Notary Public
Commission Expires:	

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INITIAL REDUCED RATE RIDER

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INITIAL REDUCED RATE RIDEI

LEQUITY SOURCE
ACCOUNT®

444-095-9330

12mu	
This Initial Reduced Rate Rider is made this 12TH	_ day of
OCTOBER, 190, and is incorporated into and shall be deemed to amend and supple	ment the
Mortgage, Deed of Trist or Security Deed (the "Security Instrument") of the same date given by the undersig	ned (the
"Borrower") to secure Borro' er's Equity Source Account Agreement with Citibank, Federal Savings Bank (the "L	.ender'')
of the same date and covering the property described in the Security Instrument and located at:	
5512 MAIN	
MOTTON GROVE, ILLINOIS 60053	
τ	
1(D)	
Notwithstanding the provisions of paragraph WYDY of the Security Instrument, for the First Seven Billing	Cycles
only, during the Revolving Line of Credit Term, the Margin shall be & F FEXAMENTAL For the remainder of the Re	evolvino
Line of Credit Term the Margin provided in paragraph 2(13) of the Security Instrument shall apply, and will be effective.	
	LITTE 101
Loans requested thereafter and for the then outstanding Principal Balance in Borrower's Account.	gen sam sak
By signing below, Borrower accepts and agrees to the terms and provisions contained in this Initial Reduc	ed Rate
Rider. *MINUS ONF-HALF PERCENT (50)%).
Hrosig McEntanter (SEAL) Borrower DESSIE MC ENERNEY (SEAL)	
Borrower DESSIE MC ENERWEY	
(SEAL)	
Borrower (SEAL)	

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