

91219343

TOGETHER WITH all the improvements now or hereafter erected on the property, and all assessments, rights, appurtenances, rents, royalties, minerals, oil and gas rights and profit, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, owned by this Mortgage; and all of the BORROWER COVENANTS the Borrower lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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Permanent Real Estate Index Number: 15-19-100-128

*****THIS IS A SECOND MORTGAGE*****

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***THAT PART OF LOT 27 IN BLOCK 3, IN OLIVER SALINGER AND COMPANY'S WESTDALE GARDENS, IN SECTION 19, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH EAST OF A STRAIGHT LINE, WHICH INTERSECTS THE SOUTHLINE OF LOT 27, 41.82 FEET, EAST OF THE SOUTH WEST CORNER THEREOF, AND INTERSECTS THE NORTH EAST CORNER OF LOT 32, IN COOK COUNTY, ILLINOIS.

and is legally described as: State of Illinois, which has the street address of 1214 S. Degener Ave. Elmhurst, IL 60126. The Agreement and in the Mortgage, Borrower does hereby mortgage, grant and convey to Lender the property located in the County of Cook. 10,000.00 (the "Credit Limit"), plus interest thereon, which interest is payable at the rate and at the times provided for in the Note. All amounts borrowed under the Note are due and payable ten years after the date of this Mortgage. NOW, THEREFORE, to secure to Lender the repayment of the Credit Limit with interest thereon, pursuant to the Note, the payment of all sums with interest thereon, advances in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower contained in the Agreement and in the Mortgage, Borrower does hereby mortgage, grant and convey to Lender the property located in the County of Cook.

WEST SUBURBAN BANKING HOME EQUITY LINE OF CREDIT MORTGAGE

19th day of April 1991, by the Mortgagee, MURRAY W. LOWE AND HIS WIFE PHYLLISS A. LOWE (herein "Borrower"), in favor of the Mortgagee or Mortgagee WEST SUBURBAN BANK, an Illinois Banking Corporation, with its main banking office at 711 South Westmore, Lombard, Illinois 60148, and/or WEST SUBURBAN BANK OF DOWNERS GROVE/LOMBARD an Illinois Banking Corporation, with its main banking office at 2800 S. Finley Rd., Downers Grove, IL 60515 (herein jointly or alternatively referred to as "Lender"), in accordance with their respective interests pursuant to the terms of the Note and the Agreement (as described hereinbelow). WHENEVER, Borrower has executed a Promissory Note (the "Note") and a Home Equity Line of Credit Agreement (the "Agreement") of even date here-with pursuant to which Borrower may from time to time borrow from Lender amounts not to exceed the aggregate outstanding principal balance of \$10,000.00 (the "Credit Limit"), plus interest thereon, which interest is payable at the rate and at the times provided for in the Note. All amounts borrowed under the Note are due and payable ten years after the date of this Mortgage.

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1991 MAY -9 PM 1:20

COOK COUNTY, ILLINOIS

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DOWNERS GROVE, IL 60515 2800 S. Finley Rd. WEST SUBURBAN BANK OF DOWNERS GROVE/LOMBARD KATHLEEN STEINKE This Document was prepared by and after recording should be returned to

J. 8930330

