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WHEN RECORDED MAIL TO:

Mellon Financial Services Corporation
6905 W. North Avenue
Oak Park, Illinois 60302

Space Above This Line for Recorder's Use

Revolving Credit Loan Mortgage

RAYMOND JACKSON AND COSTELLA JACKSON H/W J/T/R/S

Mortgage WILLIE M. PHILLIPS AND THERESA PHILLIPS H/W
grants, makes, sells, mortgages and warrants to Mellon Financial Services Corporation to secure the payment of all under the terms of the revolving
Agreement of this date which provides for advances to Mortgagee during a period not exceeding twenty years from the date of the Agreement up to a credit
limit of \$ 26984.00, repayable in monthly payments with an adjustable monthly rate of interest equal to 1 1/2% of the Prime Rate as announced
by the First National Bank of Chicago from time to time or a similar index should the First National Bank of Chicago stop announcing a Prime Rate, plus
3.50% but not less than 7.0% the following described real estate located in the City of Chicago County Cook
State of Illinois

LOTS 133 AND 134 IN ENGLEWOOD ON THE HILL, THIRD ADDITION IN THE WEST
1/2 OF THE SOUTH WEST 1/4 OF SECTION 19, TOWNSHIP 36 NORTH, RANGE 14,
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT PARCEL # 20-19-322-018 & 019

which has the address of 6943 S. Claremont, Chicago
Illinois 60636

hereby releasing and waiving all rights under and by virtue of the homestead exemption law of this state together with all
the improvements now or hereafter erected on such property and rents and profits therefrom and all rights therein.

FUTURE ADVANCES This mortgage secures not only existing indebtedness but also future advances, whether such advances are obligatory or made at
the option of the Mortgagee, which shall have the priority of the original advance.

PRIOR MORTGAGES AND LIENS Mortgagee agrees to perform all obligations under any prior mortgage or lien.

HAZARD INSURANCE Mortgagee shall keep all improvements at any time existing on the property during the term of this mortgage insured against
loss by fire and hazards included within the term "extended coverage" and such other hazards as Mortgagee may require with an insurance company ac-
ceptable to Mortgagee and which shall include a standard mortgage loss payable clause in favor of Mortgagee.

TAXES Mortgagee shall pay before any penalty attaches all taxes and assessments against the described property.

PRESERVATION AND MAINTENANCE OF PROPERTY Mortgagee will keep the described property in good condition and will not permit waste or per-
mit such property to deteriorate. If this mortgage is on a unit in a condominium or planned unit development, Mortgagee will perform all obligations under
the declaration or covenants creating or governing the condominium or planned unit development.

NONPERFORMANCE BY MORTGAGOR If Mortgagee fails to perform any of the promises in this mortgage, then Mortgagee may declare this mortgage may
add the amounts so advanced to the amount secured by this mortgage. If Mortgagee is in default under this mortgage or any prior mortgage or lien, Mort-
gagor may declare the Revolving Loan Agreement and this mortgage to be in default.

INSPECTION Mortgagee may inspect the described property at any reasonable time after notice given to Mortgagee.

CONDEMNATION Mortgagee assigns to Mortgagee the proceeds of any award or claim for damages in connection with any condemnation or other em-
inent domain proceeding concerning all or any part of the described property. Such proceeds will be applied to the debt secured by this mortgage and if the
taking substantially impairs the value of the described property, Mortgagee may declare the Revolving Loan Agreement and this mortgage to be in
default.

NONWAIVER Failure to exercise any right or remedy by Mortgagee shall not be a waiver of any right to exercise any right or remedy in the future. All
rights and remedies under the mortgage and the Revolving Loan Agreement may be exercised separately or together and Mortgagee's exercise of a right or
remedy does not waive other rights or remedies.

BINDING EFFECT ON SUCCESSORS AND ASSIGNS All successors and assigns of Mortgagee are bound by this Agreement and the Revolving Loan Agree-
ment, its successors and assigns.

SALE OF THE DESCRIBED PROPERTY PROHIBITED If Mortgagee sells or transfers all or any part of the described property to a person who is not ob-
ligated on the Revolving Loan Agreement or if Mortgagee is a land trust and there is a transfer of a substantial interest in the land trust to
a person not obligated under the Revolving Loan Agreement, without Mortgagee's prior written consent, Mortgagee may declare the Revolving Loan
Agreement and this mortgage in default.

RELEASE On payment of all amounts secured by this mortgage or reduction of the Credit Limit to \$5,000 or less, Mortgagee shall release this mortgage
without cost to Mortgagee.

REMEDIES ON DEFAULT If Mortgagee is in default under the provisions of the Revolving Loan Agreement on this mortgage, Mortgagee may demand all
amounts due to be paid immediately and if such amounts are not received by Mortgagee, Mortgagee may foreclose on this mortgage and Mortgagee agrees
to pay or the amount shall be included in the judgment or decree, all expenditures and expenses in connection with such foreclosure, maintenance and pro-
tection of the described property and maintenance of the lien of this mortgage, including attorney fees and interest on all such amounts, including the de-
fault interest rate.

NOTICES Unless otherwise required by law, notices shall be furnished by certified or registered mail to the address above. Notices in accordance with this
noted by Mortgagee or Mortgagee from time to time and shall be effective when in the U.S. Mail.

Signed this 27th day of April 1990
RAYMOND JACKSON
COSTELLA JACKSON
6943 S. Claremont

Willie M. Phillips
Theresa Phillips
WILLIE M. PHILLIPS
THERESA PHILLIPS
6943 S. Claremont

City, State and Zip Chicago, IL 60636
MORTGAGOR
STATE OF ILLINOIS
COUNTY OF COOK

City, State and Zip Chicago, IL 60636
MORTGAGOR
Raymond Jackson and
Costella Jackson H/W
Willie M. Phillips and
Theresa Phillips

I, the undersigned a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Willie M. Phillips and
Theresa Phillips H/W personally known to me to be the same persons whose names are subscribed to the foregoing instrument, ap-
peared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act,
for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 27th day of April 1990
Mellon Financial Services Corporation
6905 W. North Avenue
Oak Park, IL 60302

Notary Public
Adrian G. Davis
My Commission Expires 2/28/91

MORTGAGEE
This Instrument Prepared by C. Bell 6905 W. North Ave. Oak Park, IL 60302

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(11) 90153100

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Property of Cook County Clerk's Office

DEPT-01 RECORDING \$13.25
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COOK COUNTY RECORDER

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Handwritten signature

OFFICIAL SEAL
Adam A. Garcia
Notary Public, State of Illinois
My Commission Expires _____