prepared by:

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One South Dearborn Street Chicago, IL 60603

444-094-1395

This Instrument was

SOOK COUNTY, ILLINOIS FILED FOR PECORD

HELEN DEANOVICH 1999 MAR -9 AM II: 49

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Box 169

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\$17.00

2ND MARCH THIS MORTGAGE ("Mortgage") is made this day of 90 between Mortgagor, LEE A BRODSKY AND EILEEN B BRODSKY. HIS WIFE (herein "You," "Your" or "Yours") and the Mortgagee, Citicorp Savings of Illinois, a Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States, whose address is One South Dearborn Street, Chicago, Illinois 60603 (here), 'We," "Us" or "Our").
WHEREAS, 'LE A AND EILEEN B BRODSKY _ 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 Collateral Assignment of Beneficial Interest in the land trust holding title to the property ("Security Agreement"), in the principal sum of U.S. your "Credit Limit") or so much of such principal as may be advanced and outstanding, with interest thereon, pro doing for periodic installment payments of interest, optional credit life and/or disability insurance premiums, and miscellaneous fire and charges for ten (10) years from the date hereof, thereafter, for periodic installment payments of 1/240th of the Outstanding Frincipal Balance (or such greater sum as necessary to fully repay the Outstanding Principal Balance in full in substantially equal is callments 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 ayable 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, advance in accordance herewith to protect the security of this Mortgage, and the performance of the covenants, and agreements herein corner ined in this Mortgage, and (b) the repayment of any future advances, with interest thereon, made to you by us pursuant to party, oph 7 hereof, (such advances pursuant to paragraph 7 hereof of principal made after the date hereof being referred to as "future ad races"), and (c) any "Loans" (advances of principal after the date hereof) as provided for in the Agreement (it being the intention of us and you that all such Loans made after the date hereof enjoy the same priority and security hereby created as if all such Loans nac been made on the date hereof); and (d) the performance of your covenants and agreements under this Mortgage and the Agreement secured hereby. For this purpose, you do hereby mortgage, grant, convey and warrant (unless you are an Illinois land trust, ir which case you mortgage, grant, convey and quit claim) to us the following described property located in the County of ______ and State of Illinois: us the following described property located in the County of and State of Illinois:

LOT 6 IN DOWNING STREET SUBDIVISION, BEING A SUBDIVISION IN THE NORTH EAST 1/4 OF THE NORTH WEST 1/4 OF SECTION 7, TOWNSHIP 42 NORTH, AME 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. No. 04-07-200-040

CEL TITLE GUARANTY ORDER # (2.39514

816 DOWNING ST which has the address of __ (state and zip code), (herein 'n.operty address''); NORTHBROOK, IL 60062

Together with all the improvements now or hereafter crected on the property, and all easements, rights, appurtenances, rents, 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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and for the one hundred twenty-first (121st) 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 installments by the Maturity Data.)

(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 merch, 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 chan one Reference Rate is published by the Wall Street Journal for any applicable day, the lowest rate so published shull apply. In the event such a Reference Rate ceases to be published by the Wall Street Journal, we will select a new Reference Rate that is used upon comparable information, and if necessary, a substitute "Margin", so that the change in the Reference Rate results in a best published by required under the previous Reference Rate.

The Reference Rate so determined 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 Puling 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 Late") shall be the Reference Rate plus a "Margin" of <u>ONE & 1/4</u> 1.25%) percent for the applicable Billing Cycle.

Finance Charges will be assessed on a daily basiable polying the Daily Periodic Rate (the "Daily Periodic Rate" is the Annual Percentage Rate applicable to that Billing Cycle, divided by 365) to the Daily Principal Balance on your Equity Source Account for each day of the Billing Cycle in which there is an Outstanding 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 Constanding Principal Balance has been paid. Your Outstanding Principal Balance at the beginning of the Closed-End Repayment Torm is 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) herecomes

The "Current Reference Rate" is the most recent Reference Rate available sixty (00) days prior to each "Change Date", (defined below).

Each day on which the interest rate effective during the Closed-End Repayment Term n ay 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 twe ve (.2) months thereafter.

The interest rate effective on the First Change Date will be the Current Reference Rate plus of gin of ONE&1/4 (4.2%) percent. On each succeeding Change Date, we will determine the Current Reference Rate, and 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 payment 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 federal 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 earnings 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 secured 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 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 on similar security agreement on the proporty, 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.

- 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 Torm) to the fraction of the Initial Closed-End Principal 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 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 as the statement of a statement of application of payments only as the statement of a statement of
- Charges; Lience You shall pay all caxes, assessments, charges; fines and impositions attributable to the property which may attain priority over mis Mortgage, and leasehold payments or ground rents, if any. You shall pay these obligations in the manner provided in paragraph. 12; or if not paid in that manner, you shall pay them on time directly to the person owed payments. You shall promptly furnish to receipts of amounts to be paid under this paragraph. If you make these payments directly, you shall promptly furnish to us receipts evidencing the payments; if we want to be paid under this paragraph.
- be the improvements now existing or hereafter erected on the property insured against loss by fire; any hazard included with nothesterm textended coverage? and any other hazard for which we require insurance. This insurance shall be maintained in the amounts and for the periods that we require. The insurance carrier providing the insurance shall be chosen by you subject to our a private which shall not be unreasonably withhelds in the insurance carrier providing the insurance shall be chosen by you subject to our a private which shall not be unreasonably withhelds in the insurance carrier providing the insurance.
- the right to hold the policies and renewals if we require you shall include a standard mortgage clause. We shall have the right to hold the policies and renewals. If we require 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. The loss is a loss of the property of the property of the property of the property. The Unless we and you otherwise agree in writing, fast rence proceeds shall be applied to restoration or repair to the property.
- damages, if the restoration of repair is economically tear algund our security is not lessened. If the restoration of repair is economically tear algund our security is not lessened. If the restoration of repair is economically tear algund our security is not lessened. If the restoration of repair is not economically feasible of our security would be lessened; the insuffice proceeds shall be applied to the sums secured by this Mortgage, whether or not then due, with any excess paid to you. I you abandon the property, or do not answer within thirty (30) days a notice from us that the insurance carrier has offered to settle a chair, we may collect the insurance proceeds. We applied to repair or restore the property or to pay sums secured by this Mortgage, whather or not then due. The 30-day period will begin when the notice is giventy attention all security of the property of the proceeds.
- Unless we and you otherwise agree in writing any application of proceeds 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 30, the property is acquired by us, your right to any insurance policies and proceeds resulting from damage to the property prior to the secquisition shall pass to us to the extent of the sums secured by this Mortgage immediat syspaints to the acquisition.
- 16. Preservation and Maintenance of Property; Leaseholds: You shall not lestre je damage or substantially change the property; allow the property to deteriorate or commit waste. If this Mortgage desons less on labyou shall comply with the provisions of the leasehand flyour additional response to the property; the leasehold and fee title shall on the property the merger in writing. From California and apply the introduction of control of the property of the leasehold and fee title shall on the property of the merger in writing. From California and apply the introduction of the leasehold and fee title shall on the property of the merger in writing.
- Protection of our Rights in the Property: Mortgage Insurance. If you dail; to perform the covariant and agraements contained in this Mortgage, or there is a legal proceeding that may significantly affect our rights, a the property (such as a proceeding in bankruptcy) probate, for condemnation or to enforce laws or Regulations), then we may for whatever is necessary to protect the value of the property and our rights in the property. Our action may include paying my sumassecured by a lien which has priority over this Mortgage, appearing in court, paying reasonable attorneys' fees and entering in the property to make repairs. Although we may take action under this paragraphs, we do not have to do so, to 1936 the property or he was
- iAny amounts disbursed by us under this paragraph 7 shall become additional debt of yours secured by this Mortgage. Unless you and we 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 us to you requesting payment. The payable, but the payable, with interest; upon notice from us to you requesting payment.
- required to maintain the insurance in effect untilisuch time as the requirement for the insurance in effect untilisuch time as the requirement for the insurance terminates in accordance with your and our written agreement or applicable laws a reserved to a sure of the insurance terminates in accordance with your and our written agreement or applicable laws a reserved to a sure of the insurance and the requirement of the insurance as a condition of making the loss as the requirement for the insurance as a condition of making the loss as the requirement for the insurance in effect until such times as the requirement for the insuranc
- 8. ((Inspections) 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 procedure of a constant of sign per peace.
- 9.3 Condemnation. The proceeds of any award or claim for damagos i direction consequentials in connection with any complete matter 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. A second to the property of the property of the proceeds shall be applied to the sums second by this Mortgage, whether the first he event of a total taking of the property, the proceeds shall be applied to the sums secured by this Mortgage, whether
- 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 fairmarket value of the property immediately before the taking. Any balance shall be paid to you. The company of bus which in Acoustic and

lifyour abandon the property, on if rafter 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 repain of the property onto the sums secured by this Mortgage, whether or not then due...

Constitution of proceedate principal shall not extend or postpone the due date of the periodic payments from paragraphs and 2 or charge the tamount of such payments from the formation of the periodic payments from paragraphs and 2 or charge the tamount of such payments from the due of the periodic payments from paragraphs and 2 or charge the tamount of such payments from the due of the periodic payments from the due of the due of the periodic payments from the due of the due of the periodic payments from the due of t

PAGE 4

(b) If you are in default under the Agreement or this Motter ge, we may terminate your Equity Source Account and require with his grids nation to a company of an international Equity Source Account; (4) title to your home, the property is transferred as more fully described in paragraph, 19 halow; or (6) Base or give us any tales or materially misleading information in connection with any loan to you or in your application for the (2) your action or inaction adversely affects our security or the Agreement or any right we may have in that security; (3) you

failure to pay when due any sum of money due und at the Agreement or parsuant to this Mortgage, or the Security Agreement; (I) regardion from the occurrence of any of the following events shall constitute a default by you under this Mortgage. (I) agreements shall constitute a default under mis N. gage, and we may invoke the remedies specified in paragraph 20 hereaf. such payments or keep such terms, condit one and covenants as provided for in such prior mortgages/strust deeds or security ing specifically, but not limited to, timely maning the payments of principal and interest due thereunder: Your failure to make -bulding-ganga-mailar security in the property which has or nany hard property which has or nany the property which has or nany the property which has been dead to be a property of the prope of the Prior Mortgages, Nov care and agree to comply with all of the terms and conditions and covenants of any mortof a collabor Your Copy. You shall be be given one conformed copy of the Agreement and of this Mortgage.

without the conflicting provision it of this show provisions of this Mortgage and the Agraement are declared to be savetales with applicable law, such conflice thall not affect other provisions of this Mortgage or the Agreement which can be given affect diction in which the property is located. In the event that any provision or clause of this Mortgage or the Agreement conflicts

Government L. A. De verning L. A. De verning in This Mortgage shall be governed by federal law and rejuited law of the juriagiven as provided in this paragraph, odružio grading, altina galt dalibra and internosia di um 海岸美雄 建矿矿矿 we designate by notice to you. Any notice provided for in this Mortgage shall be deemed to have been given to you or us when

you designate by notice to us. Any notice to us shall be given by first classmail to our address stated herein or any other address mail, unless apply alle law requires use of another method. The notice shall be directed to the property address or any other address 137 Notices, Any notice to you provided for in this Mortgage shall be given by delivering it on instiling it by first class reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Agreement. choose to make this refund by reducing the principal owed under the Agreement or by rishing a direct payment to your it a rolund permitted limit; and (b) any sums already collected from you which exceeded permitted limits will be refunded to you. We may exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to ha that law is finally interpreted so that the interest or other loss charges collected or to be collected in connection with the loss 12. Loan Charges. If the Agreement secured by this Mortgage is subject to a law which sees maximum loan charges, and

rangiosa integral war agipuara decoa to agil ri vara j without that Mortgagur's consent. Such a Mortgagor is identified below by executing this Mortgage as an "Other Owner" of the may agree to extend, modify, forebear or make any accommodations with regard to the terms of this Mortgage or the Agreement Sage; (p) is not personally obligated to pay the sums secured by this Mortgage; and (c) agrees that we and any other Mortgagor signing this Mortgage only to mortgage, grant and convey that Mortgagor's interest in the property under the terms of this Mortagreements shall be joint and several. Any Mortgagor who co-signs this Mortgage but does not execute the Agreement (s) is cogage shall bind and benefit our and your successors and assigns, subject to the provisions of paragraph 19. Your covenants and

Mi Successor and Mesigns Bound: Joint and Several Liability: Co-Signera. After covenants and agreements of this Marctenden at teorisch anventum with the historisch dan die t of or preclude the exercise of any right or remedy, and give the desprace made by your or your successors in interest. Any forbearance by as in exercising any right, or remedy shall not be a waiver or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any liability of your original successor in interest. We shall not be required to commence proceedings against any successor in interest tion of the same secured by this Mortgage granted by us to any successor in interest of yours shall not operate to release the 10. You're Not Released; Forbearance by us Not a Waiver. Extension of the time for payment or modification of amortiza-

Parameter to communications of design

- 21. Possession. Upon act entition under paragraph 20 of mandonn entito the property and at any 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 aforesaid, 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.

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Dated: MARCH 2. 1990		
IF MORTGAGOR IS AN INDIVIDUAL:	0 1	
IF MONTGACO TIS AN INDIVIDUAL.	Jee a. (Sho)	ent-
6	Individual Mortgagor LEE	A BRODSKY
	Fileen B. Brodok	. <i>(</i> /
		EN B BRODSKY
	Individual Individual	
Ox	Other Owner	
STATE OF ILLINOIS)	Other Owner	
) SS		
COUNTY OF (OOK)		
I, the undersigned, a Notary Public in and for aid	County, in the State aforesaid, DO F	IEREBY CERTIFY that
personally known to me to be the same person whose	nan e(s) is subscribed to the foregoi	ng instrument, appeared
before me this day in person, and acknowledged that	signed, sealed and deliver	ered the said instrument
as the free and voluntary act, for the uses and of the right of homestead.		
Given under my hand and official seal, this	2 nd day of Manch	, 19 <u>90</u>
} " OFFICIAL SEAL " }	(Yul 9 Wilk	
} JILL E. WILK {	Notary Public	
NOTARY PUBLIC, STATE OF ILLINOIS {		
Commission Expires:	0	
IF MORTGAGOR IS A TRUST:	4,	
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not personally but so	lely as trustee as aforesaid	
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ATTEST:		
Its (Title)		
STATE OF ILLINOIS)		and the second of the second o
) SS	• •	
COUNTY OF) I, the undersigned, a Notary Public in and for said	County, in the State aforesaid, DO H	EREBY CERTIFY that
Secretary, respectively, appeared before me this day i	sident and	
the said instrument as their own free and voluntary as	ts and as the free and voluntary act	t of said corporation, as
Trustee, for the uses and purposes therein set forth, and	i the said	Secretary did also
then and there acknowledge that he, as custodian of the seal of said corporation to said instrument as his own	corporateseal of said corporation did free and voluntary act, and as the fr	ree and voluntary act of
said corporation as Trustee, for the uses and purpose	s therein set forth.	
Given under my hand and official seal, this	day of	, 19
	Notary Public	
Commission Expires:		

all at any time prior to the expion, by age or by judicially appointed receiver) shall be end-

is and to collect the rents of the property including those past due. pay nesters the costs of management of the property and collection on receiver's bond, and conventible attorneys' feey, and then to its alternacy without charge and then to be alternacy without charge to you.	skøy er nøret krist flanderer kotte ur mall her <mark>applied first tot</mark> af kobell mediadling bluk not litudese kristet vret kretis flank, firemis almese kristet en kred by kolsk Mosterland
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Other Owner	
	STATE OF ILLINOUS 3
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Country the State aforesid, DO HERBY CERTIFY that is a few the foregoing institutes. appeared for its insulation to the foregoing institutes. appeared forth, signed, saded and delevered the said instrument or per its therein set forth, archiding the release and waiver	. vid. Mil Note
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server, and acknowledged that they signed end delivered ects measure the free and volument acts measure the free and volument acts and the said. Secretary did also a comporation did affix the said comporate a comparative and volument acts at the free and volument act of the said volument acts of the free and volument acts of the free ac	Anth sidd ann createoir a ea reppoliticeachta an eal agair agus feacht. Es manndair thus each ar ea ar at ter suaman eilean time a dt In aidned tea niomeir eal, agair, ban semen adt, at leas saidt. Billo neilhearachta an eal, alt aghricheandan read ilia, gedt.

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UNOFFICIAL COPY

EQUITY SOURCE ACCOUNT Initial Reduced Rate Rider

444-094-1395

CITICORP ©

Corporate Office One South Dearborn Chicago, Illinois 60803 Telephone (1 312) 977-5000

This Initial Peauced Rate	Rider is made this	2ND				day of
MARCH	, 19 90 , and is incorp					
Mortgage, Deed of Trus' or Sec						
"Borrower") to secure Borrow						to the second second
Savings and Loan Association	(the "Lender") of the s	ame date	ana covei	ing the	property described	in the Security
Instrument and located at:	816 TOWNING ST. NORTHBROOK, IL	60062				
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	1	Co,				

Notwithstanding the provisions of paragraph 2(D) of the Security Instrument, for the First Seven Billing Cycles only. during the Revolving Line of Credit Term, the Margin shall be zero parcent (0%). For the remainder of the Revolving Line of Credit Term the Margin provided in paragraph 2(D) of the Security 1 istrument shall apply, and will be effective for Loans requested thereafter and for the then outstanding Principal 3 Jance in Borrower's Account.

By signing below, Borrower accepts and agrees to the terms and provisions cortained in this Initial Reduced Rate Rider.

Borrower

LEE A BRODSKY

GULLIM B. Brodsky ISEA

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