

THIS INSTRUMENT WAS PREPARED

BY: ASSOCIATED BANK

JAYNIE HOLT

200 EAST RANDOLPH DRIVE

CHICAGO, ILLINOIS 60601

UNOFFICIAL COPY

RIDER TO HOME EQUITY LINE OF CREDIT MORTGAGE (THE "MORTGAGE")

DATED JUNE 27, 19 90, EXECUTED

5 1 3

BY BRIAN A. GARNER, A BACHELOR ("MORTGAGOR")

AND IN FAVOR OF ASSOCIATED BANK 200 EAST RANDOLPH DRIVE CHICAGO, ILLINOIS 60601 ("MORTGAGEE")

This Rider is entered into this 27 day of JUNE, 19 90 by Mortgagor and Mortgagee and is incorporated by reference into and shall be considered a part of the Mortgage.

WHEREAS, Mortgagor has previously granted to S. YONDORF & COMPANY ("Prior Mortgagee") a Mortgage dated November 13, 19 72 and recorded in the Office of the Recorder of Deeds of Cook County, Illinois as Document No. 22 117 623 ("Prior Mortgage") upon certain premises in Cook County, Illinois, described as follows:

EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

EXHIBIT "A"

1. THE LAND REFERRED TO HEREIN IS DESCRIBED AS FOLLOWS:

UNIT #U63, AS DELINEATED ON SURVEY OF A PART OF THE EAST 8 ACRES OF THE WEST HALF OF THE SOUTH EAST QUARTER OF THE SOUTH WEST QUARTER OF SECTION 10, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY FIRST ARLINGTON NATIONAL BANK OF ARLINGTON HEIGHTS, ILLINOIS, AS TRUSTEE UNDER TRUST NO. A227, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY ON MAY 31, 1972 AS DOCUMENT NO. 21 920 224; AS AMENDED FROM TIME TO TIME, TOGETHER WITH A PERCENTAGE OF THE COMMON ELEMENTS APPURTENANT TO SAID UNIT AS SET FORTH IN SAID DECLARATION, AS AMENDED FROM TIME TO TIME, WHICH PERCENTAGE SHALL AUTOMATICALLY CHANGE IN ACCORDANCE WITH AMENDED DECLARATIONS AS SAME ARE FILED OF RECORD PURSUANT TO SAID DECLARATION, AND TOGETHER WITH ADDITIONAL COMMON ELEMENTS AS SUCH AMENDED DECLARATIONS ARE FILED OF RECORD; IN THE PERCENTAGES SET FORTH IN SUCH AMENDED DECLARATIONS, WHICH PERCENTAGES SHALL AUTOMATICALLY BE DEEMED TO BE CONVEYED EFFECTIVE ON THE RECORDING OF EACH SUCH AMENDED DECLARATION.

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Mortgagor and also in consideration of one dollar in hand paid, the receipt and sufficiency of which is hereby acknowledged, Mortgagor hereby agrees as follows:

- (a) That Mortgagor will refrain from obtaining any future advances from Prior Mortgagee or other extensions of credit or entering into any other loan agreements or executing any other notes with Prior Mortgagee, directly or indirectly, which might directly or indirectly be entitled to priority over the Mortgage.
(b) That Mortgagee may notify Prior Mortgagee of this agreement and the recordation hereof.
(c) Wherever the singular appears herein, it shall also include the plural, the masculine, the feminine and neuter and vice versa.
(d) This Rider shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto.
(e) This Rider shall be governed and construed by and in accordance with the law of the State of Illinois and may be modified, amended, altered, or rescinded, in whole or in part, only by a writing signed by Mortgagor and Mortgagee, which writing bears a date contemporaneous with or subsequent to this Rider and specifically states that it does so modify, amend, alter or rescind, in whole or in part, this Rider.

WITNESS the hand and seal of Mortgagor the day and year set forth above.

x Brian A. Garner (Signature) Brian A. Garner

As Trustee Under A Trust Agreement Dated and known as Trust No. AND NOT PERSONALLY

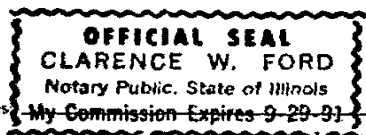
By: (Signature line)

STATE OF ILLINOIS))
COUNTY OF COOK)) SS

I, Clarence W. Ford, a Notary Public in and for said county and state, hereby certify that Brian A. Garner, a bachelor

personally known to me to be the same person(s) whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes herein set forth.

Given under my hand and notarial seal, this 5th day of July, 19 90



Clarence W. Ford (Signature) Notary Public

My Commission Expires 9-29-91

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STATE OF ILLINOIS

COUNTY OF _____

} SS

I, _____, a Notary Public in and for said County, in the State aforesaid, do hereby certify that _____ of _____ and _____ of said corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such _____ and _____ respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth; and the said _____ did also then and there acknowledge that _____ as custodian of the corporate seal of said corporation affixed the said corporate seal of said corporation to said instrument as _____ own free and voluntary act, and as the free and voluntary act of said corporation as Trustee, for the uses and purposes therein set forth.

Given under my hand and official seal, this _____ day of _____, 19_____.

Notary Public

My Commission Expires: _____

Property of Cook County Clerk's Office

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Property of Cook County Clerk's Office

My Commission Expires: _____

Notary Public _____

I, _____ a Notary Public in and for said County, in the State of _____ and _____ do hereby certify that _____ and _____ of said corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such _____ and _____ respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth; and the said _____ did also then and there acknowledge that _____ as custodian of the corporate seal of said corporation affixed the said corporate seal of said corporation to said instrument as Trustee, for the uses and purposes therein set forth.

Given under my hand and official seal, this _____ day of _____, 19____.

STATE OF ILLINOIS }
 COUNTY OF _____ }
 SS