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FIRST NATIONAL BANK OF LAGRANGE AS TRUSTEE U/T/A/D 11-7-84 KNOWN AS TRUST #2490 6473 BLACKHAWK TRAIL INDIAN HEAD PARK, IL 60525 MORTGAGOR *I* includes each mortgagor above.	(Name) MEGAN HAYES (Address) 620 W BURLINGTON LAGRANGE IL FIRST NATIONAL BANK OF LAGRANGE 620 WEST BURLINGTON AVENUE LAGRANGE, IL 60525 MORTGAGEE *You* means the mortgagee, its successors and assigns.
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REAL ESTATE MORTGAGE: For value received, I, FIRST NATIONAL BANK OF LAGRANGE AS TRUSTEE TRUST #2490, mortgage and warrant to you to secure the payment of the secured debt described below, on NOVEMBER 6, 1992, 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: 6473 BLACKHAWK TRAIL, INDIAN HEAD PARK, Illinois 60525  
(Street) (City) (Zip Code)

LEGAL DESCRIPTION:  
 LOT 6 IN BLOCK 3 IN INDIAN HEAD PARK A SUBDIVISION OF PART OF THE EAST 1/2 OF SECTION 19, TOWNSHIP 08 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 18-19-204-004-0000

This document is made by the First National Bank of La Grange as trustee and accepted upon the express understanding that the First National Bank of La Grange enters into the same not personally, but only as Trustee and that no personal liability is assumed by nor shall be asserted or enforced against the First National Bank of La Grange because of or on account of the making or executing this document or of anything therein contained, all such liability, if any being expressly waived, nor shall the First National Bank of La Grange be held personally liable upon or in consequence of any of the covenants of this document, either expressed or implied. KMR

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located in COOK County.  
 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.):

EX HOME EQUITY LINE OF CREDIT #55004059 DATED 11-06-92 IN THE AMOUNT OF

\$99,900.00

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 NOVEMBER 6, 1992, 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 NOVEMBER 6, 1999 If not paid earlier.

The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of: NINETY NINE THOUSAND NINE HUNDRED AND NO/100\*\*\*\*\* Dollars (\$ 99,920.00), 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:  
 x Christopher Joyce  
 FIRST NATIONAL BANK OF LAGRANGE AS TRUSTEE  
 x Megan Hayes  
 U/T/A/D 11-7-84 KNOWN AS TRUST #2490

ACKNOWLEDGMENT: STATE OF ILLINOIS, COOK County ss:  
 The foregoing instrument was acknowledged before me this 6TH day of NOVEMBER, 1992  
 by FIRST NATIONAL BANK OF LAGRANGE AS TRUSTEE U/T/A/D 11-7-84 KNOWN AS TRUST 2490

Corporate or Partnership Acknowledgment of CHRISTOPHER JOYCE, SEN. V-P + KAREN RILD, TRUST ADM (Title)  
 of FIRST NATIONAL BANK OF LAGRANGE Name of Corporation or Partnership  
 a NATIONAL BANKING ASSOCIATION on behalf of the corporation or partnership.

My commission expires: OFFICIAL SEAL  
KAREN M. GUGLIUZZA  
 Notary Public, Cook County, State of Illinois  
 My Commission Expires 2-23-96

Karen M. Gugliuzza  
 Notary Public

Property

1. Payments. I agree to make all payments on the secured debt when due. Unless we agree otherwise, any payments you receive from me or for my benefit will be applied first to any amount I owe you on the secured debt (including interest or principal), second, to interest and then to principal. If partial prepayment of the secured debt occurs for any reason, it will not reduce or excuse any subsequently scheduled payment until the secured debt is paid in full.

2. Claims against title. I will pay all taxes, assessments, easements, liens and encumbrances on the property when due and will defend the property against any claim which would impair the lien of the mortgage. You may require me to assign any rights, claims or defenses which I may have against parties who supply labor or materials to improve or maintain the property.

3. Insurance. I will keep the property insured under terms acceptable to you at my expense and for your benefit. You will be named as loss payee or as the insured on any such insurance policy. Any insurance proceeds may be applied, within your discretion, to either the restoration or repair of the damaged property or to the secured debt. If you require mortgage insurance, I agree to maintain such insurance for as long as you require.

4. Property. I will keep the property in good condition and make all repairs reasonably necessary.

5. Expenses. I agree to pay all your expenses, including reasonable attorney's fees if I break any covenants in this mortgage or in any obligation secured by the mortgage. Attorney's fees include those awarded by an appellate court. I will pay these amounts to you as provided in Covenant 10 of the mortgage.

6. Default and Acceleration. If I fail to make any payment when due or break any covenants under this mortgage, any prior mortgage or any obligation secured by this mortgage, you may accelerate the maturity of the secured debt and demand immediate payment and exercise any other remedy available to you. You may foreclose the mortgage in the manner provided by law.

7. Assignment of rents and profits. I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing, I may collect and retain the rents and profits as long as I am not in default. If I default, you, your agent, or a court appointed receiver may take possession and manage the property and collect the rents. Any rents you collect shall be applied first to the costs of managing the property, including court costs and attorney's fees, contributions to rental agents, and any other necessary related expenses. The remaining amount of rents will then apply to payments on the secured debt as provided in Covenant 1.

8. Waiver of Homestead. I hereby waive all right of homestead exemption in the property.

9. Leasehold; Condemnation; Planned Unit Development. I agree to comply with the provisions of any lease if this mortgage is on a leasehold, if the mortgage is on a unit in a condominium or a planned unit development, or regulations of the condominium or planned unit development.

10. Authority of Mortgagee. I agree to perform any of my duties under the mortgage, you may perform the duties or cause them to be performed. You may sign my name or pay any amount if necessary for performance. If any contribution on the property is distributed or not carried on in a reasonable manner, you may do whatever is necessary to protect your security interest in the property. This may include completing the consents.

Your failure to perform will not prejudice you from exercising any of your other rights under the law or this mortgage.

Any amounts paid by you to protect your security interest will be secured by the mortgage. Such amounts will be due on demand and will bear interest from the date of the payment until paid in full at the interest rate in effect on the secured debt.

11. Rescission. You may enter the property to inspect if you give me notice beforehand. The notice must state the reasonable cause for your rescission.

12. Condemnation. I assign to you the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the property. Such proceeds will be applied as provided in Covenant 1. This assignment is subject to the terms of any prior security agreement.

13. Waiver. By executing any remedy available to you, you do not give up your rights to later conduct a foreclosure even if it happens again. I do not waive any remedy available to you, you do not waive your right to later conduct a foreclosure even if it happens again.

14. Joint and Several Liability; Co-signers; Successors and Assigns. All duties under this mortgage are joint and several. If I co-sign the mortgage but do not co-sign the underlying debt I do so only to mortgage my interest in the property under the terms of this mortgage. I also agree that you and any party to this mortgage may extend, modify or waive any other changes in the terms of the mortgage or the secured debt without my consent. Such a change will not release me from the terms of the mortgage.

The duties and benefits of this mortgage shall bind and benefit the successors and assigns of either or both of us.

15. Notice. Unless otherwise required by law, any notice to me shall be given or delivered to me at the Property Address or by certified mail addressed to me at the Property Address or by certified mail to your address on page 1 of the mortgage, or to any other address which you have designated.

Any notice shall be deemed to have been given to either of us when given in the manner stated above.

16. Transfer of the Property or a Beneficial Interest in the Mortgage. If all or any part of the property or any interest in it is sold or transferred without your prior written consent, you may demand immediate payment of the secured debt. You may also demand immediate payment in the above situations if it is prohibited by federal law as of the date of the mortgage.

17. Release. When I have paid the secured debt, you will discharge this mortgage without charge to me. I agree to pay all costs to record this mortgage.

COVENANTS

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