



NBD SKOKIE BANK, N.A.

~~Home Equity Account Revolving Credit Mortgage Variable Rate~~

This Mortgage is dated as of January 9.

Witnesseth:

Mortgagor has executed a Revolving Credit Note dated the same date as this Mortgage payable to the order of Mortgagee (the "Note") in the principal amount of \$ 49,900.00 (the "Line of Credit"). Interest on the Note shall be calculated on the daily unpaid principal balance of the Note at the per annum rate equal to One (1.0 %) percent per annum in excess of the Variable Rate Index. As used in the Note and this Mortgage, "Variable Rate Index" means the rate of interest, or the highest rate if more than one, published in The Wall Street Journal in the "Money Rates" column as the "Prime Rate" on the last business day of each month for the preceding business day. As used in the Note and this Mortgage "business day" means any day other than a Saturday or Sunday or general legal holiday on which The Wall Street Journal is not published. The effective date of any change in the Variable Rate Index will be the first day of the next billing cycle after the date of the change in the Variable Rate Index. The Variable Rate Index may fluctuate under the Note from month to month with or without notice by the Bank to the undersigned. Any change in the Variable Rate Index will be applicable to all the outstanding indebtedness under the Note whether from any past or future principal advances thereunder. In the event The Wall Street Journal discontinues the publication of the "Prime Rate" in the "Money Rates" column, the Mortgagee will select a comparable interest rate index and will notify the Mortgagor of the index selected. Interest after Default, (defined below), or maturity of the Note, whether by acceleration or otherwise, shall be calculated at the per annum rate equal to Three (3.0 %) percent per annum in excess of the Variable Rate Index. Mortgagor has the right to prepay all or any part of the aggregate unpaid principal balance of the Note at any time, without penalty. The maximum per annum rate of interest on the Note will not exceed 18%.

***To Be Deleted When This Mortgage Is Not Executed By A Land Trust.**

Mortgagor promises to repay all amounts of principal and interest on the Note. On or before the payment date shown on the Mortgagor's monthly account statement, the Mortgagor shall pay to the Bank the amount due in accordance with the payment option selected below:

Monthly payment equal to the accrued interest on the Note.

Monthly payments equal to one sixtieth (1/60th) of the principal balance outstanding on the Note or \$100.00, whichever is greater.

The entire unpaid balance of principal and interests on the Note, if not sooner paid, shall be due and payable on January 9, 1997.
To secure payment of the indebtedness evidenced by the Note and the Liabilities (defined below), including any and all renewals and extensions of the Note, Mortgagor does by these presents Convey, Warrant and Mortgage unto Mortgagee, all of Mortgagor's estate, right, title and interest in the real estate situated, lying and being in the County of Cook and State of Illinois, legally described as follows:

Lot 28 in Block 3 in Ashwood Addition to Rogers Park, a Subdivision of the South $\frac{1}{4}$ of the Northeast $\frac{1}{4}$ or the Southeast $\frac{1}{4}$ of Section 36, Township 41 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

DEPT-01 RECORDINGS \$25.50
T#1111 TRIM 3481 01/10/92 13:51:00
#7215 F G - 22-019310
COOK COUNTY RECORDER

92019310

Common Address: 6641 N. Maplewood, Chicago, IL, 60645

Permanent Identification No.: 10-36-413-005

which is referred to herein as the "Premises", together with all improvements, buildings, hereditaments, appurtenances, gas, oil, minerals, easements located in, on or over or under the Premises, and all types and kinds of fixtures, including without limitation, all of the foregoing used to supply heat, gas, air conditioning, water, light, power, refrigeration or ventilation (whether single units or centrally controlled) and all screens, window shades, storm doors and windows, floor coverings, awnings, stoves and water heaters, whether now on or in the Premises or hereafter erected, installed or placed on or in the Premises. The foregoing items are and shall be deemed a part of the Premises and a portion of the security for the Liabilities.

The Note evidences a "revolving credit" as defined in Illinois Revised Statutes Chapter 17, Paragraph 6405. The lien of this Mortgage secures payment of any existing indebtedness and future advances made pursuant to the Note, to the same extent as if such future advances were made on the date of the execution of this Mortgage, without regard to whether or not there is any advance made at the time this Mortgage is executed and without regard to whether or not there is any indebtedness outstanding at the time any advance is made.

Further, Mortgagor does hereby pledge and assign to Mortgagee, all leases, written or verbal, rents, issues, and profits of the Premises, including without limitation, all rents, issues, profits, revenues, royalties, bonuses, rights and benefits due, payable or accruing, and all deposits of money as advance rent or for security, under any and all present and future leases of the Premises, together with the right, but not the obligation, to collect, receive, demand, sue for and recover the same when due or payable. Mortgagee by acceptance of this Mortgage agrees, as a personal covenant applicable to Mortgagor only, and not as a limitation or condition hereof and not available to anyone other than Mortgagor, that until a Default shall occur or an event shall occur, which under the terms hereof shall give to Mortgagee the right to foreclose this Mortgage, Mortgagor may collect, receive and enjoy such avail-

Further, Mortgagor does hereby expressly waive and release all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois.

Further, Mortgagor covenants and agrees as follows:

1. Mortgagor shall (a) promptly repair, restore or rebuild any building or improvements now or hereafter on the Premises which may become damaged or be destroyed; (b) keep the Premises in good condition and repair, without waste, and, except for this Mortgage, free from any encumbrances, except for prior Mortgages which have been disclosed to Mortgagee, security interests, liens, mechanics' liens or claims for lien; (c) pay when due any indebtedness which may be secured by a lien or charge on the Premises, and upon request exhibit satisfactory evidence of the discharge of such lien or charge to Mortgagee; (d) complete within a reasonable time any building or buildings now or at any time in process of construction upon the Premises; (e) comply with all requirements of all laws or municipal ordinances with respect to the Premises and the use of the Premises; (f) make no material alterations in the Premises, except as required by law or municipal ordinance, unless such alterations have been previously approved in writing by Mortgagee; (g) refrain from impairing or diminishing the value of the Premises.
 2. Mortgagor shall pay, when due and before any penalty attaches, all general taxes, special taxes, special assessments, water taxes, assessments or charges against the Premises. Mortgagor shall, upon written request, furnish to Mortgagee duplicate paid receipts for such taxes, assessments and charges. To prevent Default hereunder

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Notary Public

Given under my hand and mounted seal, this day of

did also draw three acknowledge that he, as custodian of the corporate seal of said corporation (association), affixed the said corporate seal to said instrument as his own free and voluntary act, and as the free and voluntary act of said corporation (association) (ussocialite seal of said corporation) to said instrument for the use and pleasure of the members of the association.

and (corporation) (association) and (corporation) (association) persons known to me to be the same persons whose names are subscribed to the foregoing instrument as such (corporation) (association) persons 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) (association).

a Notary Public in and for said County, in the State aforesaid, do hereby certify that

The seal is rectangular with a double-line border. The outer border contains the text "OFFICIAL SEAL" at the bottom and "ILLINOIS STATE COMMISSION ON THE STATUS OF WOMEN" at the top. The inner border contains "THE STATE OF ILLINOIS" at the top and "WENDY ROSS" at the bottom.

County of San Joaquin
SS

I, The Undersigned, a Notary Public in and for said County and State, do hereby certify that Meredeth S. Goodman and Hedassah Goodman, personally known to me to be the said persons(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that the same was executed as his/her free and voluntary act, for the uses and purposes herein set forth.

State of Illinois	County of Cook
SS	Cook
By _____	Counted _____
	Date _____

JAN 10 1932

Not personally, but as Trustee under a Trust Agreement dated

Mr. Michael S. Gershman
Michael S. Gershman
Hedgerow Cooperator

The undersigned agrees to the terms of this noteagreement set forth above and to the additional terms and provisions set forth on the reverse side of this document which are incorporated by reference herein.

18. This Motifpage and all previous ones shall extend to and beyond upon Motifpage and all persons of printers, editors, publishers and all accessories and supplies of Motifpage.

16. Moreover, she had made the plan to inspect the premises in an
17. reasonable time and access thereto shall be permitted for that purpose.
18. Moreover, including fees and otherwise, to release the lien
19. expansions, including recording fees and otherwise, to release the lien

22. In the event of the cancellation of the trial or if any party fails to appear upon
23. this Arrangement shall be subject to any defense which would not be good
24. and available to the party interpreting the same in the action in law upon
25. the Note.

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Upon, or at any time after the filing of a complaint to force such this. Atrophy, the court in which such suit is filed may appoint a committee of three persons to collect evidence, issue a writ of attachment, and apply to the receiver for the removal of the defendant. Such receiver shall have power to collect all debts due him by the defendant as the receiver. Such receiver shall have power to collect all debts due him by the defendant as the receiver. Such receiver shall have power to collect all debts due him by the defendant as the receiver.

3. The following order of priority shall be distributed and applied in the proceeds of any forcible seizure save that the items seized in the forcible seizure proceedings, including all the costs and expenses incidental to the forcible seizure proceedings, including all the costs and expenses incidental to the forcible seizure, which relate directly to the seizure, are entitled in the same manner as the items seized in the forcible seizure.

of any kind, conveyance, mortgage, transfer of possession, contract or assignment, notwithstanding that such deed, transfer or assignment may be made by the grantee, shall be made without the prior written consent of the holder.

Since the beginning of the Mottegasse era any Cause for Death had to deliver Mottegasse to completely cure any Cause for Death and to deliver Mottegasse written notice of the complete cure of all the Causes for Death within ten (10) days for the Mottegasse notice to be valid under the Law.

9. Upon request, at the sole option of Mortgagor, the Note and/or any other instruments shall become immediately due and payable and Mortgagor shall pay all expenses of Mortgagor's collection, and Plaintiff shall pay all expenses of Mortgagor's collection, and Plaintiff shall pay all expenses incurred in connection with this Mortgagor and the expenses incurred in the administration of Mortgagor's estate.

“*...and the Lord said unto Moses, See, I will rain manna upon you; and it shall come so that you shall eat bread not baked, nor fried, but raw, as you eat it like a green herb.*”

5. No formality of meeting or letter under seal shall be required to file the transcript, which may be filed by the petitioner with respect to the transcript, if such transcript is filed in accordance with the requirements of section 100-103 of the Code.

d. Any award of damages resulting from conduct unbecoming preachers,
excessive or the abuse of power or authority, or the taking of the franchises
for public use is hereby prohibited, assessed and shall be paid to
Adventist, and such amounts in my judgment shall be paid to
Adventists, and such amounts in my judgment may be paid to
Adventists, after the payment of all of Adventist expenses, including
costs and attorney's fees, to the reduction of the indebtedness of the
Indebtedness secured hereby and Advertiser is hereby authorized to
pay him and his heirs and executors and devisees and deliver valid
equitable and in the name of Adventist to execute and deliver valid
deeds and to appeal from any such award.