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State of Illinois
 County of COOK
 FEBRUARY 9, 1990

THIS MORTGAGE SECURES A REVOLVING LINE OF CREDIT UNDER WHICH ADVANCES, PAYMENTS, AND READVANCES MAY BE MADE FROM TIME TO TIME. THE MAXIMUM AMOUNT OF THE LINE OF CREDIT WHICH MAY BE SECURED AT ANY ONE TIME IS \$ 20,000.00

1. Legal Description. This document is a mortgage on real estate located in COOK County, Illinois (called the "Land"). The Land's legal description is:

Lot 498 in Ivy Hill Subdivision Unit 10 being a subdivision of part of the South 1/2 of the Northwest 1/4 of Section 16, Township 42 North, Range 11, East of the Third Principal Meridian in Cook County, Illinois.

PIN # 07-13-106-017

DEPT-01 RECORDING
 T#3333 TRAN 9031 02/13/90 15:55:00
 \$6013.44 *-90-072206
 COOK COUNTY RECORDER

2. Definitions. In this document, the following definitions apply.
 "Mortgage": This document is called the "Mortgage".

"Borrower": BRUCE A RUKS AND BARBARA LEE RUKS, HUSBAND AND WIFE

will be called "Borrower".

Borrower's address is shown below.

"Lender": TCF BANK SAVINGS fab will be called "Lender". Lender is a federal savings bank which was formed and which exists under the laws of the United States of America. Lender's address is 801 Marquette Avenue, Minneapolis, Minnesota 55402.

"Agreement": The CommandCredit Plus Line Agreement signed by one or more Borrower and dated the same date as this Mortgage will be called the "Agreement". Under the Agreement any Borrower signing the Agreement has a revolving line of credit called the "Account". The Agreement allows such a Borrower to obtain Loan Advances from the Account, make payments, and obtain readvances. Under the Agreement, such a Borrower may request Loan Advances from the Lender at any time until the final due date, shown in section 3 below.

"Property": The property that is described in section 5 is called the "Property".

3. Final Due Date. The scheduled date for final payment of what Borrower owes under the Agreement is FEBRUARY 14, 2000

4. Variable Annual Percentage Rate. The Annual Percentage Rate is the cost of Borrower's credit as a yearly rate. The Annual Percentage Rate Lender uses to figure Finance Charges will go up and down, based on the highest U.S. prime rate published daily in the Wall Street Journal under "Money Rates" (the "Index"). The Index may not be the lowest or best rate offered by Lender or other lenders. If the Index becomes unavailable, Lender will select some other interest rate index, to the extent permitted by applicable laws and regulations, as the Index and notify Borrower. Lender will change the Annual Percentage Rate the first business day (excludes Saturday, Sunday and legal holidays) following the day that the Index changes so that it is always 2 . 40 percentage points above the Index. If the Annual Percentage Rate goes up or down, the Daily Periodic Rate will also go up or down. The maximum Annual Percentage Rate is 19 . 00 %. The minimum Annual Percentage Rate is 9 . 00 %. Since the Index is now 10 . 00 %, the initial Annual Percentage Rate for Borrower's Account is 12 . 40 %, which is a Daily Periodic Rate of .03397 %.

5. Description of the Property. Borrower gives Lender rights in the following Property:

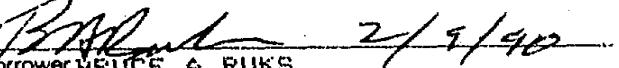
a. The Land, which is located at (address) 2012 PEACHTREE STREET, ALEXINGTON HEIGHTS, IL 60004. The Land has the legal description shown above in section 1.

b. All buildings and all other improvements and fixtures (such as plumbing and electrical equipment) that are now or will in the future be located on the Land.

c. All "easements, rights, hereditaments, appurtenances, rents, royalties, and profits" that go along with the Land. These are rights that Borrower has as owner of the Land in other property.

NOTICE: See the other side for more contract terms. The Borrower agrees that the other side is a part of this Mortgage.

By signing this Mortgage, Borrower agrees to all of its terms.

 2/9/90
 Borrower BRUCE A RUKS

 2/9/90
 Borrower BARBARA LEE RUKS

Borrower

Borrower

STATE OF ILLINOIS

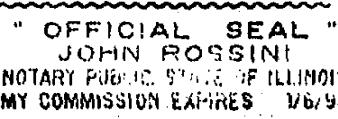
14
 ss.

COUNTY OF COOK

The foregoing instrument was acknowledged before me this

9TH day of FEBRUARY

by BRUCE A RUKS AND BARBARA LEE RUKS, HUSBAND AND WIFE



Notary Public

EX 75

90072206

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Property of Cook County Clerk's Office
RECORDED

— (Space Below This Line Reserved For Lender and Recorder) —

LEGAL DESCRIPTION:

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- e. That the Borrower may reinstate the Mortgage after acceleration; and
- f. That Borrower may bring suit in court to argue that all promises were kept and to present any other defenses Borrower has to acceleration.

Lender need not send the notice if the promise Borrower failed to keep consists of Borrower's sale or transfer of all or a part of the Property or any rights in the Property without Lender's written consent. If the Borrower does not correct the failure by the date stated in the notice, Lender may accelerate. If Lender accelerates, Lender may foreclose this Mortgage according to law. Borrower also agrees to pay Lender's attorneys' fees and costs for the foreclosure in the maximum amount allowed by law. Lender will apply the proceeds of the foreclosure sale to the amount Borrower owes under this Mortgage, and to the costs of the foreclosure and Lender's attorneys' fees.

24. Obligations After Assignment. Any person who takes over Borrower's right or obligations under this Mortgage with Lender's consent will have Borrower's rights and will be obligated to keep all of the promises Borrower made in this Mortgage. If another person takes over Borrower's rights or obligations under this Mortgage, Borrower will not be released. Any person or organization who takes over Lender's rights or obligations under this Mortgage will have all of Lender's rights and must keep all of Lender's obligations under this Mortgage.

25. Waiver of Homestead. Under the exemption laws, Borrower's homestead is usually free from the claims of creditors. Borrower gives up the homestead exemption right for all claims arising out of this Mortgage. This includes Borrower's right to demand that property other than Borrower's homestead that has been mortgaged to Lender be foreclosed first, before the homestead is foreclosed.

26. Condemnation. If all or part of the Property is condemned, Borrower directs the party condemning the Property to pay all of the money to Lender. Lender will apply the money to pay the amount Borrower owes Lender, unless Lender agrees in writing that the proceeds can be used differently. If Lender uses the money to reduce the amount Borrower owes under the Agreement, Borrower will still have to make regular monthly payments until everything Borrower owes is paid.

27. Paragraph Headings. The headings of the paragraphs are for convenience only, and are not a part of this Mortgage.

This instrument was drafted by:

TCF BANK SAVINGS FUND

801 Marquette Avenue

Minneapolis, Minnesota 55402

902227003

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6. Notes of Verdicts — The Mortgagee acquires a title of record that has a verifiable title of interest. The notes that the in-
cludes the may increase from time to time, as specified in section 4.
7. Premiums Charge. Borrower will pay a Premiums Charge until Borrower has paid enough owned under the Agreement. Lender has
uses the means that by agreeing this Mortgagee, grants and conveys the Property to Lender subject to the terms of the Mort-
gagess that day they are made.
8. Transfer of Rights in the Property. Borrower retains mortgages on land. Borrower pays a Premiums Charge on loan Advances begin-
ning with the day they are made. The Lender who gives Lender the Daily Balances for each day. Borrower makes a Premiums Charge on loan Advances beginning with the day they are made.
9. Retention of Borrower — Borrower retains rights to keep the Premiums made in the Mortgage and Mortgages that
Agreement, and keeps all promises made in the Mortgage and Mortgages that Lender makes the Property will end, and Lender will
keep the same for the County where the Property is located.
10. Promises of Borrower — Borrower retains rights to keep the Premiums made in the Mortgage and Mortgages that
Borrower has the right to mortgages, grants and conveys the Property to Lender and
d. Borrower owns the Property;
- c. The Borrower has the right to mortgages, grants and conveys the Property to Lender and
tells the notes record, and no claim or charges outstanding against the Property may be asserted in the Agreements and
Borrower's notes record, are filed for the County where the Property is located.
- b. Borrower owns the Property;
- a. Borrower has the right to mortgages, grants and conveys the Property to Lender and
and keeps the same for the County where the Property is located.
11. Borrower's Price, and Pay — The Agreement. Borrower promises to pay all amounts due on the Agreement.
12. Borrower's Promises, and Pay — Charges and Assessments. Borrower promises to pay all amounts due on the Property, including any amounts on any prior mortgage, as pay becomes due.
13. Borrower's Promises to Buy the Land Interests. Borrower promises to obtain a trust instrument under the Agreement. Borrower will use the
and transfers normally covered by "standard documents" to Lender and thus Lender may obtain the amounts and for the amounts of
and which contains all buildings to buy the land interests. The Lender may obtain the amounts from any company
regular promises under the Agreement until the amounts to joint Borrower owner is paid in full.
14. Borrower's Promises to Buy Food Interests. anyone who buys the food interests in the amount of the amounts paid to Lender is
Lender provides the food interests, to buy food interests, if the Lender is any part of the food interest under the food interests
such as, for example, a gift proceeding in bankruptcy, or to consider the property, or to consider the property, or to consider the property
Mortgage, or (2) someone (Borrower or anyone else) begins a legal proceeding that may do and pay for himself, his wife, his
Borrower promises to pay Lender all amounts that Lender pays under the section. Lender will have all of the
rights that Lender paid have had against Borrower. The Mortgage covers all the rights that Lender has in the
et the rights that Lender paid have had against Borrower. The Mortgage covers all the rights that Lender has in the
up those rights, Lender may exercise any of his rights until the Mortgage or the law gives, will not cause Lender to give
Lender's rights.
15. Borrower's Promises to Maintain the Property. Borrower promises to buy food instruments in any amount that he
uses promises to keep the Property until the Agreement pays him back the amounts he paid in full.
16. Borrower's Right to Repossess the Property. Borrower promises to direct that any money he
uses to pay the property, and Lender's rights in the property, or to consider the property, or to consider the property
to pay the property, and Lender's rights in the property, or to consider the property, or to consider the property
any amount due under the property, any prior mortgage, appearing in court, paying reasonable attorney fees, fees, and attorney on the property
to pay the property, and Lender's rights in the property, or to consider the property, or to consider the property
any amount due under the property, any prior mortgage, appearing in court, paying reasonable attorney fees, fees, and attorney on the property
repays.
17. Lender's Right to Repossess the Property. Lender may exercise any of his rights until the Mortgage or the law gives, will not cause Lender to give
Lender's rights.
18. Joint Borrowers. Each person that signs this Mortgage is responsible for keeping all of the promises made by "Borrower". Lender is
may choose to endorse his signature giving the same of the Mortgage.
19. Notice. Unless the rights that Lender has in the property under the terms of the Mortgage
Lender's address shown in section 2. Any notice to Borrower that person will not be given to Borrower unless Lender will have signed
the property, unless the rights that Lender has in the property under the terms of the Mortgage.
20. Selling the Property. Borrower agrees all or any part of the property or any rights in the property without the
Lender without the Lender's written consent. This includes sale by Contract for Deed.
21. No Default Under Prior Mortgage. If there is already a mortgage against the property, the Borrower promises that there will never
be a default under that mortgage.
22. No Other Mortgage. Borrower agrees not to mortgage all or any part of the property or allow anyone else to have a lien on the prop-
erty without the Lender's written consent.
23. Lender's Remedies — Foreclosure. If Lender requires Borrower to pay the amounts outstanding balance under the Agreement in one
payment, however, before acceleration, and Borrower fails to pay the amounts due, then Lender may foreclose this mortgage as provided
in another section of the Agreement.
- d. The date at least 30 days away, by which the title date stated in the notice, Lender will accelerate, and if Borrower doesn't pay, Lender
or another person may buy the property at a foreclosure sale;