LOR BANK

## UNOFFICATION PREPARED BY COLE TAY GANK

				Mercet at the control	
The MORTGAGOR(8)	Jose Cruz and Ru	ifina Cruz, His Wi	<u>fe, As Joint Tanant</u>	<u></u>	regipty -damin at their regiption cannot be que a
of the City of	hicago	, County of	Cook	, and State of	Llinois
MORTGAGE(S) and W	/ARRANT(S) to 🔇	le Taylor Bank	a(n) Banking_C	<u>erperation</u> with it	a principal place of
business in	Chicago ,		s , the Mort	gagee, the following de	scribed real estate:
Lot 21 in the Resub	division of Block	: 3 in Kay's Additi	ion to Chicago, bei	ng a Subdivision of No	orth West
quarter of the Nort	h West quarter of	the Morth West qu	varter and the Sout	h half of the North We	st quarter
of the Horth West q	uarter of Section	8. Township 38 No	orth, Range 14, Eas	t of the Third Princip	al Meridian,
in Cook County, 111	inois.				,
P.I.N. 20 08 109 02	1 a/k/a 4851 Sou	th Justine Chicago	11, 60609		
situated in the County	ofCook		in the State (	ofIllinois	
TOGETHER with all be	ildings, fixtures ar	nd improvements no itle, and interest of	w or hereafter erect the Mortgagors in a	ed thereon, the appurte and to said real estate.	nances thereto, the
The Mortgagors hereb	y strase and waiv	ve all rights under a United States of An	ind by virtue of the F nerica.	iomestead Exemption L	aws of the State of
				e Equity Line of Credit	Agreement dated
July 10	. 19 91 January	en Mortgagor(s) ar	nd Mortgagee. A cop	y of such Agreement m	ay be inspected at
the Mortgagee's office future advances as are as if such future advantime of execution here total amount of indebte	. The Mortgage (a) made pursuant to nose were made o of and although the dness secured here	cures not only inde ************************************	ibtedness outstandir Ithin twenty (20) yea Ition hereof, althoug ebtedness outstandi	ig at the date hereof, if its from the date hereof, in there may be no advi ing at the time any advi to time, but the total amo	any, but also such to the same extent ances made at the ance is made. The
shall not exceed \$	nd any diabursem	ents made for paymilsbursements.	tent of taxes, specia	l assessments or insure	ince on real estate
MORTGAGORS COVE	NANT AND WAR	RANT:	0,		

- 1. To pay the indebtedness as hereinbefore provided.
- 2. To maintain the premises in good condition and repair, not to compile or suffer any waste of the premises; to comply with or cause to be compiled with all statutes, ordinances and requirements of any governmental authority relating to the premises; and to promptly repair, restore, replace, or rebuild any part of the premises now or hereafter subject to the lien of this mortgage which may be damaged or destroyed by any casualty whatsoever; not to remove, demolish, or materially after any building or other property now or hereafter covered by the lien of this mortgage without the prior written consent of the Mortgages.
- 3. To keep the buildings on the premises and the equipment insured for the benefit of the Nortgagee against loss or damage by fire, lightning, windstorm, hall, explosion, aircraft, vehicles, smoke and other casualties awered by extended fire insurance, all in amounts approved by the Mortgagee not exceeding 100% of the full insurable value and, to the extent required by Mortgagee, against any other risk insured against by persons operating like properties. All insurance herein provided for shall be in the form and companies approved by the Mortgagee. Mortgagors shall deliver to Mortgagee with mortgage clause satisfactory to Mortgagee all said insurance policies. Mortgagors grant Mortgage power to settle or compromise all claims under all policies and to demand a receipt for all moneys becoming payable thereunder and to receive any money for loss or damage. Such amount may, at the option of Mortgagee, be retained and applied by the Mortgager toward the payment of the moneys secured by this mortgage or be paid over wholly or in part to the Mortgagors for the repair of said buildings or for the erection of new buildings in their place.
- 4. To pay all taxes, assessments, special assessments, water rates, sewer service charges and other charges now or hereafter assessed or tiens on or levied against the premises or any part thereof.
- 5. Mortgagors have good title to the premises and have the right to mortgage the same and shall make, execute, acknowledge or deliver in due form of law all such further or other deeds or assurances as may, at any time hereafter, be required for more fully and effectively carrying out the mortgage to the premises described and shall defend said premises from all and any person, firm or corporation deriving any estate, title or interest therein against said Mortgagors and all persons claiming through the Mortgagors.
- 6. To permit the Mortgagee and any persons authorized by the Mortgagee to enter and inspect the premises at all reasonable times.
- 7. Not to assign the whole or any part of the rents, income or profits arising from the premises without the written consent of the Mortgages.

STATE OF		In the event of default in the peat the Mortgagee's option, may p	perform the same, and th	e cost thereof with interest	at <u>18.00 ^</u> 46 per	
qualified person. exponention or banking association (including Mortgagee; tasely interpretable; such expoleration or the premises; such expoleration of the premises and profits of said premises during any pendency of such foreclosure suit, and in the case of a suit and deficiency, during the full statutory redemption. If Biffy, 2. Well B3 during any further times, when the Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits and all other powers which may be nacideated or usual in such cases for the profession, possession, control and operation of the premises, prior and coordinate liera, it any, taxes, assessments, and insurance and pay all or any part of the indebtedness secured hereby or any deficiency decree.  11. In any suit to toreclose the lien of this mortgage, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred on behalf of the Mortgagee, including but without limitation thereto, attorneys' fees, appliable—time, be surveys, title searches and similar data.  12. To pay all costs incurred, including reasonable attorneys' fees, to perfect and maintain the lien on this mortgage.  13. The rights and remedies of the Mortgagee are cumulative; may be exercised as often and whenever the occasion thereof arises; the failure of the Mortgagee to exercise such rights or emedies or any of them howsoever often shall not be deemed a waiver thereof; and shall inure to the benefit of its currents and sale and whenever the occasion thereof assigns are jointly and severally liable to perform the covenants hereil, and the term "Mortgagors" shall include all parties executing this mortgage, their respective heirs, personal representatives, successors and easigns are jointly and severally liable to perform the covenants hereil, and there may be applied to the personal representatives, and assigns.  IN WITHESS WHEREOF, Mortgages their respective heirs, personal represe	70	The whole of the principal sum of any one of the following even Equity Line of Credit Agreement with said Agreement; (c) if Mortgs the Mortgagee's security or any observance or performance of a corrected by Mortgagors within the or otherwise, against the premise of a receiver, liquidator or truste or the failure to make payments real estate which is security for the of, or other proceedings upon the	and interest thereon shates: (a) if Mortgagors faile; (b) if Mortgagors have aggors have aggors have aggors have any of the Covenants or on (10) days after receipt on (10) the assignment be of the premises and the under a reaffirmation pair indebtedness; and the	Il be due at the option of to comply with any repayrenged in fraud or mater my action or have failed to in such accurity including, agreements of the mortgar finitice of said default (ii) they Mortgagors for the beneal and (v) the sale or train whole sum may forthwith be	the Mortgagee upon the nent term or condition is in misrepresentation is act in a way which adverse in a way which adverse hereunder, which come assertion of any liens of creditors (iv) the gagors to be bankrupt aster of the Mortgagors collected by suit at law	e happening of the Home n-connection enally affects lefault in the lefault is not i, mechanics' appointment or insolvent 's interest in i, foreclosure
decree for sale all expenditures and expenses which may be paid or incurred on behalf of the Mortgages, including but without limitation thereto, attorneye' fees, app also bees, surveys, title searches and similar data.  12. To pay all costs incurred, including reasonable attorneye' fees, to perfect and maintain the lien on this mortgage.  13. The rights and remedies of the Mortgagee are cumulative; may be exercised as often and whenever the occasion thereof arises; the failure of the Mortgagee to exercise such rights of emedies or any of them howsover often shell not be deemed a waiver thereof; and shall inure to the benefit of its curcossors and assigns.  14. The party or parties named above as Mortgagor and their respective help personal representatives, successors and assigns are jointly and severally liable to perform the covenants hereil; and the term "Mortgagors" shall include all parties executing this mortgage, their respective heirs, personal representatives, and assigns.  IN WITNESS WHEREOF, Mortgagors have set their hands and seals this 10th day of July 1991  (SEAL)  (SEAL)  (SEAL)  STATE OF  SS.  COUNTY OF  SS.  COUNTY OF  A Notary Public in and for the County and	O S SES	qualified person, acrocration or the premises; such expointment bond (notice and bond heing he statutory redemption, if ally, 20) such receiver, would be entitled or usual in such cases for the period; and the receiver out of such the premises, prior and coord debtedness secured hereby or a fin any suit to foreclose the lien of	banking association (included the may be made either be been by waived). Such recidency of such foreclosure well as during any further collect such rents, issued and profile the field, if any, taxes, any deficiency decree.	cluding Mortgagee itself) refore or after the sale, with alver shall have the power a suit, and in the case of a primes, when the Mortgaues and profits and all other its, may pay costs incurred assessments, and insuranced in the allowed and included	samed by Mortgages, and notice and without to collect rents, issued suit and deficiency, digors, except for the information powers which may be premises during the will in the management as and pay all or any particular and pay all or any pay and pay all or any	a receiver of trequiring a sand profits uring the full tervention of e něčáššáry rhole of said nd operation art of the in-
12. To pay all costs incurred, including reasonable attorneys' fees, to perfect and maintain the lien on this mortgage."  13. The rights and remedies of the Mortgagee are cumulative; mry be exercised as often and whenever the occasion thereof arises; the failure of the Mortgagee to exercise such rights of emedies or any of them howsoever often shall include as deemed a waiver thereof; and shall incur to the benefit of its successors and assigns.  14. The party or parties named above as Mortgagor and their respective here, personal representatives, successors and assigns are jointly and severally liable to perform the covenants hereis, such the term "Mortgagors" shall include all parties executing this mortgage, their respective heirs, personal representatives, and assigns.  IN WITNESS WHEREOF, Mortgagors have set their hands and seals this 10th day of July 1991.  (SEAL)  (SEAL)  (SEAL)  (SEAL)  (SEAL)  (SEAL)  STATE OF  SS.  COUNTY OF  A6865 # F 97.18/91 63 04 90  COUNTY RECORDER  COUNTY RECORDER	ស្នាក់ ក្នុងក្រស	decree for sale all expenditures	and expenses which ma	by be paid or incurred on	behalf of the Mortgage	e, including
13. The rights and remedies of the Mortgagee are cumulative; may be exercised as often and whenever the occasion thereof arises; the failure of the Mortgagee to exercise such rights of emedies or any of them howsoever often shell not be deemed a waiver thereof; and shall inure to the benefit of its curcessors and assigns.  14. The party or parties named above as Mortgagor and their respective heirs personal representatives, successors and assigns are jointly and severally liable to perform the covenants hereil, and the term "Mortgagors" shall include all parties executing this mortgage, their respective heirs, personal representatives, and assigns.  IN WITNESS WHEREOF, Mortgagors have set their hands and seals this 10th day of July 1991.  (SEAL)  (SEAL)  (SEAL)  (SEAL)  TH8888 TRAN POSE 67/18/91 63 04 00  STATE OF SS.  COUNTY OF SS.  COUNTY RECORDER  A Notary Public in and for the County and	12.		• • • • • • • • • • • • • • • • • • • •		. 1	
assigns are jointly and severally liable to perform the covenants hereit, and the term "Mortgagors" shall include all parties executing this mortgage, their respective heirs, personal representations, and assigns.  IN WITNESS WHEREOF, Mortgagors have set their hands and seals this 10th day of July 1991  (SEAL)  Ruffina Cruz (SEAL)  Ruffina Cruz (SEAL)  (SEAL)  TH8888 TRAN PASS 07/18/91 63:04:00  STATE OF SS. COUNTY RECORDER  COUNTY OF A Notary Public in and for the County and	13.	arises; the failure of the Mortgag deemed a waiver thereof; and s The party or parties named above	gee to exercise such right that inure to the benefit we as Mortgagor and the	nts or remedies or any of it of its successors and ass it respective heirs person	hem howsoever often igns. al representatives, succ	ekelinot be gassins and
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(SEAL)    SEAL		•		nd seals this 10th	i de egi yering de like figika. Pagri <b>of</b> e delta ta <b>july</b> , gaga	1991 .
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STATE OF		francisco University	(SEAL)	ne pa	-01 per neutrice	
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I,, a Notary Public in and for the County and	STAT	re of		T#8	88 TRAN 6658 07/1	B/91 63 04 00
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		The last of the second	} ss.	T#86	88 TRAN POSB 07/11/65 # # TOTAL TOOK COUNTY RECORDE	8/91 63:04:00 -358710 R
	COU	INTY OF	e persons whose names	THBE	88 TRAN POSB 67/165 # # 37 1 - 1500K COUNTY RECORDE	8/91 63 04 00 -358710 R County and
me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and volun-	COU State persone if	INTY OF  a aforesaid do hereby certify that consity known to me to be the same this day in person and acknowledge.	e persons whose names and that they signed, seal	, a Notary and are subscribed to the fore	Public in and for the poing instrument, appe	8/91 63:04:00 -358710 R County and ared:before
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