State of Chris Courteed

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

 Legal Description. This accument is a mortgage on real estate located in 19,000 fr. State of time-signated the Land is The Land's legal description is:

County.

LOT 97 IN PARK HILL SUBDIVISION UNIT NO. 3, BEING A SUBDIVISION OF PART OF THE SOUTHEAST & OF SECTION 15, TOWNSHIP 36 NORTH, BANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINDIS

90032502

\$14.00 TRAN 7240 05/18/90 12148:00

143333 \$6.456 **₹ €** \$56.6 6864 *-90-232922 - อสอหวิท เคยส์ผลิษยุค

DEFT-UI RECORDING

ent the following definitions apply Definitions ed the Wortgage Mortgage This document

will be called Borrower!

Borrower's address is shown below

Lender of CF BANK SAVINGS (so writte Laber Lender), Lender is a federal savings bank which was formed and which exists under the aws of the United States of Americal Lende is 1.0 Less 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." Or der the Agreement as a 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 collect, that is described in section by called the Property

- 3. Final Due Date. The scheduled date for final payment of that Borrower owes under the Agreement is
- 4 Variable Annual Percentage Rate. The Annual Percentage Plate is the cost of Borrower's credit as a yearly rate. The Annual Percent-Wandle Annual Percentage hate. The Allistan electrology rates are control bollower a credit as a yearly rate. The Allistan electrology age to bollow the highest U.S. prime rate published daily in the Wall Street age. Prime in the Allistan are control by setting best rate offered by Lender or other lenders. If the Index becomes a way to be a set of the properties of the Index becomes as the Index of the In

pelice itage points above the Index. If the Annual Percentage Rate tolic wing the day that the Index Unanges so that it is always. goes uplor down the Data, Periodic Rate we also go up or down. The maximum annual Percentage Rate is 1900, 900 the initial Arinual Percentage Rate for Borrower's Ac-Annual Percentage Bate is the first Since the Index is now 1907, 1999 %, which is a Daily Periodic Rate of count is

- 5 Description of the Property Borrower gives Lender rights in the following Property
 - a. The cand which is located at lacdress). It

The Land has the legal description above in section 1

- 5. All buildings and all other improvements and fixtures (such as plumbing and electrical equipmen) that are now or will in the future be located on the Land.
- All leasements rights hered-taments, appurtances rents, royalities, 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 unit, Mortgage.

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

Maka Borrower

Horrower

Borower

Borrower

OFFICIAL SEAL MARY MARGARET CASEY NOTARY PUBLIC STATE OF LLINOS

MY COMMISSION EXPIRES 11/28/92

STATE OF ILLINOIS

155

COUNTY OF

The foregoing instrument was acknowledged before me this

day of

, 19

by the sale to the extreme to when the Sale basis of the life. Warry Public Margarett and

LNC+76A (10/89) ILL

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- 6. Notice of Variable Rate of Interest. This Mortgage secures a line of credit that has a variable rate of interest. This means that the interest rate may increase or decrease from time to time, as explained in section 4
- Finance Charge, Borrower will pay a Finance Charge until Borrower has repaid everything owed under the Agreement. Lender figures the Finance Charge at the end of every monthly billing cycle. The monthly billing cycle runs from and including the first day of a month to and housing the last day of that month. To figure the Finance Charge for a monthly billing cycle. Lender adds up the Finance Charges for each day, in the bring cycle. To figure the Finance Charge for each day. Lender multiplies the Daily Periodic Rate times the Daily Balance of Borday in the bring cycle. To figure the Finance Charge for each day. Lender multiplies the Daily Periodic Hate times the Daily parameter to business Account on that day (for each day in the monthly billing cycle). Lender figures the Daily Periodic Rate by dividing the Annual Percentage Bate by 365 to 365, to acyleap year). Lender determines the Daily Balance by first taking the beginning balance of Borrower's Account each dail adding any new Loan Advances, subtracting any payments or other credits to the Account and subtracting any unpaid Finance Charges and Other Charges. This gives Lender the Daily Balance for each day. Borrower pays a Finance Charge on Loan Advances beginning with the day they are made.
- 3. Transfer of Rights in the Property. Borrower mortgages, grants and conveys the Property to Lender subject to the terms of this Mortgaige. In simeans that by signing this Mortgage, Borrower is giving Lender those rights that are stated in this Mortgage and also those rights that the law gives to lenders who have taken mortgages on land. Borrower is giving Lender these rights to protect Lender from possible losses that might result if Borrower fails to keep the promises made in this Mortgage and in the Agreement.
- 9 Termination of this Mortgage. If Borrower pays to Lender all of the amounts owed to Lender under this Mortgage and under the Agreement, and keeps at promises made in this Mortgage and in the Agreement, then Lender's rights in the Property will end. Lender will send Borrower a document stating this and Borrower can file it with the County in which the Property is located.
 - 10. Promises of Borrower -- Borrower represents and warrants that
 - a. Barrower owns the Property
 - Borrower has the right to mortgage, grant, and convey the Pioperty to Lender; and
- There are no chain sior charges outstanding against the Property except any mortgages that are currently shown in the office where real estate records are file it for the County where the Property is located.

Borrower gives a general warranty of title to Lender. This means that Borrower will be fully responsible for any losses which Lender suffers because someone other than Forrower has some of the rights in the Property that Borrower represents and warrants to have. Borrower will defend ownership of the Property against any claims of such rights.

- 11. Borrower's Promise to Pay The Agreement. Borrower promises promptly to pay all amounts due on the Agreement.

 12. Borrower's Promise to Pay Charges and Assessment. Borrower promises to pay all present and future liens, taxes, assessments, utility bits, and other charges on the Property, including any amounts on any prior mortgage, as they become due
- 13. Borrower's Promise to Buy Hazard Insurance, Borrower promises to obtain a hazard insurance policy naming Lender as mortgagee. and which covers all buildings on the Property. The insurance must be satisfactory to Lender and must cover loss or damage caused by the anginazards normally covered by "extended doverlage" hazard insurance policies. Borrower may obtain the insurance from any company that is authorized to do pushess in this state and thrill is acceptable to Lender. The insurance must be in the amounts and for the periods of time required by Lender Borrower will notify Lender promptly if there is any loss or damage to the Property Lender may file a "Proof of Loss". from with the insurance company. Borrower directs and incurance company to pay all "Proceeds" to Lender. "Proceeds are any money that the insurance company owes to the Borrower under the priiro Unless Lender agrees in writing that the Proceeds can be used differently, the Proceeds will be applied to pay the amount Borrower owe's Linnfer.

if any Proceeds are used to reduce the amount which Borrumer owes Lender under the Agreement, Borrower will still have to make the regular payments under the Agreement until the entire amount Borrower owes is paid in full.

If Lender forecloses this Mortgage, anyone who buys the Propel ty at the foreclosure sale will have all the rights under the insurance policy

- 4 Borrower's Promise to Buy Flood Insurance, if the Land or any part of the Land is located in a designated official flood-hazardous area, the Borrower promises to buy roots insurance in the maximum armar (available or the amount secured by this Mortgage, whichever is less. Borrower agrees to direct that any money payable under the flood insurance will be paid to Lender, but Borrower will still have to make regular payments under the Agreement until the entire amount Borrower owns is paid in full.
- 15 Borrower's Promise to Maintain the Property. Borrower promises that Forrower won't damage or destroy the Property. Borrower also promises to keep the Property in good repair if any improvements are made to the Property. Borrower promises that they won't be reroosed from the Property
- 15. Lender's Right to Take Action to Protect the Property. If (1) Borrower does for keep the promises and agreements made in this Mortgage or (2) someone (Borrower or anyone else, begins a legal proceeding that may significantly affect Lender's rights in the Property issum as, for example, a legal proceeding that may significantly affect Lender's rights in the Property issum as, for example, a legal proceeding in bankruptcy or to condemn the Property), then Lifted it may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property Lender's actions under this section may include, for example, paying any amount due under any prior mortgage, appearing in court, paying reasonable attorneys, fer high and entering on the Property to make recars

Borrower promises to pay cender all amounts that bender pays under this section. If Lender pays in obligation, Lender will have all of the ights that the person pender paid would have had against Borrower. This Mortgage covers all these amounts triat Lender pays, plus interest at the rate that is figured as if the modey had been given under the Agreement or if that rate violates the laiv, their at the highest rate that the ana a ans

- an Lender's Rights. Any takens or delay by Lender in enforcing the rights that this Mortgage or the law give it will not cause Lender to give those rights. Lender may exercise and entorite any of its rights until the Mortgage ends. Each right that this Mortgage gives to Lender is sec state. Lender may entorce und exercise them one at a time or as at once
- 18 Joint Borrowers. Each person that signs this Mortgage is responsible for keeping all of the promises made by Sorrower'. Lender may choose to enforce its conto against anyone signing the Mortgage as an individual or against all of them. However, if someone signed this Mortgage, but did not signifine Agreement, then that person will not be required to pay any amount under the Agreement, but will have signed only to give Lender the rights that person has in the Property under the terms of this Mortgage
- 19. Notices: On easing law respired afterer by an process them were thin Lender differently, any notice that must be given to Borrower will be derivered or maked to Borrower at the address shown in section 5. Notices that must be sent to Lender will be given by mailing them to Lender's address shown in section 2. Any notice will be "given" when it is mailed, or when it is delivered according to this paragraph.
- 20. Selling the Property. Borrower agrees not to sell or transfer all or any part of the Property, or any rights in the Property, without the Lender's written consent. This includes sale by Contract for Deed
- [15] No Defaults Under Prior Mortgages, 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 Mortgages. Borrower agrees not to mortgage all or any part of the Property or allow anyone else to have a fiell on the Property without the Lender's written consen-
- 23 Lender's Remedies Foreclosure, if Lender requires Borrower to pay the entire outstanding balance under the Agreement in one payment cared "abberration, and Borrower lasts to make the payment when due, then Lender may foreclose this mortgage as provided below. However, before accelerating, Lender well send Borrower a written notice by certified mail which states.
 - The promise that Borrower falled to keep or the representation or warranty that Borrower breached. The action Borrower must take to correct that failure.

 - The date, at least 30 days away, by which the failure must be corrected.
- That if Bornhwer goesn't cornect the failure by the 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

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77. Paragraph Headings

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uduk okoning och postude var tene eta tenega a kalak eta karak eta karak an angalak unga ung akaraka. Bokomet e Bokomet etalike ot opidekoat vichtudet, eta karak eta karak eta bereat eta bereat a adeureka. Akarake eta karak Milijene Bokomet etalike end milipe opideke eta karak eta karaka eta karake uego eta karakeka punden bereok enes Sel **opidekone eta karakumen** eta bereok marakeko ora Bokomet etalika opidekoke vica una una eta eta karaka eta karaka.

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