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(1) all rights, privileges, rents, royalties, profits, mineral, oil and gas rights and profits, tenements, hereditaments, rights-of-way, easements, appurtenances, riparian or littoral rights now or hereafter belonging or in any way appertaining to the Land and/or the improvements;

(2) all of Mortgagor's right, title and interest in and to any streets, rights-of-way, alleys, strips or gores of land now or hereafter adjoining the Land;

(k) Mortgaged Property: The Land, the Improvements, the Fixtures and the Leases together with:

(l) Leases: Any and all leases, licenses, concessions or grants of other possessory interests granted by Mortgagor as lessor now or hereafter in force, oral or written, covering or affecting all or any part of the Mortgaged Property.

PERMANENT INDEX NUMBER: 12-32-121-020 VOLUME NO.: 070

LOT 20 IN BLOCK 4 IN MIDLAND DEVELOPMENT COMPANY'S NORTHLAKE VILLAGE UNIT 7, BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

and described as follows on the attached Exhibit A:

(i) Land: The real property located at 44 East Dewey Avenue, Northlake, IL 60164

(h) Indebtedness: The principal of, interest on and/or all other amounts, finance charges, payments and premiums due under the Agreement and all other indebtedness of Mortgagor to Mortgagee under and/or secured by the Mortgage. Because this Mortgage is given to secure an open-end credit line, the term Indebtedness shall include not only presently existing indebtedness under the Agreement, whether such Loans are obligatory or to be made at the option of Mortgagee, to the same extent as if such future Loans were made on the date of execution of this Mortgage, although there may be no Loan made at the time of execution of this Mortgage.

(g) Improvements: Any and all buildings or structures of any nature whatsoever, including replacements or additions thereto, now or hereafter situated on the Land.

(f) Impositions: All real estate and personal property taxes and assessments, public or private; water and sewer rates and charges; all other governmental or nongovernmental charges applicable to the Mortgaged Property; any interest or costs or penalties with respect to any of the foregoing; and charges for any easement or agreement maintained for the benefit of the Mortgaged Property, general and special, ordinary and extraordinary, foreseen and unforeseen, of any kind and nature whatsoever which may at any time prior to or after the execution of this Mortgage, be assessed, levied, or imposed upon the Mortgaged Property or the rent or income received therefrom, or any use or occupancy thereof.

(e) Fixtures: All fixtures, including replacements and additions thereto, now or hereafter located under, on or above the Land that constitute or will constitute fixtures under the laws of the state of Illinois, and excluding any trade fixtures of any tenants under the Leases.

(d) First Mortgagee: The holder of the First Mortgage:

(c) First Mortgagee: The mortgage against the Land dated _____ as Document Number _____ and recorded in the office of _____

(b) Credit Limit: The Credit Limit, as specified in the Agreement is \$ 90,000.00

(a) Agreement: The Agreement and Disclosure for Home Equity Credit Line by and between Mortgagor and Mortgagee, dated as of the same date as this Mortgage. The Agreement provides for a floating rate, open-end credit line pursuant to which Mortgagee makes Loans, as defined in the Agreement, up to the Credit Limit and Mortgagor repays Mortgagee along with monthly finance charges due, if any.

1. Definitions: As used herein, the following terms shall have the following meanings, applicable equally to the singular and plural forms of each term:

ARTICLE I DEFINITIONS

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THIS MORTGAGE (the "Mortgage") is made as of September 9 1992 between Louis Di Pillo and Loretta Di Pillo, His Wife, in Joint Tenancy ("Mortgagor") and AMERICAN NATIONAL BANK OF BENSenville, 133 West Grand Avenue, Bensenville, Illinois ("Mortgagee").

HOME EQUITY CREDIT LINE MORTGAGE

American National Bank
of Bensenville



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AMERICAN TITLE INSURANCE # C 53897 2 of 2

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(3) all of Mortgagor's right, title and interest in and to any award or awards heretofore made or hereafter to be made by any municipal, county, state or federal authority or board to the present and all subsequent owners of the Land and/or the Improvements and/or the Fixtures and/or the Personal Property, including any award or awards for any change or changes of grade of any street or streets affecting the Land and/or the Improvements and/or the Fixtures and/or the Personal Property, subject to Mortgagor's right to use such award pursuant to Article VIII; and

(4) all the estate, right, title, interest, claim or demand whatsoever of Mortgagor, either at law or in equity, in and to the Land and/or the Improvements and/or the Fixtures.

The term "Mortgaged Property" includes any part of the foregoing property described as Mortgaged Property.

(1) Obbligations: Any and/or all of the covenants, promises and other obligations (other than for the payment of the Indebtedness) including, without limitation, the payment of Impositions as provided herein made or owing by Mortgagor or others to or due to Mortgagee under and/or set forth in the Agreement and/or the Security Documents.

(m) Personal Property: All personal property owned by Mortgagor and located on the Land

(n) Proceeds: All monies and proceeds derived from the Personal Property or from said Mortgaged Property including without limitation insurance proceeds and condemnation awards.

(o) Rents: All the rents, revenues, income, profits and other benefits now or hereafter arising from the use and enjoyment of the Mortgaged Property.

(p) Security Documents: The Agreement and all other documents and instruments now or hereafter furnished to Mortgagee, including, but not limited to, this Mortgage, to evidence or secure payment of the Indebtedness.

ARTICLE II GRANT

2. Grant of Security Interest.

2.1 Grant. To secure the payment of the Indebtedness and the performance and discharge of the Obligations, Mortgagor does by these presents give, transfer, bargain, sell, alien, remise, release, assign, mortgage, hypothecate, deposit, pledge, set over, confirm, convey, warrant and grant a security interest unto Mortgagee in and to all estate, right, title and interest of Mortgagor in and to the Mortgaged Property, whether now owned or held or hereafter acquired by Mortgagor to have and to hold the Mortgaged Property unto Mortgagee, its successors and assigns, forever.

2.2 Condition of Grant. The condition of the grant in Paragraph 2.1 above is such that if Mortgagor shall pay or cause to be paid the Indebtedness as and when the same shall become due and payable and shall observe, perform and discharge the Obligations, then the Security Documents and the estates and rights granted by them shall be null and void, otherwise to remain in full force and effect.

ARTICLE III REPRESENTATIONS

3. Representations.

Mortgagor hereby represents to Mortgagee that:

3.1 Validity of Security Documents:

(a) The execution, delivery and performance by Mortgagor of the Security Documents, and the borrowing evidenced by the Agreement, will not, to the best of Mortgagor's knowledge, violate any provision of law, any order of any court or other agency of government, or any Mortgage, indenture, trust agreement or other instrument to which Mortgagor is a party in any material respect or by which it or any of its property is bound, or be in conflict with, or will result in a material breach of or constitute (with due notice and/or lapse of time) a default under any such Mortgage, indenture, trust agreement or other instrument, or result in the creation or imposition of any lien, charge or encumbrance of any nature whatsoever upon any of its property or assets, except as contemplated by the provisions of the Security Documents; and

(b) The Security Documents, as and when executed and delivered by Mortgagor, constitute the legal, valid and binding obligations of Mortgagor in accordance with their respective terms subject to applicable bankruptcy and insolvency laws.

3.2 Other Information. All other information, reports, papers and data given to Mortgagee, or to Mortgagee's legal counsel, with respect to Mortgagor, the Mortgaged Property, or the loan evidenced by the Security Documents are accurate and correct in all material respects and complete insofar as completeness may be necessary to give Mortgagee a true and accurate knowledge of the subject matter.

3.3 Mortgaged Property and Other Property. Mortgagor has good and marketable title in fee simple to the Land free and clear of all encumbrances except for the First Mortgage and other encumbrances of record as of the date of this Mortgage. Mortgagor will preserve its title to the Mortgaged Property and will forever covenant and defend the same to Mortgagee and will forever covenant and defend the validity and priority of the lien of this Mortgage.

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3.4 First Mortgage. Mortgagee does hereby acknowledge that the only mortgage lien that is prior or in any way superior to this Mortgage is the First Mortgage.

3.5 Taxes. To the best of its knowledge, Mortgagee has filed all federal, state, county and municipal income tax returns required to have been filed by it and has paid all taxes which have become due pursuant to such returns, pursuant to any assessments received by it or pursuant to law, and the Mortgagee does not know of any basis for additional assessment in respect of such taxes or additional taxes.

3.6 Litigation. There is not now pending against or affecting the Mortgaged Property, nor, to the knowledge of Mortgagee, is there threatened or contemplated, any action, suit or proceeding at law or in equity or by or before any administrative agency which, if adversely determined, would materially impair or affect the value or operation of the Mortgaged Property.

3.7 Environmental Indemnity. Mortgagee shall indemnify and hold Mortgagee harmless against and from any and all loss, cost, damage, claim or expense (including, without limitation, any and all attorney's fees or expenses of litigation) incurred or suffered by Mortgagee on account of (i) the location on the Land or improvements of any chemical, material, substance, or contaminant (including, without limitation, oil, petroleum products, asbestos, urea, formaldehyde, foam insulation, hazardous waste and/or toxic waste), the presence or storage of which or the exposure to which is prohibited, limited, or regulated by any federal, state, county, regional, or local governmental unit, agency or authority, or which presence, storage, or exposure may pose a hazard to health and safety or (ii) the failure by Mortgagee or any prior owner or occupant of the Land to comply with any applicable federal, state, county, regional or local environmental laws, regulations, and court or administrative orders.

ARTICLE IV
AFFIRMATIVE COVENANTS

4. Affirmative Covenants. Until the entire indebtedness shall have been paid in full, Mortgagee hereby covenants and agrees as follows:

4.1 Compliance With Laws. Mortgagee shall promptly and faithfully comply with, conform to and obey or contest by appropriate proceedings in good faith all present, and use its best efforts as to future, laws, ordinances, rules, regulations and requirements of every duly constituted governmental authority or agency and of every board of fire underwriters having jurisdiction, or similar body exercising functions, which may be applicable to it or to the Mortgaged Property or to the use and manner of use, occupancy, possession, operation, maintenance or reconstruction of the Mortgaged Property, whether or not such law, ordinance, rule, order, regulation or requirement shall necessitate structural changes or improvements or interfere with the use or enjoyment of the Mortgaged Property.

4.2 Payment of Impositions. Mortgagee shall pay and discharge, or cause to be paid and discharged, the impositions, Mortgagee may exercise the option to pay the same such installments.

4.3 Repair. Mortgagee shall keep the Mortgaged Property in good order and condition and make all necessary or appropriate repairs, replacements and renewals thereof.

4.4 Insurance

(a) At all times during the term of this Mortgage, Mortgagee shall carry or cause to be carried policies insuring the Mortgaged Property against loss of rents or business interruption and against loss or damage by fire, theft, vandalism, malicious mischief, hazards, and such other risks as Mortgagee may from time to time require, including, without limitation, those risks included in the term "extended coverage." The amount of the coverage afforded by each of the Insurance Policies (the "Insurance Policies") shall be in amounts reasonably satisfactory to Mortgagee and shall be sufficient to prevent any insured from becoming a co-insurer of a partial loss thereunder, but in any case no such amount shall be less than either (1) full replacement cost of all improvements, or (2) the outstanding indebtedness, whichever amount is greater at the time of the loss or damage.

(b) All Insurance Policies shall, at all times, be in form, substance and with conditions acceptable to Mortgagee; bear a non-contributory first mortgage endorsement and such other endorsements in form and content acceptable to Mortgagee in favor of Mortgagee or as Mortgagee may request; and shall remain in force, with renewals and replacements thereof, which renewals and replacements shall be deposited with Mortgagee with evidence of payment of all premiums no later than fifteen (15) days prior to the expiration of any then existing Insurance Policy, until the indebtedness is paid in full. Every Insurance Policy shall contain an agreement that no party thereto may terminate or modify the Insurance Policy without at least 15 days prior written notice to Mortgagee.

(c) Premiums on all Insurance Policies shall be paid by the Mortgagee and payment shall be made promptly and when due directly to the insurance carrier. Mortgagee may, but shall not be obligated to, make premium payments to prevent lapse or cancellation by reason of nonpayment of premium, and any amounts so paid by Mortgagee shall be treated as "Advances" in accordance with Paragraph 4.15.

4.5 Application of Insurance Policy Proceeds. In case of loss, damage or casualty to the Mortgaged Property, the proceeds of claims under the Insurance Policies covering casualty losses or damages shall be paid to Mortgagee for application, at the option of Mortgagee, either (i) to the Indebtedness, in the inverse order of maturity, with the balance of such proceeds, if any, paid to Mortgagee, or (ii) to the restoration of the Mortgaged Property on such conditions and subject to such controls as Mortgagee may impose in its absolute discretion, with the balance of such proceeds, if any, applied in the inverse order of

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6.1 Use Violations. Mortgagor shall not use the Mortgaged Property or allow the same to be used or occupied for any unlawful purpose or in violation of any permit or certificate, or any law, ordinance, regulation or restrictive covenant, covering or affecting the use or occupancy thereof, or suffer any act to be done on any condition to exist on the Mortgaged Property or any article to be brought thereon, that may be dangerous, unless safeguarded as required by law, or that may, in law, constitute a nuisance, public or private.

Until the entire indebtedness shall have been paid in full, Mortgagor covenants and agrees as follows:

5. Negative Covenants

ARTICLE V NEGATIVE COVENANTS

4.15 Advances. In the event Mortgagor fails to perform any act required of Mortgagor by any of the Security Documents or to pay when due any amount required to be paid by any of the Security Documents, Mortgagor may, but shall not be obligated to, make such payment or perform such act extending the time for making any payment due hereunder or under the Agreement. All amounts so paid by Mortgagor, together with all expenses incurred in connection therewith, shall be deemed advances ("Advances") under this Mortgage, shall be immediately due and payable and shall be added to the indebtedness. Advances shall bear interest from the date expended at the rate specified in the Agreement and shall be secured by this Mortgage as though originally a part of the principal amount of the indebtedness.

4.14 First Mortgage. Mortgagor shall comply with all terms, provisions, and conditions of the First Mortgage.

4.13 Flood Disaster Protection Act. Mortgagor shall take all steps necessary to comply with the provisions of the Flood Disaster Protection Act of 1973, as amended and, if required by Mortgagor, Mortgagor shall cause the Mortgaged Property to be insured pursuant to the provisions of such Act.

4.12 Payment of Indebtedness. Mortgagor shall timely pay and discharge the indebtedness or any part thereof in accordance with the terms and conditions of the Agreement, this Mortgage, and the Security Documents.

4.11 Expenses. Mortgagor shall pay or reimburse Mortgagor for all reasonable attorneys' fees, reasonable costs and expenses paid or incurred by Mortgagor in any action, proceeding or dispute of any kind in which Mortgagor is made a party or appears as party plaintiff or defendant, involving any of the Security Documents, Mortgagor, or the Mortgaged Property, including, without limitation, to the foreclosure or other enforcement of this Mortgage, any condemnation in which the Mortgaged Property, any action to protect the security hereof, or any proceeding in probate or bankruptcy, and any such amounts paid or incurred by Mortgagor shall be treated as "Advances" in accordance with Paragraph 4.15.

4.10 Hold Harmless. Mortgagor shall, at Mortgagor's sole cost and expense, save, indemnify and hold the Mortgagee, its officers, officials, employees and agents, harmless from any injury, claim, demand, suit, judgment, execution, liability, debt, damage or penalty (hereinafter collectively referred to as "Claims") affecting the Mortgaged Property, or the value of any of the Security Documents, arising out of or resulting from, or alleged to arise out of or result from, any action or inaction by Mortgagor, except as may be the direct result of Mortgagee's negligence. Mortgagor shall pay all expenses incurred by the Mortgagee in defending itself with regard to any and all Claims. These expenses shall include all out-of-pocket expenses, such as attorneys' and experts' fees, and shall also include the reasonable value of any services rendered by any employee of the Mortgagee.

4.9 Inspection. Mortgagor shall permit Mortgagee, and parties designated by Mortgagee, at all reasonable times, to inspect the Mortgaged Property upon three (3) days' prior written notice.

4.8 Performance of Other Agreements. Mortgagor shall duly and punctually perform all covenants and agreements expressed as binding upon it under any agreement of any nature whatsoever binding upon it that involves the Mortgaged Property including, without limitation, all rules and regulations of a homeowners or condominium association if the Mortgaged Property is part of a condominium cooperative, phased development or other homeowners association.

4.7 Value. Mortgagor shall use its best efforts to prevent any act or thing which might materially and adversely impair the value or usefulness of the Mortgaged Property.

4.6 Restoration Following Uninsured Casualty. In the event of the happening of any casualty, of any kind or nature, ordinary or extraordinary, foreseen or unforeseen, not covered by any Insurance Policy resulting in damage to or destruction of the Mortgaged Property, Mortgagor shall give notice thereof to Mortgagee and Mortgagee shall promptly, at Mortgagee's sole cost and expense, commence and diligently continue to restore, repair, replace, rebuild or alter the damaged or destroyed Mortgaged Property as nearly as possible to its value, condition and character immediately prior to such damage or destruction.

Event of Default or extending the time for making any payment hereunder or under the Agreement, Mortgagee shall not be held responsible for failure to collect any insurance proceeds due under the terms of any policy provided for herein regardless of the cause of such failure.

Notwithstanding any other provision of this Mortgage or the Agreement (maturity) against such indebtedness. Notwithstanding any other provision of this Mortgage or the Agreement, no application of Insurance Policy proceeds to the Indebtedness shall have the effect of curing any

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5.2 Alterations. Mortgagor shall not commit or knowingly permit any waste of the Mortgaged Property or make or permit to be made any material alterations or additions to the Mortgaged Property that would have the effect of materially diminishing the value thereof or that will in any way materially increase the risk of any ordinary fire or other hazard arising out of construction or operation thereof.

5.3 Replacement of Fixtures, Improvements and Personal Property. Mortgagor shall not permit any of the Fixtures or Improvements to be removed at any time from the Land, without the prior written consent of Mortgagor, unless actually replaced by an article of equal or greater suitability and value and owned by Mortgagor.

5.4 Other Liens. Mortgagor shall not, without the prior written consent of Mortgagor, create or permit conditional sale of or other title retention agreement on (whether prior or subordinate to the lens of the Security Documents) the Mortgaged Property or income therefrom other than the Security Documents and the First Mortgage.

5.5 Transfer of Title. As a material inducement to Mortgagor to make the loan evidenced by the Agreement and secured by this Mortgage, Mortgagor has made representations to Mortgagor concerning the abilities of the undersigned in constructing, managing and operating the Mortgaged Property, which representations have been and will be relied upon by Mortgagor in funding this loan. Therefore, Mortgagor covenants and agrees that it will not sell, convey, transfer, alienate, pledge, encumber or permit to be sold, assigned any beneficial interest in the Mortgaged Property, without the prior written consent of the Mortgagor, which consent may be granted or withheld in Mortgagor's sole discretion, and if granted may be conditioned upon any successor of Mortgagor agreeing to an increase in the interest rate in the Agreement.

5.6 Sale or Lease of the Mortgaged Property. If Mortgagor contracts to sell or Lease all or any portion of the Mortgaged Property or amends, modifies or terminates any now existing or future sales contract, Lease, or other agreement concerning the Mortgaged Property, Mortgagor will furnish Mortgagor with a copy of the executed contract, Lease or agreement within 15 days after the date of execution thereof.

ARTICLE VI EVENTS OF DEFAULT

6. Events of Default. The term "Event of Default", as used in the Security Documents, shall mean the occurrence or happening, from time to time, of any one or more of the following:

6.1 False Representations. If Mortgagor engages in fraud or material misrepresentation in connection with the Credit Line.

6.2 Performance of Obligations. If Mortgagor defaults in the payment of the Indebtedness in accordance with the Agreement.

6.3 Adverse Actions. If Mortgagor's actions or inactions adversely affects the Mortgagor's Property or Mortgagor's rights thereto and interest therein.

ARTICLE VII REMEDIES

7.1 Remedies. If an Event of Default shall occur and be continuing, Mortgagor may, at its option, after providing Mortgagor with at least a 30 days advance notice of, and opportunity, period to cure, the Event of Default, exercise any, some or all of the following remedies:

7.1.1 Acceleration. Mortgagor may declare the unpaid portion of the Indebtedness to be immediately due and payable, without further notice or demand (each of which hereby is expressly waived by Mortgagor), whereupon the Indebtedness shall become immediately due and payable, accruing in the Agreement or in the Security Documents to the contrary notwithstanding; provided further that the unpaid portion of the Indebtedness shall be immediately and automatically due and payable without action of any kind on the part of Mortgagor.

7.1.2 Enforcement of Mortgage. Mortgagor, with or without entry, personally or by its agents or attorneys, insofar as applicable, may:

(a) sell the Mortgaged Property and all estate, right, title and interest, claim and demand therein, and right of redemption thereof, to the extent permitted by and pursuant to the procedures provided by law, at one or more sales, and at such time and place upon such terms and after such notice thereof as may be required or permitted by law;

(b) institute proceedings for the complete foreclosure of this Mortgage;

(c) take steps to protect and enforce its rights whether by action, suit or proceeding in equity or at law for the specific performance of any covenant, condition or agreement in the Agreement or in this Mortgage, or in aid of the execution of any power herein granted, or for any foreclosure hereunder, or for the enforcement of any other appropriate legal or equitable remedy or otherwise as Mortgagor shall elect; and/or

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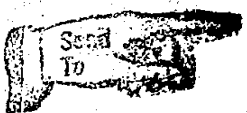
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9.1 Multiple Mortgages. Mortgages covenants and agreements hereunder shall be joint, several and primary. Any Mortgagee who co-signs this Mortgage but does not execute the Agreement: (a) is co-signing this Mortgage only to mortgage, grant and convey the Mortgaged Property; (b) is not personally obligated to pay the indebtedness; and (c) agrees that Mortgagee and any other Mortgagee may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Mortgage or the Agreement without that Mortgagee's consent.

9.10 Successors and Assigns. All of the terms of this Mortgage shall apply to and be binding upon, and inure to the benefit of, the successors and assigns of Mortgagee and Mortgagee, respectively, and all persons claiming under or through them; provided that nothing in this Paragraph shall be construed to permit a transfer, conveyance or assignment other than as expressly permitted by this Mortgage.

9.9 Covenants Running With the Land. All covenants contained in this Mortgage shall run with the Land.

American National Bank of Bensenville
133 West Grand Avenue
Bensenville, Illinois 60106
Attention: Home Equity Loan Division



If to the Mortgagee:

Louis Di Pillo
Tonetta Di Pillo
44 East Dewey Avenue
Northlake, IL 60164

If to the Mortgagee:

9.8 Notice. Except for any notice required under applicable law to be given in another manner, any notice to Mortgagee provided for in this Mortgage shall be in writing and shall be deemed properly delivered three days after deposit thereof in any main or branch United States Post Office, certified or first class United States Mail, postage prepaid, addressed as follows or at such other address as may be designated by notice as provided herein:

9.7 Waiver of Homestead. Mortgagee covenants that the Mortgaged Property is not occupied as a homestead and waives all rights and benefits which Mortgagee has or may have under the homestead exemption law of the State of Illinois.

9.6 Incorporation of Agreement. Each and every term, covenant and provision contained in the Agreement is, by this reference, incorporated into this Mortgage as if fully set forth herein.

9.5 No Representation by Mortgagee. By accepting or approving anything required to be observed, performed or fulfilled, or to be given to Mortgagee, pursuant to this Mortgage or the Commitment, including (but not limited to) any officer's certificate, balance sheet, statement of profit and loss or other financial statement, survey or appraisal, Mortgagee shall not be deemed to have warranted or represented the sufficiency, legality, effectiveness or legal effect of the same, or of any term, provision or condition thereof, and such acceptance or approval thereof shall not be or constitute any warranty or representation with respect thereto by Mortgagee.

9.4 Loan Expenses. Mortgagee shall pay all applicable costs, expenses and fees set forth in the Agreement.

9.3 Recording and Filing. Mortgagee shall, at Mortgagee's sole cost and expense, cause those Security Documents and all supplements thereto, for which constructive notice must be given to protect Mortgagee, at all times to be recorded and filed, and re-recorded and re-filed, in such manner and in such places as Mortgagee shall reasonably request, and shall pay all such recording, filing, re-recording, re-filing taxes, fees and other charges to the maximum extent permitted by the laws of the State of Illinois.

9.2 Further Assurances. Mortgagee shall, upon the reasonable request of Mortgagee, execute, acknowledge and deliver such further instruments (including, without limitation, a declaration of no set-off) and do such further acts as may be necessary, desirable or proper to carry out more effectively the purpose of the Security Documents and to subject to the liens thereof any property intended by the terms thereof, to be covered thereby and any renewals, additions, substitutions, replacements or betterments thereto.

9.1 Survival of Warranties and Covenants. The warranties, representations, covenants and agreements set forth in the Security Documents shall survive the making of the loan and the execution and delivery of the Agreement, and shall continue in full force and effect until the indebtedness shall have been paid in full.

ARTICLE IX MISCELLANEOUS

interest or have the effect of curing any Event of Default or extending the time for making any payment due hereunder or under the Agreement.

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9.12 Severability. In case any one or more of the Obligations or the provisions of this Mortgage or of the Agreement shall be determined to be invalid, illegal or unenforceable in any respect, the validity of the remaining Obligations or provisions of this Mortgage shall be in no way affected, prejudiced or disturbed thereby.

9.13 Modification. This Mortgage may not be changed, waived, discharged or terminated orally, but only by an instrument or instruments in writing, signed by the party against which enforcement of the change, waiver, discharge or termination is asserted.

9.14 Applicable Law. This Mortgage shall be governed by and construed according to the laws of the State of Illinois.

9.15 Strict Performance. Any failure by Mortgagee to insist upon strict performance by Mortgagor of any of the terms and provisions of this Mortgage or any of the Security Documents shall not be deemed to be a waiver of any of the terms or provisions of this Mortgage or any of the Security Documents, and Mortgagee shall have the right thereafter to insist upon strict performance by Mortgagor of any and all of them.

9.16 Headings. The article headings and the section and subsection entitlements hereof are inserted for convenience of reference only, and shall in no way alter or modify the text of such articles, sections and subsections.

9.17 Riders. If one or more riders are attached to and made a part of this Mortgage, the covenants and agreements for each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage.

IN WITNESS WHEREOF, the Mortgagor has executed this instrument the day and year first above written.

Louis Di Pillo
LOUIS DI PILLO
Loretta Di Pillo
LORETTA DI PILLO

Witness:

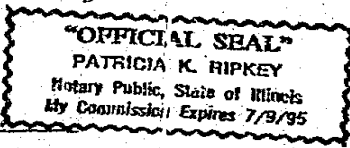
This document was prepared by and upon recording, please mail to: Sandy L. Mackling c/o American National Bank of Bensenville 133 West Grand Avenue Bensenville, IL 60106

STATE OF ILLINOIS)) SS) COUNTY OF DU PAGE)

I, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT Louis Di Pillo and Loretta Di Pillo personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 9th day of September A.D. 19 92

Patricia K. Ripkey
Notary Public



My Commission Expires:

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