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BOX 333

JOHN CULLERTON PAMELA CULLERTON
 EUGENE KEEFE KAREN KEEFE
 3515 ILLINOIS ROAD
 WILMETTE, IL 60091
 MORTGAGOR
 "I" includes each mortgagor above

This instrument is prepared by
 (Name) R. HELMEE, HARRIS BANK
 (Address) 1701 SHERIDAN, WILMETTE

HARRIS BANK, WILMETTE, N.A.
 1701 SHERIDAN ROAD
 WILMETTE, IL 60091

MORTGAGEE
 "You" means the mortgagee, its successors and assigns

REAL ESTATE MORTGAGE: For value received I, JOHN CULLERTON PAMELA CULLERTON AND EUGENE KEEFE KAREN KEEFE, mortgage and warrant to you to secure the payment of the secured debt described below on APRIL 27, 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: 724 12TH STREET WILMETTE Illinois 60091

LEGAL DESCRIPTION: UNIT NUMBERS 105, 205, 306, L23, L25 & L26 IN VILLAGE CENTRE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 22, 23 AND 24 IN DINGEE'S RESUBDIVISION OF BLOCK 26 IN THE VILLAGE OF WILMETTE, IN SECTION 24, TOWNSHIP 42 NORTH, RANGE 3 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PIN:05-34-104-038-1005

05-34-104-038-1017

05-34-104-038-1030

05-34-104-038-1060

05-34-104-038-1062

05-34-104-038-1063

1992 MM DD YR 3:36

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located in COOK

County Illinois

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.)

NOTE DATED APRIL 27, 1992

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 _____ with initial annual interest rate of _____. 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 **APRIL 27, 1997**, if not paid earlier.

The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of

FIVE HUNDRED FIFTY THOUSAND AND NO/100*** Dollars (\$ 550,000.00)** 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 John Cullerton Pamela Cullerton
 JOHN CULLERTON PAMELA CULLERTON

X Eugene KEEFE Karen KEEFE
 EUGENE KEEFE KAREN KEEFE

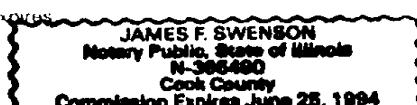
ACKNOWLEDGMENT: STATE OF ILLINOIS

The foregoing instrument was acknowledged before me this **30th** day of **April**, 1992, by **JOHN CULLERTON PAMELA CULLERTON AND EUGENE KEEFE KAREN KEEFE,**

Corporate or
Partnership
Acknowledgment

of _____
 a _____
 My commission expires _____

Name of Corporation or Partnership
 on behalf of the corporation or partnership



ILLINOIS

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failure to perform will not preclude you from exercising any rights under the law of this mortgagee.

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

12. Condemnation. Such proceeds will be provided to you if the proceeds of any award of 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 Code section 1. This assignment is subject to the terms of any prior security agreement.

13. Waiver. By exercising any remedy available to you, you do not waive your right to later consider the exercise of your rights to later use any other remedy. By not exercising any remedy, it does not mean that you do not waive your right to later consider the exercise of your rights to later use any other remedy.

14. Joint and Several Liability; Co-Signers; Accessories and Associates Bound. All users under this mortgage are joint and several. If I co-sign this contract, such a change will not release me from the terms of this mortgage.

15. Notice. Unless otherwise required by law, any notice to me shall be given by deliverying it to my mailing list or by certified mail addressed to me at the property address of any other debtor that I tell you. I will give any notice to you by certified mail to your address as on page 1 of this mortgage, or to any other address of any other debtor that I tell you have designated.

16. Transfer of the Property or a Beneficial Interest. All of my property in the mortgagor is sold or transferred, however, you may also not demand payment in the above without your written consent. You may demand immediate payment of the mortgagor in the event of any transfer. You may also not demand immediate payment in the event of any transfer if it is sold or transferred to a natural person and a beneficial interest in the mortgagor is sold or transferred.

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