

UNOFFICIAL COPY

NEAL H. HALPERIN BARBARA HALPERIN 3617 Indian Wells Lane Northbrook, IL 60062	This instrument was prepared by (Name) First Midwest Bank, n.A. (Address) 725 Waukegan Road, Deerfield, IL 60011 First Midwest Bank National Association 725 Waukegan Road Deerfield, IL 60015
MORTGAGOR "I" includes both mortgagor above.	
MORTGAGEE "You" means the mortgagee, its successors and assigns.	

REAL ESTATE MORTGAGE: For value received, I, Neal H. Halperin and Barbara Halperin, husband and wife as joint tenants, mortgage and warrant to you to secure the payment of the secured debt described below, on April 29, 1991, the real estate described below and all rights, easements, appurtenances, rents, leases and existing and future improvements and fixtures (all called the "property").

PROPERTY ADDRESS: 3617 Indian Wells Lane, Northbrook (Street) (City) Illinois 60062 (Zip Code)

LEGAL DESCRIPTION:

Lot 125 of Wildebrook, on the Green being a Subdivision of part of the NE $\frac{1}{4}$ of Section 7 and part of the W $\frac{1}{4}$ of Section 8, all in Township 42 North, Range 12, East of the Third Principal Meridian in the Village of Northbrook, Cook County, Illinois

P.I.N. #04 07 212 C24

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located in Cook County, Illinois.

TITLE: I covenant and warrant title to the property, except for encumbrances of record, municipal and zoning ordinances, current taxes and assessments not yet due and

SECURED DEBT: This mortgage secures repayment of the secured debt and the performance of the covenants and agreements contained in this mortgage and in any other document incorporated herein. Secured debt, as used in this mortgage, includes any amounts I owe you under this mortgage or under any instrument secured by this mortgage.

The secured debt is evidenced by (List all instruments and agreements secured by this mortgage and the dates thereof.):

Future Advances: All amounts owed under the above agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

Revolving credit loan agreement dated April 29, 1991, with initial annual interest rate of 10.00%. All amounts owed under this agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

The above obligation is due and payable on April 15, 1996 if not paid earlier. The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of Fifty Thousand Dollars and No/100 Dollars (\$50,000.00), plus interest, plus any disbursements made for the payment of taxes, special assessments, or insurance on the property, with interest on such disbursements.

Variable Rate: The interest rate on the obligation secured by this mortgage may vary according to the terms of that obligation.

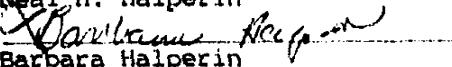
A copy of the loan agreement containing the terms under which the interest rate may vary is attached to this mortgage and made a part hereof.

TERMS AND COVENANTS: I agree to the terms and covenants contained in this mortgage and in any riders described below and signed by me.

Commercial Construction

SIGNATURES:


Neal H. Halperin


Barbara Halperin

ACKNOWLEDGMENT: STATE OF ILLINOIS,

The foregoing instrument was acknowledged before me this 29th day of April, County of Lake, Year 1991
by The Undersigned

Corporate or
Partnership
Acknowledgment

of

a

"OFFICIAL SEAL"

My commission expires MARINE L. ADAMSON
(Seal) Notary Public, State of Illinois
My Commission Expires 10/13/91

(Title)
Name of Corporation or Partnership

on behalf of the corporation or partnership.

19122719

COVENANTS

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NATIONAL ASSOCIATION
OF CHECK CASHERS
KANSAS CITY, MISSOURI
3617 Harrison Street
Nebraska City, NE 68301

9-7
First Midwest Bank
National Association
725 Waukauan Road
Desertfield, IL 60015

Borrower's Name and Address
"You" means each borrower above, jointly and severally

Lender's Name and Address
"We" or "us" means the lender named above

No. <u>GS-13-2100</u>	Initial Advance \$ <u>200.00</u>	Maturity Date <u>April 15, 1996</u>
Date <u>April 22, 1991</u>	Minimum Advance \$ <u>300.00</u>	Billing Cycle: Ends <u>on the last day</u> <u>month</u>
	Max. Rate <u>N/A</u>	

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USE OF A CREDIT CARD
You may be liable for the unauthorized use of your credit card. You will not be liable for unauthorized use if you notify us at the address on the other side of this form, orally or in writing, of the loss. The effect of possible unauthorized use is, in any case, your liability will not exceed \$50.

other side of this form, orally or in writing, of the lo-

(d) The Purchaser shall not have been made under § 9-302.

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

To sign the payment you will need your **Driver's License** and a US three-business days before the due date of payment.

If you have authorized us to pay your bills automatically from your savings, checking or other account, you can stop the payment of any amount you think is wrong.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A brief description of why you believe there is an error if you can. Why you describe the error and explain if you can.
- The date you learned about the error
- Description of what you did about the error
- Description of what you are not sure about.

Postscript: We must receive your letter within 60 days after we send you the first bill on which the error or omission appears. If you do nothing by this date, we will assume you have accepted our statement of account.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address listed on your bill. Write to us as soon as

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Information about your rights and our responsibilities under

YOUR BILLING RIGHTS