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BANK FONE.

A0044452

Revolving Credit Mortgage

Common Address: 2201 #105 N. CLEVELAND CHICAGO, IL 60614 Property Tax No.: 14-33-114-048-1004 TO HAVE AND TO HOLD the same unto Mortgagee, its successors and assigns, together with all the improvements now or hereafter erected on the resproperty, and all easements, rights, appurtantances, rords, royalties, mineral, oil and gas rights and profits and water rights and all fixtures now or hereaft attached to the real property, all of which, including replacements and additions thereto, shall be deemed to be and remaining or not the real property covere by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold, are herein referred to as it "Property." Mortgagor Los anants that Mortgagor is lawfully seized of the Property and has the right to Mortgage the Property; that Mortgager, will defend general the title to the Property against all claims and demands, subject to any declarations, easements, restrictions, conditions and coverents of record and zonit restrictions and that the Property is unencumbered except for the balance presently due on that certain mortgage held of record by WEST_SUBURBAI BANK OF DOWNERS GROVE / LOMBARD recorded with the Recorder of Deeds MAY 18, 1988 County COOK as Document No. 88211361 ("prior mortgage"). Mortgagor further covenants: 1. To perform all the covenants on the part of Mortgagor to be performed under the provisions of any prior mortgage and upon failure of Mortgagor to perform such covenants Mortgagee herein may, at its option, do so. Mortgagee shall have a claim against Mortgagor (and Mortgagor's beneficiary, if applicable for all suns so paid by it for the Mortgagor (and Mortgagor's beneficiary, if applicable of the covenants of such prior mortgage shall have a claim against Mortgagor (and Mortgagor's beneficiary, if applicable of the covenants of such prior mortgage shall constitute a breach of a condition of this Mortgage. 2. To keep and maintain all buildings now or hereafter situated upon the	This Mortgage is made this TWENTYTH I RD	dayof NOVEMBER		fortgagor	
(Street) (St	GEORGE J. BAHRAMIS, SINGLE	AND NEVER BEEN MARRI	ED		
Street (City) (C	and the Mortgagee BANK ONE, LAGR	ANGE		("Mortgagee") v	rhose address is
Mortgagor or Mortgagor is beneficiary (if applicable) has entered into a Home Equity Line of Credit Agreement with the Mortgage dated NOVEMBER 23, 1992 go the same may be modified or extended and/or renewed from time to time ("Agreement") with provides a protein provides a micrographer fine; that Hortgagoe under certain conditions will make foun advances from time to time ("Agreement") with provides a micrographer fine; that Hortgagoe under certain conditions will make foun advances from time to time to Mortgagor or Mortgagor's beneficiary agriculture of the Agreement of the Agreement from time to time. The Mortgagoe is recorded with the Recorder of Deeds of the County in which the real property described below is located or advanced in accorden increment to protect the security in the Mortgago or female to be advanced or not be made pursuant to the Agreement from time to time, ma after this Mortgagoe is recorded with the Recorder of Deeds of the County in which the real property described below is located or advanced in accorden increment the accorden in accorden increment in a province the security of the Mortgagor or manifest to be considered to each or the Agreement. In accorden increment and available under the Agreement in Agreement and any and all suffered and virtual or security in the security of the Agreement in accorden increment and accorden increments of accorden in the Agreement in the Agreement in the Agreement and any and all suffered and or renewed of same, with interest therapon agree to the Proposity (as hereafter defined) for the agreement and under the Agreement, the poynement of all others were with interest therapon agree to the Proposity (as hereafter defined) for the agreement and any and of the Mortgagor or beneficiary of Mortgagor (if applicable) in the Agreement and in consideration of the advances made (the Contemporance) hereafter or to be made in the future. Mortgagor does hereby mortgage, grant and convey to Mortgago hereother or to be made in the future. Mortgagor Town or the	, -	מאשה ונש	UUK II E		
Mortgagor or Mortgagor's beneficiary (if applicable) has entered into a Home Equity Line of Credit Agreement with the Mortgagoe deteid MOVEMBER 23, 1992 as the same may be modified or extended and/or renewed from films to filme ("Agreement") with provides among pointer things that Mortgagoe under credit accordions will make loan advances refer on the Oxforgagor or time to Mortgagor or time to Nortgagor or time to Mortgagor and the Mortgagor is precisely applicable) until the lact business day of the 120th full calendar month following the date of the Agreement. The thorizon is a provided to the provided shift of the Agreement of the County in which the real property described below is located or advanced in accordent merely the protect the security of this Mortgago is recorded with the Register of the County in which the real property described below is located or advanced in accordent merely that protect the security of the Mortgagor or permitted to be advanced in conformity with the Riffers Mortgage Foreclosure Agreement. The maximum amount available under the Agreement, it activates of interest thereon and permitted or obligatory advances mentioned above, which may be outstanding and unpaid indebtedness advanced from time to time under the Agreement, it is not to the Property its enreafter defined for the payment of the Agreement, the payment of all other sums, with interest thereon as provided in the Agreement, the payment of all other sums, with interest thereon as provided in the Agreement, the payment of all other sums, with interest thereon as provided in the Agreement, the payment of all other sums, with interest thereon, advanced with respect to the Property is enreafted defined for the Margagor of the Agreement and or rocal seturation of the advances made (the Evolution of the Property across and the County of the Property and the advances made (the Evolution of the Nortgagor of the Agreement and or the Margagor and and converse the advances made (the Evolution of the Nortgagor of the Agreement and			DOK' IL		(Zin Code)
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	This instrument prepared by and to be returned to	o Bank One, <u>LAGRANGE</u>		المجارية المجارية على المناطق المائم إلى المحافظ المائم المائم المائم المائم المائم المائم المائم المائم المائم المناطقة	The second second
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- 3.To keep the Property insured against loss or damage by file and windstorm and such other hazards as Mortgagee requires for the benefit of Mortgagee and the holder of any prior mortgage in the aggregate amount of the total mortgage indebted here encumbering said Property with insurance companies acceptable to Mortgagee, and to deposit the policies of insurance with Mortgagen if requested by Mertgagee. Mortgague in hereby authorized to adjust and compromise any loss covered by such insurance, to collect the proceeds thereot, endorse checks and drafts issued therefor, and to apply such proceeds as a credit upon any part of the indebtedness secured hereby whether then due or thereafter becoming due, or to permit the uses of the same for the purpose of rebuilding or repairing the damaged Property.
- 4.To pay all taxes and assessments against said Property as the same shall become due and payable or, at the request of the Mortgagee, to pay to Mortgagee on each installment date a sum equal to the sum of one-twelfth (1/12) of the taxes and assessments for the liscal period for which taxes and assessments are next due and payable, as estimated by Mortgagee. Said deposits shall be without interest paid by the Mortgagee (unless required by law) and the taxes and assessments shall be paid therefrom as they become due and payable to the extent that the deposits are sufficient therefor. Mortgagee assumes no responsibility for the validity of any tax or assessments.

In the event such deposits exceed the amount required for the payment of taxes and assessments, the Mortgagee may apply a part or all of such excess at such time as it may elect to the principal of indebtedness secured hereby. If such deposits are less than the amount required for the payment of taxes and assessments, Mortgagor shall, on demand, pay such deficiency.

If all or any part of the Property or an interest therein (including beneficial interest in the land trust, if applicable) is sold, assigned, transferred or further encumbered by Mortgagor or its beneficiary (including modification or amendment of the prior mortgage to increase the indebtedness thereby secured) without Mortgagee's prior written consent, or the Property is no longer the principal residence of Mortgagor or its beneficiary (if applicable) Mortgagee may, at its option declare all the sums secured by this Mortgage to be immediately due and payable.

Upon Mortgagor's (or Mortgagor's beneficiary, if applicable) breach of any covenant or agreement of the Agreement or this Mortgage, including the covenants to pay when due any sums around by this Mortgagor's as set forth in the Agreement, Mortgagoe prior to acceleration shall mail notice to Mortgagor (and Mortgagor's beneficiary, if applicable) specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage and foreclosure by judicial proceeding and safe of the Property. If the breach is not cured on or before the date specified in the notice, Mortgagise's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceedings.

Any torbearance by Mortgagee in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy by Mortgagile.

This Mortgage shall be governed by the law of the State of immais, including without limitation the provisions of Illinois Revised Statute Chapter 17, Sections 6405, 6406 and 6407; and 312.2. In the event that any provisions or clause of this Mortgage, or Agreement conflicts with then applicable law, such conflict shall not affect other provisions of this Mortgage or the Agreement which can be given effect without conflicting provision, and to this end the provisions of the Mortgage and Agreement are declared to be severable.

Mortgager shall be liable to Mortgagee for all legal costs, including uu^i . oblimited to reasonable attorney fees and costs and charges of any sale in any action to enforce any of Mortgagee's rights hereunder whether or not such action proceeds to judgement. Said costs shall be included in the indebtedness secured hereby and become a lish on the Property.

Mortgagor (and the beneficiary of Mortgagor, if applicable) hereby waives all right of homestead exemption in the Property.

Each of the covenants and agreements herein shall be binding upon and shall inute (a) the henefit of the respective heirs, executors, administrators, successors and assigns of the Mortgagor, Mortgagor's beneficiary (if applicable), and Mortgagor.

In the event the Mortgagor executing this Mortgage is an Illinois land trust, this Mortgage is elecuted by Mortgagor, not personally, but as Trustee alorosaid in the exercise of the power and authority conferred upon and vested in it as such Trustee and the Mortgagor hereby warrants that it possesses full power and authority to execute this instrument and it is expressly understood and agreed that nothing contained therein or in the Note shall be construed as creating any liability on the Mortgagor personally to pay any and all obligations due under or pursuant to the Acceptant or Mortgage, or any indebtedness secured by this Mortgage, or to perform any covernant, either express or implied herein contained, all such liability, if any, being expressly waived by Mortgagee and by every person now or hereafter claiming any right or security hereunder, and that so far as Mortgago his possentally concerned. Mortgagee, its successor or assigns shall look solely to the Property hereby mortgaged, conveyed and assigned to any other security princh at any time to secure the payment thereof.

LAND INOSI.	not personally but	INDIVIDUALS.	_ .
as Trustee under Trust Agreement dated	The same of the same same same same same same same sam		
and known as Trust Number		GEORGE J. BAHR/	AMIS
8Y:		- Anna particular de la companya del la companya de	
its:			
county of cook			
State of Illinois			
GEORGE J. BAHRAMIS, SINGLE A	a Notary Publi ND NEVER BEEN MAF	c in and for said County, in the State aforesa RRED	
to me to be the same person	whose name	subscribed to the forego	ing instrument, appeared before
	y act, for the uses and purpose	signed, sealed and del es therein set forth, including the release and	
Given under my hand and notarial seal this	319 day of	Movember	. 19 a D
"OFFICIAL SEAL"		Seore H. Jor	dure
ROSE M. VERDUZCO	A Section of the sect	Notary Public	<i>i</i>
Notary Public, State of Illinois My Commission Expires 8/22/34		Commission Expires: 3334	