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PAYMENT AND PERFORMANCE... shall strictly perform all of Grantor's obligations under this mortgage.

THE REAL PROPERTY, TO THE EXTENT OF THE MAXIMUM AMOUNT SECURED HEREBY, THIS MORTGAGE IS GIVEN AND ACCEPTED ON SUBSEQUENT LIENS AND ENCUMBRANCES, INCLUDING STATUTORY LIENS, EXCEPTING SOLELY TAXES AND ASSESSMENTS LEVIED ON MORTGAGE AND THE RELATED DOCUMENTS. THIS MORTGAGE IS INTENDED TO AND SHALL BE VALID AND HAVE PRIORITY OVER ALL GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS AND (2) PERFORMANCE OF ALL OBLIGATIONS OF GRANTOR UNDER THIS THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property. The word "Real Property" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

Related Documents. The words "Related Documents" mean and include without limitation all promissory notes, credit agreements, loan agreements, guaranties, security agreements, mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the indebtedness.

Real Property. The words "Real Property" mean the property, interests and rights described above in the "Grant of Mortgage" section. The word "Property" means collectively the Real Property and the Personal Property.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property, together with all accessions, parts, and additions to, all replacements of and all substitutions for, any of such property, and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Mortgage. The word "Mortgage" means the Mortgage between Grantor and Lender, and includes without limitation all assignments and security interests relating to the Personal Property and Rents.

Lender. The word "Lender" means SOUTHWEST FINANCIAL BANK AND TRUST COMPANY, its successors and assigns. The Lender is the mortgagee under this Mortgage.

Intermediate balance. The word "Intermediate balance" means the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as provided above and any balance outstanding under the Credit Agreement, it is the intention of Grantor and Lender that in this Mortgage secures the Agreement, any temporary overages, other charges, and any amounts expended or advanced as provided in this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement.

Documents. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the "outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or rates as provided in the Credit Agreement, shall not exceed the Credit Limit as provided in the Credit Agreement.

Indebtedness. The word "indebtedness" means all principal and interest payable under the Credit Agreement, and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enforce obligations of Grantor under this Mortgage, together with interest on such amounts as provided in this Mortgage. Specifically, without limitation, this Mortgage secures a revolving line of credit and shall secure not only the amount which Lender has presently advanced to Grantor under the Credit Agreement, but also any future amounts which Lender may advance to Grantor under the Credit Agreement within twenty (20) years from the date of this Mortgage to the same extent as if such future advances were made as of the date of the execution of this Mortgage. The revolving line of credit obligations Lender to make advances to Grantor so long as Grantor complies with all the terms of the Credit Agreement and Related Documents.

Improvements. The word "improvements" means and includes without limitation all existing and future improvements, fixtures, buildings, structures, mobile homes affixed on the Real Property, facilities, additions and other construction on the Real Property.

Guarantor. The word "Guarantor" means JOHN J. JOYCE, SR. and HELEN M. JOYCE. The Guarantor is the mortgagor under this Mortgage. The word "Guarantor" means and includes without limitation, each and all of the guarantors, sureties, and accommodation parties in connection with the indebtedness.

Existing indebtedness. The words "Existing indebtedness" mean the indebtedness described below in the Existing indebtedness section of this Mortgage.

Credit Agreement. The word "Credit Agreement" means the revolving line of credit agreement dated December 18, 1992, between Lender and Grantor with a credit limit of \$50,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the Credit Agreement. The maturity date of the Mortgage is December 18, 2002. The interest rate under the revolving line of credit is a variable interest rate based upon an index. The index currently is 6.000% per annum. The interest rate to be applied to the outstanding account balance shall be at a rate 1.000 percentage points above the index, subject however to the following minimum and maximum rates. Under no circumstances shall the interest rate be less than 5.00% per annum or more than the lesser of 18.000% per annum or the maximum rate allowed by applicable law.

DEFINITIONS. The following words shall have the following meanings when used in this Mortgage. Terms not otherwise defined in this Mortgage shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to dollar amounts shall mean amounts in lawful money of the United States of America.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

60642. The Real Property tax identification number is HIS WIFE, AS JOINT TENANTS, 24-01-305-032 #033

THE REAL PROPERTY OR ITS ADDRESS IS COMMONLY KNOWN AS 9120 S. MOZART STREET, EVERGREEN PARK, IL

PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

8 IN HARPER AND ST. ALBINS BEVERLY HILLS SUBDIVISION OF THE NORTH 1/2 OF THE NORTHEAST 1/4 AND THE SOUTHWEST 1/4 OF SECTION 14 OF SECTION 1, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD

LOTS 63 AND 64 IN FRANK DELUGACH'S BEVERLY HEIGHTS, BEING A SUBDIVISION OF BLOCKS 1 TO

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, water courses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, located in COOK COUNTY, State of Illinois (the "Real Property").

WESTERN AVENUE, CHICAGO, IL 60643 (referred to below as "Lender").

THIS MORTGAGE IS DATED DECEMBER 18, 1992, between JOHN J. JOYCE, SR. and HELEN M. JOYCE, HIS WIFE, AS JOINT TENANTS, whose address is 9120 S. MOZART STREET, EVERGREEN PARK, IL 60642 (referred to below as "Grantor"); and SOUTHWEST FINANCIAL BANK AND TRUST COMPANY, whose address is 9901 S.

WESTERN AVENUE, CHICAGO, IL 60643 (referred to below as "Lender").

RECORDATION REQUESTED BY: SOUTHWEST FINANCIAL BANK AND TRUST COMPANY, CHICAGO, IL 60643

WHEN RECORDED MAIL TO: SOUTHWEST FINANCIAL BANK AND TRUST COMPANY, 9901 S. WESTERN AVENUE, CHICAGO, IL 60643

92983950

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

DEPT-01 RECORDING 152000 TRAN 3427 12/30/92 14:18:00 \$29.50

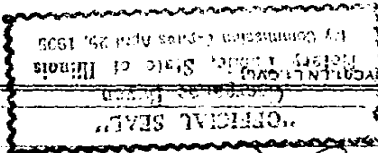
COOK COUNTY RECORDER 43016 92-92-983950

R12-22874

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Property of Cook County Clerk



On this day before me, the undersigned Notary Public, personally appeared JOHN J. JOYCE, SR.; and HELEN M. JOYCE, to me known to be the individuals described in and who executed the Mortgage, and acknowledged that they signed the Mortgage as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 18th day of December, 1992.

Residing at 1874

Notary Public in and for the State of Illinois

My commission expires _____

"OFFICIAL SEAL"

STATE OF Illinois

COUNTY OF Cook

INDIVIDUAL ACKNOWLEDGMENT

9901 S. WESTERN AVENUE
CHICAGO, ILLINOIS 60643



This Mortgage prepared by: B. SODARO/SOUTHWEST FINANCIAL BANK

GRANTOR: John J. Joyce, Sr. X
Helen M. Joyce X

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

12-18-1992
Loan No

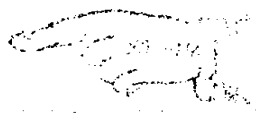
MORTGAGE (Continued)

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025815576

Property of Cook County Clerk's Office

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of said Court, at Chicago, Illinois, this _____ day of _____, 20__.



COOK COUNTY CLERK'S OFFICE
100 NORTH DEARBORN STREET, CHICAGO, ILLINOIS 60602
TELEPHONE: (312) 321-1000
FACSIMILE: (312) 321-1001
WWW.COOKCOUNTYCLERK.COM