

MORTGAGE
· EQUITY SOURCE ACCOUNTTM

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This instrument was
prepared by: **TONYA BULLOCK**
CHICAGO, IL 60603

92581310

Mortgage Quality Assurance
CITIBANK
SIXTH FLOOR
Chicago, IL 60602

THIS MORTGAGE ("Mortgage") is made this 29TH day of **JULY**, 1992, between Mortgagor,
NEIL J. WRASSE AND SUSAN M. WRASSE, HIS WIFE

(herein "You," "Your" or "Yours") and the Mortgagee, Citibank, Federal Savings Bank, a corporation organized and existing
under the laws of the United States, whose address is One South Dearborn Street, Chicago, Illinois 60603 (herein "We,"
"Us" or "Our").

WHEREAS, NEIL J. WRASSE AND SUSAN M. WRASSE
is (are) indebted to us pursuant to an Equity Source Account Agreement ("Agreement") of even date hereof, additionally
secured, if appropriate, by a Security Agreement and Collateral Assignment of Beneficial Interest in the land trust holding
title to the property ("Security Agreement"), in the principal sum of U.S. \$ **35,800.00**, (your "Credit
Limit") or so much of such principal as may be advanced and outstanding, with interest thereon, providing for periodic
installment payments of interest, optional credit life and/or disability insurance premiums, and miscellaneous fees and
charges for ten (10) years from the date hereof, thereafter, for periodic installment payments of 1/240th of the
Outstanding Principal Balance (or such greater sum as necessary to fully repay the Outstanding Principal Balance in full (in
substantially equal installments of principal by the Maturity Date as more fully provided in paragraph 1 (C) hereof), interest,
optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for twenty (20) years; all such
sums, if not sooner paid, being due and payable approximately thirty (30) years from the date hereof (the "Maturity Date").

To secure to us (a) the repayment of the indebtedness evidenced by the Agreement, with interest thereon, the payment
of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the
performance of the covenants and agreements herein contained in this Mortgage, and (b) the repayment of any future
advances, with interest thereon, made to you by us pursuant to paragraph 7 hereof, (such advances pursuant to paragraph 7
hereof of principal made after the date hereof being referred to as "future advances"), and (c) any "Loans" (advances of
principal after the date hereof) as provided for in the Agreement (it being the intention of us and you that all such Loans
made after the date hereof enjoy the same priority and security hereby created as if all such Loans had been made on the
date hereof); and (d) the performance of your covenants and agreements under this Mortgage and the Agreement secured
hereby. For this purpose, you do hereby mortgage, grant, convey and warrant (unless you are an Illinois land trust, in which
case you mortgage, grant, convey and quit claim) to us the following described property located in the County of
COOK and State of **ILLINOIS**:

LOTS 29 AND 30 IN BLOCK 38 IN MINNICK'S OAK LAWN SUBDIVISION, BEING
A SUBDIVISION OF THE NORTHWEST 1/4 AND WEST 20 ACRES OF THE NORTHEAST
1/4 OF SECTION 9, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD
PRINCIPAL MERIDIAN, (EXCEPT THE NORTH 699.94 FEET OF THE EAST 696
FEET THEREOF) IN COOK COUNTY, ILLINOIS.

1992 NOV 6 AM 10:44 92581310

P.I.N. No. **24-09-135-010 AND 24-09-135-011**
which has the address of **9833 SOUTH MINNICK AVENUE**
(street)

OAK LAWN, ILLINOIS 60453 (herein "property address");
(city) (state and zip code)

Together with all the improvements now or hereafter erected on the property, and covenants, rights, appurtenances,
rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of
the property. All replacements and additions shall also be covered by this Mortgage. All of the foregoing is referred to in
this Mortgage as the "property."

You covenant that you are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant and
convey the property and that the property is unencumbered, except for encumbrances of record. You, unless you are an
Illinois land trust, warrant and will defend generally the title to the property against all claims and demands, subject to any
encumbrances of record.

You acknowledge that this Mortgage secures an Agreement that contains provisions allowing for changes in the interest
rate, and that we may, prior to the maturity of the Agreement and subject to certain conditions, reduce the Available Line
of Credit and/or require repayment of the total balance outstanding under the Agreement.

Covenants. You and we covenant and agree as follows:

1. (A) Payment of Principal and Interest. You shall promptly pay when due the principal of and interest accrued on the
indebtedness evidenced by the Agreement, together with any late charges or other fees, charges or premiums imposed by
the Agreement, the Security Agreement, or by this Mortgage.

(B) Line of Credit Loan. This Mortgage secures a Line of Credit Loan Agreement. You will enjoy access to that Line
of Credit during the first one hundred twenty-one (121) Billing Cycles assigned to your Account. Each Billing Cycle will be
approximately one month. (Your initial Billing Cycle may be less than one month). The Revolving Line of Credit Term of
the Agreement is therefore approximately ten (10) years long. You agree to repay the principal amount of the Loans
advanced during the Revolving Line of Credit Term of the Agreement during the twenty (20) years commencing at the close
of the Revolving Line of Credit Term. This repayment term is referred to herein and in the Agreement as the Closed-End
Repayment Term. The total term of the Agreement secured by this Mortgage is therefore approximately thirty (30) years.

(C) AGREED PERIODIC PAYMENTS. During the Revolving Line of Credit Term and for the one hundred twenty-first
(121st) Billing Cycle, you agree to pay on or before the payment due date shown on each periodic Billing Statement the
Minimum Payment Due for that Billing Cycle. The minimum payment due is the sum of the following charges accrued or
incurred in the Billing Cycle: (1) Finance Charges; (2) premiums for Optional Credit Life and/or Disability Insurance; (3) the
Annual Fee; (4) all other fees and charges incurred pursuant to the Agreement except fees and charges charged to your
Account at the inception of the Agreement as permitted by Paragraphs 11 (B) and (C) of the Agreement;
Citibank, Federal Savings Bank
One South Dearborn Street
Chicago, IL 60603

EQUITY SOURCE ACCOUNT MORTGAGE
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FORM 3881D 4/80 DPS 1123

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Chittagong, 21st December 1983

Chittagong, 21st December 1983 FORM 388D EQUITY SOURCE ACCOUNT MORTGAGE DPS 112A

(5) principal necessary to reduce the Outstanding Balance of Your Credit Limit; and (6) any past due payments. The payment due date for each Billing Cycle is approximately twenty-five (25) days after the closing of the previous month. During the Billing Cycle term you agree to pay on or before the payment due date shown on each Billing Cycle. The principal amount due to pay for the previous month is minimum payable to pay on each Billing Cycle. The principal amount due to pay on or before the previous month's closing of the previous month is minimum payable to pay on each Billing Cycle. The principal amount due to pay on or before the previous month's closing of the previous month is minimum payable to pay on each Billing Cycle. The principal amount due to pay on or before the previous month's closing of the previous month is minimum payable to pay on each Billing Cycle.

The principal amount due to pay on or before the previous month's closing of the previous month is minimum payable to pay on each Billing Cycle. The principal amount due to pay on or before the previous month's closing of the previous month is minimum payable to pay on each Billing Cycle. The principal amount due to pay on or before the previous month's closing of the previous month is minimum payable to pay on each Billing Cycle. The principal amount due to pay on or before the previous month's closing of the previous month is minimum payable to pay on each Billing Cycle.

The principal amount due to pay on or before the previous month's closing of the previous month is minimum payable to pay on each Billing Cycle. The principal amount due to pay on or before the previous month's closing of the previous month is minimum payable to pay on each Billing Cycle. The principal amount due to pay on or before the previous month's closing of the previous month is minimum payable to pay on each Billing Cycle.

Each new interest rate will become effective with each Change Date, and will be reflected in the payment due immediately after that change Date.

ONE & 1/4 The interest rate effective on the First Change Date will be the Current Reference Rate plus a Margin of (1.25 %) percent. On each succeeding Change Date, we will determine the Current Reference Rate plus a Margin of

one-twelfth of: (a) yearly taxes and assessments which may then become payable over this Mortgage is released, a sum ("funds") equal to one day partial payments made under the Agreement until this Mortgage is paid in full; (b) yearly leasehold payments of ground rents on the property, if any; (c) yearly hazard insurance premiums; and (d) yearly insurance premiums, if any. These items are called "escrow items". We may estimate the funds due on the basis of our recent experience, if any.

2. FUNDS FOR TAXES AND INSURANCE. Subject to applicable law or to a written waiver by us, you shall pay to us each agency (including us if we are such an institution). We shall apply the funds to pay the escrow items. We may not charge for holding the funds, analyzing the account or verifying the escrow items, unless we pay you interest on the funds and applicable law permits us to make such a charge. You and we may agree in writing that interest shall be paid on the funds and applicable law permits us to make such a charge. We shall pay to you interest on the funds due on the basis of our recent experience, if any.

Each day on which the interest rate during the Closed-End Repayment Term may change, and the first day thereafter on the first day of the Closed-End Repayment Term and on the same day of the month every twelve (12) months may occur on the first day of the Closed-End Repayment Term, is a "Change Date". Interest rate changes during the Closed-End Repayment Term and on the same day of the month every twelve (12) months thereafter.

Each day on which the interest rate effective during the Closed-End Repayment Term may change, and the first day thereafter on the first day of the Closed-End Repayment Term, is a "Change Date".

The interest rate effective on the First Change Date is the most recent Reference Rate available sixty (60) days prior to each "Change Date".

The interest rate upon the Reference Rate described in the Agreement and in Paragraph 1 (D) hereof,

The rate of interest (annual) presented on subsequent periods will be reflected such loans.

Closed-End Promotional Balances will be increased during the Conversion Period by us, your initial not been passed to you soonest as the "Initial Closed-End Principal Balance". If you have used equity for your hundred thousand first (121st) Billing Cycle as the Outstanding Principal Balance and

Your Outstanding Principal Balance at the beginning of the Closed-End Repayment Term is that sum divided on the period of Billing Principal Balance until the full Outstanding Principal Balance has been paid.

Closed-End Repayment Term on the Conversion Date and continuing until the full Equity Source Account which has been paid.

(E) INTEREST DURING THE CLOSE-ENDED REPAYMENT TERM. You agree to pay interest (a Finance Charge) during the Closed-End Repayment Term on the Billing Cycle in which there is an Outstanding Principal Balance.

Interest charges will be assessed on a daily basis by applying the Daily Periodic Rate to the outstanding Principal Balance to form a Billing Cycle, divided by 365) to the Daily Principal Balance on your Equity Source

Annual Percentage Rate each day of the Billing Cycle. A "Billing Cycle" is an Outstanding Principal Balance.

One & 1/4 Your rate of interest ("Annual Percentage Rate") shall be the Reference Rate plus a "Margin" of

Your rate of effective date of this Agreement occurs.

Billings Date occurs in the same month as the effective date of this Agreement, the Reference Rate shall be the one determined on the first day of the month. If your initial Billing Cycle is in ones of two ways. If your initial Billing Date occurs for you initial Billing Cycle, so that the Reference Rate is based upon information for the first day in which it is referred to as the "Initial Billing Cycle".

The Reference Rate so determined shall be effective for any Billing Cycle that begins in that month. However, the Reference Rate so determined shall be effective for any Billing Cycle for any Billing Date occurring under the previous Reference Rate.

A "substitute" "Margin", so that the change in the Reference Rate results in substantially the same "Annual Percentage Rate" as the "Initial Billing Cycle", so that the Reference Rate is based upon information for the first day in which it is referred to as the "Initial Billing Cycle".

The Wall Street Journal, we will select a new Reference Rate that is based upon comparable information for the Wall Street Journal, the lowest rate is published by the Wall Street Journal to be published by any applicable day, the lowest rate is published by the event such a Reference Rate ceases to be published by Monday Center Commercial Banks. In the event more than one base rate on commercial loans to large U.S. Banks to the Wall Street Journal. The Reference Rate is determined by the Wall Street Journal as the base rate on commercial loans to the Wall Street Journal.

This Reference Rate shall be the prime rate of interest as published by the Wall Street Journal of the Wall Street Journal.

The rate of interest ("Annual Percentage Rate") will be determined during the revolving line of credit term as determined by the Agreement.

Demanding Principal Balance of your Equity Source Account during the revolving line of credit term is minimum payable to the maturity Date.

Installments by the Maturity Date).

Payments left in the Closed-End Repayment Term, so that your account is fully paid in substantial equal principal installments thereafter will include, instead of 1/240th of your initial Closed-End Principal Balance, a fraction equal to the amount of principal remaining principal balance after payment of that has a numerator of 1 and a denominator equal to the number of days remaining after the final payment.

In the Agreement, and that check that has not been posted to your account as of the Conversion Date, as defined above used on Equity Source Account owned by you to us at the end of the revolving line of credit, if you

Closed-End Promotional Balances due to pay on or before the end of the month of each Billing Cycle. The principal amount due to pay on or before the end of the month of each Billing Cycle.

If you abandon the property, or if, after notice by us to you that the condemnor offers to make an award or settle a claim for damages, you fail to respond to us within thirty (30) days after the date the notice is given, we are authorized to collect and apply the proceeds, at our option, either to restore and repair the property or to the sums secured by this Mortgage, whether or not then due.

Unless we and you otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the periodic payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. YOU'RE NOT RELEASED; FORBEARANCE BY US NOT A WAIVER. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by us to any successor in interest of yours shall not operate to release the liability of your original successor in interest. We shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by you or your successors in interest. Any forbearance by us in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. SUCCESSOR AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; CO-SIGNERS. The covenants and agreements of this Mortgage shall bind and benefit our and your successors and assigns, subject to the provisions of paragraph 19. Your covenants and agreements shall be joint and several. Any Mortgagor who co-signs this Mortgage but does not execute the Agreement (a) is co-signing this Mortgage only to mortgage, grant and convey that Mortgagor's interest in the property under the terms of this Mortgage; (b) is not personally obligated to pay the sums secured by this Mortgage; and (c) agrees that we and any other Mortgagor may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Mortgage or the Agreement without that Mortgagor's consent. Such a Mortgagor is identified below by executing this Mortgage as an "Other Owner" of the Property.

12. LOAN CHARGES. If the Agreement secured by this Mortgage is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from you which exceeded permitted limits will be refunded to you. We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to you. If a refund reduces principal, the reduction will be treated as a partial prepayment without any pre-payment charge under the Agreement.

13. NOTICES. Any notice to you provided for in this Mortgage shall be given by delivering it or by mailing it by first class mail, unless applicable law requires use of another method. The notice shall be directed to the property address or any other address you designate by notice to us. Any notice to us shall be given by first class mail to our address stated herein or any other address we designate by notice to you. Any notice provided for in this Mortgage shall be deemed to have been given as provided in this paragraph.

14. GOVERNING LAW; SEVERABILITY. This Mortgage shall be governed by federal law and regulation and the law of the jurisdiction in which the property is located. In the event that any provision or clause of this Mortgage or the Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Agreement which can be given effect without the conflicting provision. To this end the provisions of this Mortgage and the Agreement are declared to be severable.

15. YOUR COPY. You shall be given one conformed copy of the Agreement and of this Mortgage.

16. PRIOR MORTGAGES. You covenant and agree to comply with all of the terms and conditions and covenants of any mortgage, trust deed or similar security instrument affecting the property which has or may have priority over this Mortgage, including specifically, but not limited to, timely making the payments of principal and interest due thereunder. Your failure to make such payments or keep such terms, conditions and covenants as provided for in such prior mortgages, trust deeds or security agreements shall constitute a default under this Mortgage, and we may invoke the remedies specified in paragraph 20 hereof.

17. DEFAULT. (a) The occurrence of any of the following events shall constitute a default by you under this Mortgage: (1) failure to pay when due any sum of money due under the Agreement or pursuant to this Mortgage, or the Security Agreement; (2) your action or inaction adversely affects our security for the Agreement or any right we may have in that security; (3) you gave or give us any false or materially misleading information in connection with any Loan to you or in your application for the Equity Source Account; (4) title to your home, the property, is transferred as more fully described in paragraph 19 below; or (5) any of you die.

(b) If you are in default under the Agreement or this Mortgage, we may terminate your Equity Source Account and require you to pay immediately the principal balance outstanding, any and all interest you may owe on that amount, together with all other fees, costs or premiums charged to your account. The principal balance outstanding under the Agreement after default shall continue to accrue interest until paid at the rate provided for in the Agreement as if no default had occurred. In addition to the right to terminate your Equity Source Account and declare all sums immediately due and owing under the Agreement, in the event of a default, we shall have the right to refuse to make additional Loans to you under the Agreement, reduce your Credit Limit. If we refuse to make additional Loans to you after default, but do not terminate your account, you must notify us in writing if you would like to obtain further Loans and can demonstrate that the condition that led us to the default no longer exists.

18. RIGHT TO REDUCE LINE OF CREDIT. We may, during the Revolving Line of Credit Term, reduce your Credit Limit or suspend your credit privileges (refuse to make additional Loans) if: (a) the value of your property drops significantly below the appraised value upon which the Agreement was based; (b) a material change in your financial circumstances gives us reason to believe that you will not be able to make the required payments; (c) governmental action precludes us from charging the Annual Percentage Rate permitted by the Agreement or governmental action adversely affects our lien priority such that the value of our security interest falls below 120 percent of your Credit Limit; (d) the cap on the maximum Annual Percentage Rate provided in the Agreement prevents us from increasing the Annual Percentage Rate to match one or more increases in the Reference Rate; (e) we are notified by our Regulatory Agency that continuing to make Loans constitutes an unsafe and unsound practice; or (f) you are in default of any material obligation under the Agreement. If we refuse to make further Loans to you, but do not terminate your Equity Source Account, you must notify us in writing if you would like to obtain further loans and can demonstrate that the conditions that gave us the right to refuse to make further Loans has changed.

19. TRANSFER OF THE PROPERTY. If all or any part of the property, or an interest therein is sold or transferred by you or if the beneficial interest or any part thereof in any land trust holding title to the property is assigned, sold or transferred, or if you or the title holding trust enters into Articles of Agreement for Deed or any agreement for installment sale of the property or the beneficial interest in the title holding land trust, without our prior written consent, excluding (a) the creation of a purchase money security interest for household appliances, (b) a transfer by devise, descent or by operation of law upon the death of a joint tenant, or (c) the grant of any household interest of three (3) years or less not containing an option to purchase, we may, at our option, declare all sums secured by this Mortgage to be immediately due and payable.

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market value of the property immediately before the taking. Any balance shall be paid to you.

by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair
otherwise agrees in writing, the sums secured by this Mortgage shall be reduced by the amount of the property, unless you and we
whether or not then due, with any excess paid to you. In the event of a partial taking of the property, unless you and we
in the event of a total taking of the property, the proceeds shall be applied to the sums secured by this Mortgage,
assigned and shall be paid to us.

any condonation or other taking of any part of the property, or for damages, interest or condonation, are hereby
you notice at the time of or prior to an inspection specifically regarding reasonable cause for the inspection.

8. INSPECTION. We or our agent may make reasonable entries upon and inspectors of the property. We shall give
you notice with your and our written agreement or application law.

permits required to maintain the insurance in effect until such time as the requirement for the issuance terminates in
the rate provided in the Agreement and shall be payable, with interest, upon notice from us to you requesting payment.

unless you and we agree to other terms of payment, these amounts shall bear interest from the date of disbursement.
Any amounts disbursed by us under this paragraph shall become additional debt of yours secured by this Mortgage.

unless you and we agree to do so.

fees and attorney fees to make repeat. Although we may take action under this paragraph 7, we do
not have to do so.

include paying any sums secured by a lien which has priority over this Mortgage, preparing in good, paying reasonable
do and pay for whatever is necessary to protect the value of the property and our rights in the property. Our action may
property such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations, then we may
and agreements contained in this Mortgage, or there is a legal proceeding that may significantly affect our rights in the
7. PROTECTION OF OUR RIGHTS IN THE PROPERTY; MORTGAGE INSURANCE. You fail to perform the covenants
shall not merge in writing.

You shall comply with the provisions of the lease, and if you acquire fee title to the property, the leasehold and fee title
subsidiarily change the property, allow the property to deteriorate or commit waste. If the Mortgage is on a leasedold,
agreement, we and you shall pay in writing, any application for proceeds to principal shall not extend or postpone the
acquisition.

Prior to the acquisition shall pass to us to the extent of the sums secured by this Mortgage immediately prior to the
the property is acquired by us, your right to any insurance policies and proceeds resulting from damage to the property
due date of the payments referred to in paragraphs 1 and 2 or change. The amount of the payment, if under paragraph 20,
unless we and you otherwise agree in writing, shall retain the notice is given.

Mortgage, whether or not then due. The 30-day period will begin when the notice is given.

the insurance proceeds. We may use the funds received to repair or replace the property or to pay sums recovered by this
not answer within thirty (30) days a notice us that the insurance carrier has offered to settle a claim, we may collect
sums secured by this Mortgage, whether or not then due which may exceed paid to you. If you abandon the property, or do
or repeat is not economically feasible and would be lessened, the same. See proceeds shall be applied to the
property damage. If the restoration of repair is economically feasible and such is not lessened, if the restoration
unless we and you otherwise agree in writing, insurance proceeds shall be applied to restoration or replacement of the
of loss if not made promptly by you.

All insurance policies and renewals shall be acceptable to us and shall include a standard mortgage clause. We shall
have the right to hold the policies and renewals, shall be acceptable to the term "extended coverage" and any other hazard for which we
require insurance. This insurance shall be maintained within the term "extended coverage" and now existing or hereafter created on the property
insured against loss by fire, any hazard included within the term "extended coverage" and any other hazard for which we
make these payments which shall be within the term "extended coverage" and now existing the property.

5. HAZARD INSURANCE. You shall keep the insurance premiums to us reflects a widening the property.

person owned payments due shall promptly to be paid under this paragraph. If you
property which may again directly over this Mortgage, and leasedold payments of ground rents, if any. You shall pay these
obligations in the manner referred in paragraph 2, or if not paid in that manner, you shall pay them on time directly to the
4. CHARGES, LINES. You shall pay all taxes, assessments, charges, lines and impositions attributable to the
apply to our services only.

periods billing statement date and prior to the date payment was received by us. Any remaining amount will create a
periods Billing Statement. Any balance of payment will be applied to payment of all current statement and after the
principal balance. Insurance premium bill shall be applied to the next due as of the current statement; and (6) payment of any outstanding
due; (5) insurance premiums bill but not yet past due by the Agreements; (4) Finance Charges bill but not past
(3) any other charge, excluding insurance premiums, authorized by the date past due; (2) any annual fee which is due and payable;
Statement in the following order: (1) insurance premiums bill and past due; (2) any annual fee which is due and payable;
paid. The balance of your payments will be applied to the amounts stated on the current periodic billing
due statements, until all past due Finance Charges and the fraction of the initial Closed-End principal balance due are fully
fraction of the initial Closed-End principal balance due on the next oldest liability to Finance Charges and the
balance due for the same Periodic Billing Statement. Payments will then be applied sequentially to Finance Charges and the
Statement, if any, and then during the Closed-End Repayment Term) to the fraction of the initial Closed-End Billing
Agreement and this Mortgage shall be applied to the Finance Charge stated in your old debt past due Periodic Billing
8. APPLICATION OF PAYMENTS. Unless applicable law provides otherwise, all payments received by us under the
with proof of payment of such funds in escrow.

the property, which such mortgage or similar security agreement over this Mortgage. You agree to provide us
comparable payment of funds in escrow to the holder of a Note secured by a mortgage of similar security agreement on
escrow shall be excused so long as you are entitled on the date hereof, and continue after the date hereof, to make
The above and foregoing provisions contained in this paragraph 2 relating to payment by you to us of funds in
as a credit against the sums secured by this Mortgage.

then immediately prior to the sale of the property or its acquisition by us, any funds held by us at the time of application
reduced to you any funds held by us. If under paragraph 20, the property is sold or acquired by us, we shall apply, no later
Upon payment in full of all sums secured by this Mortgage, and termination of the Agreement, we shall promptly

20. ACCELERATION; REMEDIES. We shall give notice to you prior to acceleration following your breach of any covenant or agreement in this Mortgage (but not prior to acceleration under paragraph 20 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to you, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the property. The notice shall further inform you of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, at our option, we may require immediate payment in full of all sums secured by this Mortgage without further demand and may foreclose this Mortgage by judicial proceeding. We shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 20, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

21. POSSESSION. Upon acceleration under paragraph 20 or abandonment of the property and at any time prior to the expiration of any period of redemption following judicial sale, we (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon take possession of and manage the property and to collect the rents of the property including those past due. Any rents we or the Receiver collect shall be applied first to payment of the costs of management of the property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage.

22. RELEASE. Upon payment of all sums secured by this Mortgage, we shall release this Mortgage without charge to you. We shall pay any recordation costs.

23. WAIVER OF HOMESTEAD. You waive all right of homestead exemption in the property.

24. TRUSTEE EXCULPATION. If this Mortgage is executed by an Illinois land trust, trustee executes this Mortgage as trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such trustee, and it is expressly understood and agreed by us and by every person now or hereafter claiming any right or security hereunder that nothing contained herein or in the Agreement secured by this Mortgage shall be construed as creating any liability on the trustee personally to pay said Agreement 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, and that any recovery on this Mortgage and the agreement secured hereby shall be solely against and out of the property hereby conveyed by enforcement of the provisions hereof and of said Agreement, but this waiver shall in no way affect the personal liability of any individual co-maker or guarantor of the Agreement.

Dated: JULY 29, 1992

IF MORTGAGOR IS AN INDIVIDUAL:

Individual Mortgagor NEIL J. WRASSE

Neil J. Wrassse

Individual Mortgagor SUSAN M. WRASSE

Susan M. Wrassse

Other Owner

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that
NEIL J. WRASSE AND SUSAN M. WRASSE, HIS WIFE

personally known to me to be the same person whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY..... signed, sealed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 29th day of

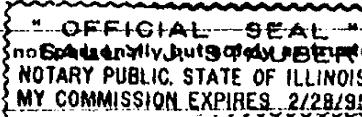
July 29, 1992

Commission Expires:

July 28, 1992
Notary Public

IF MORTGAGOR IS A TRUST:

By:



(Title)

ATTEST:

Its

(Title)

STATE OF ILLINOIS)
) SS
COUNTY OF)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that
President and

Secretary, 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 Secretary did also then and there acknowledge that he, as custodian of the corporate seal of said corporation did affix the said corporate seal of said corporation to said instrument as his 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 _____,

Commission Expires:

Citibank, Federal Savings Bank
One South Dearborn Street
Chicago, IL 60603

Notary Public

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