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THIS MORTGAGE IS EXECUTED BY FIRST NATIONAL BANK OF WOODSTOCK
 PERSONALLY BUT AS TRUSTEE AS AFORESAID IN THE EXERCISE OF THE POWER
 AND AUTHORITY CONFERRED UPON AND VESTED IN IT AS SUCH TRUSTEE (AND
 SAID FIRST NATIONAL BANK OF WOODSTOCK, HEREBY WARRANTS THAT
 IT POSSESSES FULL POWER AND AUTHORITY TO EXECUTE THIS INSTRUMENT),
 AND IT IS EXPRESSLY UNDERSTOOD AND AGREED THAT NOTHING HEREIN OR IN
 SAID NOTE CONTAINED SHALL BE CONSTRUCTED AS CREATING ANY LIABILITY
 ON THE SAID FIRST PARTY OR ON SAID FIRST NATIONAL BANK OF WOODSTOCK
 PERSONALLY TO PAY THE SAID NOTE OR ANY INTEREST THAT MAY ACCRUE
 THEREON, OR ANY INDEBTEDNESS ACCRUING HEREUNDER, OR TO PERFORM ANY
 COVENANT EITHER EXPRESS OR IMPLIED HEREIN CONTAINED, ALL SUCH
 LIABILITY, IF ANY, BEING EXPRESSLY WAIVED BY TRUSTEE AND BY EVERY
 PERSON NOW OR HEREFTER CLAIMING ANY RIGHT OR SECURITY HEREUNDER,
 AND THAT SO FAR AS THE FIRST PARTY AND ITS SUCCESSORS AND SAID
 FIRST NATIONAL BANK OF WOODSTOCK, PERSONALLY ARE CONCERNED, THE
 LEGAL HOLDER OR HOLDERS OF SAID NOTE AND THE OWNER OF ANY INDEBTEDNESS
 ACCRUING HEREUNDER SHALL LOOK SOLELY TO THE PREMISES HEREBY CONVEYED
 FOR THE PAYMENT THEREOF, BY THE ENFORCEMENT OF THE LIEN HEREBY CREATED,
 IN THE MANNER HEREIN AND IN SAID NOTE PROVIDED OR BY ACTION TO ENFORCE
 THE PERSONAL LIABILITY OF THE GUARANTOR, IF ANY.

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9-8001-

JUNE 9 1990

This Mortgage Rider is attached to and made a part of a Mortgage dated ... given by the undersigned (the "Borrower") to secure Borrower's obligations to PATHWAY FINANCIAL - A Federal Association (the "Lender") under the Equity Reserve Account Agreement and Disclosure Statement (the "Agreement") of the same date and shall be deemed to amend and supplement said Mortgage.

INTEREST RATE AND PAYMENT ADJUSTMENTS Paragraph 28 is hereby added to the Mortgage.

28. INTEREST RATE AND PAYMENT ADJUSTMENTS. The Agreement secured by this Mortgage contains the following provisions:

FINANCE CHARGES

Finance Charges for my Credit Line. The "Initial Finance Charge" section and "Periodic Finance Charge" section, including its subsections "How Daily Interest Rate Is Determined," "How Average Daily Balance Is Figured," and "Current Finance Charge Rate" describe the Finance Charges payable in connection with my credit line and how they will be calculated.

A. Initial Finance Charge

To open my credit line I will pay the Loan Origination Fee (Initial Finance Charge) shown above, which is a one-time non-refundable Finance Charge. This amount may be posted to my credit line. If I want to avoid interest charges on this amount, I will pay this amount in cash when I sign this Agreement.

B. Periodic Finance Charges

Periodic Finance Charges, consisting of interest, will be charged on my credit line if there is an outstanding balance owing to the Lender on my credit line at the end of any day of the billing cycle. Interest will begin to accrue on the date a transaction is posted to my credit line. Interest will be calculated by applying the daily interest rate for that billing cycle to the average daily balance for that billing cycle and multiplying the result by the number of actual calendar days in the billing cycle. (See "How Daily Interest Rate Is Determined" and "How Average Daily Balance Is Determined.") This daily interest rate is subject to increase or decrease on the first day of each billing cycle if there has been a change in the "Index" (defined below). If the daily interest rate increases, my minimum monthly payment will also increase (see "Minimum Payment").

1. How Daily Interest Rate Is Determined

To determine the daily interest rate for my credit line for each billing cycle before that billing cycle begins, the Lender will go through the following Step 1 to get the "Index" for the billing cycle and Steps 2 and 3 to get the daily interest rate for the cycle:

Step 1. The Lender will determine the value of the "Index" as of the "Determination Date." The "Index" that will apply to my credit line will be the Prime Rate as quoted and published in The Wall Street Journal, currently published by Dow Jones and Co. The referenced Prime Rate is usually listed under a column entitled Money Rates. In the event that on the Determination Date two or more Prime Rates are published, the index will be the highest Prime Rate. The Lender will obtain the Prime Rate quoted (using up to the first two decimal places) on the 30th day (Determination Date) of the month preceding the first day of the billing cycle, unless there is no Prime Rate quoted for the 30th day in which event the Lender will obtain the Prime Rate quoted for the next preceding day on which a Prime Rate was quoted.

In the event the Index, as described above, is no longer available, Index shall mean a substitute Index selected by the Lender in compliance with federal law.

Step 2. The Lender will then add to the Index an amount referred to as the "Spread." The "Spread" will be 1.00%

Step 3. The Lender will then divide the total of the Index plus the Spread by 365 to determine the daily interest rate that will apply for the next billing cycle

2. How Average Daily Balance is Calculated

The Lender will calculate the Average Daily Balance by starting with the balance I owe at the beginning of each day in the billing period for that statement. The Lender will add any new loan advances and other charges and will subtract any payments and credits which are posted to my credit line during the day. The Lender subtracts all unpaid interest and late charge(s). This will result in the daily balance for the day. The Lender will then add together the daily balance for each of the days in the billing period and divide the total by the number of days in the billing period, which will result in my Average Daily Balance.

Interest will continue to accrue until my credit line balance is paid in full. I understand that I may receive a final billing statement showing only the interest which accrued from the closing date of the previous statement to the date on which the Lender received my payment of my remaining principal balance.

3. Current Finance Charge Rate

Based upon the Index in effect on the date this Agreement was prepared for signing, the current daily interest rate and the corresponding Annual Percentage Rate are as shown on the first page of this Agreement.

These rates are subject to increase or decrease at the beginning of the next and subsequent billing cycles based on increases and/or decreases in the Index.

IN WITNESS WHEREOF, Borrower has executed this Mortgage Rider. AMCORE Bank N.A., Woodstock (f/k/a First National Bank of Woodstock) as Trustee under Trust No. 2275

Attest: Sheri L. Daniels, Asst. Trust Officer (SEAL)

by: Jeanne M. Crowell, Trust Officer & Asst. Vice President (SEAL)

WITNESS (SEAL)

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This document is made and/or executed by the Amcore Bank National Association, Woodstock solely as Trustee and accepted upon the express understanding that said BORROWER, Amcore Bank National Association, Woodstock enters into same not personally, but only as Trustee, and that no personal liability shall be assumed by or for the Amcore Bank National Association, Woodstock in consequence of the making and the execution of this document or of anything herein contained, whether written or oral.

BORROWER (SEAL)

TAX I.D. NO.

EQUITY RESERVE

50303553

