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RECORDATION REQUESTED BY:

Naper Tech Federal Credit Union
305 East Shuman Blvd, Suite 100
Naperville, IL 60563

WHEN RECORDED MAIL TO:

Naper Tech Federal Credit Union
305 East Shuman Blvd, Suite 100
Naperville, IL 60563

SEND TAX NOTICES TO:

Naper Tech Federal Credit Union
305 East Shuman Blvd, Suite 100
Naperville, IL 60563

92314561

DEPT-01 RECORDING \$29.50
741111 TRAM 6718-05/07/92 15:38:00
\$7860 + \$ 314561
COOK COUNTY RECORDER

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MORTGAGE

AMOUNT OF PRINCIPAL INDEBTEDNESS: \$ 11,500.00

THIS MORTGAGE IS DATED May 2, 1992, between Gary S. Newman and Arthur Newman

as joint tenants

whose address is 1322 Greenleaf Evanston, IL 60201

(referred to below as "Grantor"), and Naper Tech Federal Credit Union, whose address is 305 East Shuman Blvd, Suite 100, Naperville, IL 60563 (referred to below as "Lender"), a corporation organized and existing under the laws of State of Illinois

1. GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and interest in 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, watercourses 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 any rights the Grantor later acquires in the fee simple title to the land, subject to a lease, if any, and all minerals, oil, gas, geothermal and similar matters, located in Cook County, State of Illinois (the "Real Property"):

LEGAL DESCRIPTION: THE EAST 30 FEET OF THE WEST 45 FEET OF LOT 15 (EXCEPT THEREFROM THAT PART, IF ANY, FALLING WITHIN THE EAST 5 FEET OF LOT 15 IN BLOCK 7) IN PITNER'S ADDITION TO EVANSTON IN SECTION 24, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

92314561

The Real Property or its address is commonly known as 1322 Greenleaf Evanston, IL 60201

Property Tax ID No.: 10-24-219-003

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all uses of the Property.

2. 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 Illinois Uniform Commercial Code.

Borrower. The word "Borrower" means each and every person who signs the LOANLINE Home Equity Plan Credit Agreement secured by this Mortgage.

Credit Agreement. The words "Credit Agreement" mean the revolving line of credit agreement dated 5-2-92, between Lender and Grantor with a credit limit of the amount shown on the first page of this Security Instrument, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the Credit Agreement. The maturity date of this Mortgage, which is the date by which all indebtedness under the Credit Agreement and this Mortgage is due is 5-2-2001. The interest rate under the revolving line of credit is a variable interest rate based upon an Index. The index currently is 6.5% per annum. The interest rate to be applied to the outstanding account balance shall be at a rate 2.000 percentage points above the Index. Under no circumstances shall the interest rate be more than the maximum rate allowed by applicable law.

Grantor. The word "Grantor" means any and all persons and entities executing this Mortgage, including without limitation all Grantors named above. The Grantor is the mortgagee under this Mortgage. Any Grantor who signs this Mortgage, but does not sign the Credit Agreement, is signing this Mortgage only to grant and convey that Grantor's interest in the Real Property and to grant a security interest in Grantor's interest in the Real Property to Lender and is not personally liable under the Credit Agreement except as otherwise provided by contract or law.

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.

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, which obligates Lender to make advances to Grantor so long as Grantor complies with all the terms of the Credit Agreement. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Credit 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. Notwithstanding the amount outstanding at any particular time, this Mortgage secures the total Credit Agreement amount shown above. The unpaid balance of the revolving line of credit may at certain times be lower than the amount shown or zero. A zero balance does not terminate the line of credit or terminate Lender's obligation to advance funds to Grantor. Therefore, the lien of this Mortgage will remain in full force and effect notwithstanding any zero balance.

Lease. The word "Lease" means any lease between Grantor and the Lessor of the Property.

Lender. The word "Lender" means Naper Tech Federal Credit Union, its successors or assigns. The Lender is the mortgagee under this Mortgage.

Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property owned by Grantor, 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.

Property. The word "Property" means collectively the Real Property and the Personal Property.

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Equity Title
415 N. LaSalle/Suite 402
Chicago, IL 60610

na

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

Related Documents. The words "Related Documents" mean and include without limitation all promissory notes, deed-of-trust agreements, security agreements, mortgages, deeds of trust, and all other instruments and documents, whether now or hereafter being, executed in connection with Grantor's indebtedness to Lender.

Third Party. The word "Third Party" means all rents, revenues, income, issues, royalties, and profits from the property.

THIS MORTGAGE AND, IF ANY, A SECURITY INTEREST IN THE PERSONAL PROPERTY, IS GIVEN TO SECURE (1) PAYMENT OF THE MORTGAGE AND (2) PERFORMANCE OF ALL OBLIGATIONS OF GRANTOR UNDER THIS MORTGAGE AND THE RELATED DOCUMENTS. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

1. PAYMENT AND PERFORMANCE. Except as otherwise provided in the Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due, and shall strictly perform all of Grantor's obligations under the Loan Agreement and the Credit Agreement and under the Mortgage.

4. POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until in default, Grantor may remain in possession and control of and operate and manage the Property and collect the rents from the Property.

Duty to Maintain. Grantor shall maintain the Property in tenable condition and promptly perform all repairs and maintenance necessary to preserve its value.

Household Appliances. Grantor represents and warrants that the Property never has been, and never will be so long as this Mortgage remains a lien on the Property, used for the generation, manufacture, storage, treatment, disposal, release or threatened release of any hazardous waste or substance as those terms are defined in the Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended, 42 U.S.C. 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act ("SARA"), applicable state or Federal law, or regulations promulgated pursuant to any of the foregoing.

Grantor authorizes Lender and its agents to enter upon the Property to make such an inspection as Lender may deem appropriate to determine compliance of the Property with the section of the Mortgage. Grantor hereby warrants that Lender and its agents shall not be liable for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under a statute, and (b) agrees to indemnify and hold Lender harmless against any and all claims and losses resulting from a breach of the paragraph of the Mortgage. The obligation to indemnify shall survive the payment of the indebtedness and the satisfaction of this Mortgage.

Waiver. Grantor shall not cause, conduct or permit any nuisance or conduct that interferes with the use of the Property or to the nuisance, waste, conduct or permit any nuisance or conduct that interferes with the use of the Property, or grant to any other party the right to remove, any other, mineral (including all oil and gas), soil, gravel or rock products without the prior written consent of Lender.

Lender's Right to Enter. Lender and its agents and representatives may enter upon the Real Property at all reasonable times to attend to the protection of the Property for purposes of Grantor's compliance with the terms and conditions of the Mortgage.

Lender's Lien and Interest. Lender shall hold a lien on the Real Property to secure the performance of the Mortgage.

Consent with Governmental Authorities. Grantor shall promptly comply with all laws, ordinances, and regulations of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contact any such law, ordinance, or regulation in writing prior to doing so and without prejudice to the use or occupancy of the Property. Grantor shall obtain all necessary permits, licenses, or approvals from the appropriate governmental authorities in writing prior to doing so and shall obtain all necessary permits, licenses, or approvals from the appropriate governmental authorities in writing prior to doing so and shall obtain all necessary permits, licenses, or approvals from the appropriate governmental authorities in writing prior to doing so.

5. COMPLIANCE WITH LEASE. If there is a Lease on the Property, Grantor will pay all rents and will strictly observe and perform on a timely basis all other terms, covenants, and conditions of the Lease. Grantor shall not terminate, modify, or amend the Lease, or amend the Lease, or modify, change, supplement, alter, or amend the Lease, or in any way interfere with the Lease, or in any way interfere with the Lease, or in any way interfere with the Lease. Grantor shall maintain the Property in compliance with the Lease. Grantor shall maintain the Property in compliance with the Lease. Grantor shall maintain the Property in compliance with the Lease.

6. REINVESTMENT OF PROCEEDS. Grantor shall invest the proceeds of the Mortgage in the purchase of a first mortgage on real property in the same area as the property mortgaged under the Mortgage. Grantor shall invest the proceeds of the Mortgage in the purchase of a first mortgage on real property in the same area as the property mortgaged under the Mortgage. Grantor shall invest the proceeds of the Mortgage in the purchase of a first mortgage on real property in the same area as the property mortgaged under the Mortgage.

7. DUE ON-SALE - CONSENT BY LENDER. Lender may, at its option, have the right to accelerate the Mortgage and pay due and payable all amounts secured by the Mortgage upon the sale or transfer, without the Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. If Grantor sells or transfers the Real Property without the Lender's prior written consent, Grantor shall give notice to Lender in writing. The notice shall provide a period of not less than ten (10) days from the date of the notice in which Grantor may pay the amount due. Grantor shall provide a period of not less than ten (10) days from the date of the notice in which Grantor may pay the amount due. Grantor shall provide a period of not less than ten (10) days from the date of the notice in which Grantor may pay the amount due.

8. ASSIGNMENT OF PROPERTY. The following provisions relating to the transfer of the Real Property are a part of the Mortgage:

Notice of Transfer. Grantor shall give notice to Lender, as provided in this Mortgage, prior to any sale or transfer of all or part of the Property or any interest in the Real Property. Any person to whom all or part of the Real Property is sold or transferred shall be obligated to give notice to Lender, as provided in this Mortgage, promptly after such transfer.

Assurance After Transfer. All amounts advanced under the Loan Agreement and the Mortgage, except any amount which may be advanced by Lender more than five (5) days after notice to Lender, as provided in this Mortgage, shall remain due and payable to Lender. All amounts advanced under the Loan Agreement and the Mortgage, except any amount which may be advanced by Lender more than five (5) days after notice to Lender, as provided in this Mortgage, shall remain due and payable to Lender.

9. TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are a part of the Mortgage:

Payment. Grantor shall pay when due and in full all events prior to delinquency all taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or materials furnished to or on account of the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under the Mortgage, except for the lien of taxes and assessments not due, except for the Existing Indebtedness referred to below, and except as otherwise provided in the following paragraph.

Right to Contest. Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or is filed, with fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs or other charges that could accrue as a result of a foreclosure or other enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall deliver to Lender the appropriate governmental official; to deliver to Lender, at any time a written statement of the taxes and assessments against the Property.

Notice of Contestation. Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property. If any mechanic's lien, materialman's lien, or other lien could be asserted on account of the work, services, or materials and the cost exceeds \$10,000, Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender.

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10. PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Mortgage. Grantor can and will pay the cost of such improvements.

Maintenance of Insurance. Grantor shall procure and maintain policies of the insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all improvements on the Real Property in an amount sufficient to avoid application of any co-insurance clause, and with a standard mortgage clause in favor of Lender. If the Real Property is located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain Federal Flood Insurance to the extent such insurance is required and is available for the term of the loan and for the full unpaid principal balance of the loan. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of ten (10) days prior written notice to Lender.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property if the estimated cost of repair or replacement exceeds \$10,000.00. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. If, in Lender's judgment, the restoration or repair is economically feasible and Lender's security is not impaired, insurance proceeds shall be applied to restoration or repair of the damaged Property. If the restoration or repair is not economically feasible or Lender's security would be impaired, the insurance proceeds shall be applied to the sum secured by this Mortgage whether or not then due, with any excess paid to Grantor. If Grantor abandons the Property, or does not answer within thirty (30) days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay all sums secured by this Mortgage, whether or not then due.

Unexpended Insurance at Sale. Any unexpended insurance shall inure to the benefit of, and pass to, the purchaser of the Property covered by this Mortgage at any insurable sale or other sale held under the provisions of this Mortgage, or at any foreclosure sale of such Property.

Compliance with Existing Indebtedness. During the period in which any Existing Indebtedness described below is in effect, compliance with the insurance provisions contained in the instrument evidencing such Existing Indebtedness shall constitute compliance with the insurance provisions under this Mortgage, to the extent compliance with the terms of the Mortgage would constitute a duplication of insurance requirement. If any proceeds from the insurance become payable on loss, the provisions in this Mortgage for division of proceeds shall apply only to that portion of the proceeds not payable to the holder of the Existing Indebtedness.

11. EXPENDITURES BY LENDER. If Grantor fails to comply with any provision of this Mortgage, including any obligation to maintain Existing Indebtedness in good standing as required below, or if any action or proceeding is commenced that materially impairs Lender's interests in the Property, Lender or Grantor shall be entitled to demand the action at Grantor's expense. Grantor may be the named party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of the own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as may be requested by counsel of the own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as may be requested by Grantor or Lender in connection with the condemnation. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees necessarily paid or incurred by Grantor or Lender in connection with the condemnation. Application of the award shall be applied to the Indebtedness under the COVENANTERS' Home Equity Plan Credit Agreement, subject to the terms of any proceeds of the award which has priority over this Mortgage. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees necessarily paid or incurred by Grantor or Lender in connection with the condemnation. If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the named party in each proceeding, but Lender shall be entitled to participate in the proceeding and to be represented by counsel of the own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as may be requested by Grantor or Lender in connection with the proceeding. The following provisions concerning Existing Indebtedness (the "Existing Indebtedness") are a part of this Mortgage:

12. WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Mortgage:

(a) Grantor holds good and marketable title of record to the Property (including a leasehold interest, if any), free and clear of all liens and encumbrances except those of record; and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under this Mortgage, Grantor shall defend the action at Grantor's expense. Grantor may be the named party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of the own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as may be requested by counsel of the own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as may be requested by Grantor or Lender in connection with all existing applicable laws, ordinances, and regulations of governmental authorities.

Compliance with Law. Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

13. EXISTING INDEBTEDNESS. The following provisions concerning existing indebtedness (the "Existing Indebtedness") are a part of this Mortgage:

Existing Lien. The lien of this Mortgage securing the indebtedness to be secondarily and junior to an existing lien, if there is such a lien, shall be superior to the payment of, or the lien of, the Existing Indebtedness and to prevent any default on such Existing Indebtedness, any default under the instruments evidencing such indebtedness, or any default under any security documents for such indebtedness.

No Interference. Grantor shall not enter into any agreement with the holder of any mortgage, deed of trust, or other security agreement which has priority over this Mortgage by which that agreement is modified, amended, extended, renewed without the prior written consent of Lender.

Grantor shall neither request nor accept any future advances under any such security agreement without the prior written consent of Lender.

14. CONDEMNATION. The following provisions relating to condemnation of the Property are a part of this Mortgage:

Application of Net Proceeds. If all or any part of the Property is condemned, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the Indebtedness under the COVENANTERS' Home Equity Plan Credit Agreement, subject to the terms of any mortgage or deed of trust which has priority over this Mortgage. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees necessarily paid or incurred by Grantor or Lender in connection with the condemnation. If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the named party in each proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of the own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as may be requested by Grantor or Lender in connection with the proceeding. The following provisions concerning Existing Indebtedness (the "Existing Indebtedness") are a part of this Mortgage:

15. IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES. The following provisions relating to governmental taxes, fees and charges are a part of this Mortgage:

Current Taxes, Fees and Charges. Upon request by Lender, Grantor shall execute such documents in addition to this Mortgage and take whatever other action is requested by Lender to perfect and continue Lender's security interest in the Real Property. Grantor shall reimburse Lender for all taxes, fees, documentary stamps, and other charges for recording or registering this Mortgage.

Taxes. The following shall constitute taxes to which this section applies: (a) a specific tax upon this type of Mortgage or upon all or any part of the Indebtedness secured by this Mortgage; (b) a specific tax on Grantor which Grantor is authorized or required to deduct from payments on the Agreement; and (c) a specific tax on all or any portion of the Indebtedness or on payments of principal and interest made by Grantor.

16. FURTHER ASSURANCES. The following provisions relating to further assurances are a part of this Mortgage:

Further Assurances. Upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, continue, or preserve, (a) the obligations of Grantor under the Credit Agreement, the Mortgage, and the Related Documents, and (b) the liens and security interests created by this Mortgage on the Property. Unless provided by law or agreed to the contrary by Lender in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

17. FULL PERFORMANCE. If Grantor pays all the indebtedness when due, heretofore the credit the account, and otherwise performs all the obligations imposed upon Grantor under this Mortgage, Lender shall execute and deliver to Grantor a suitable satisfaction of this Mortgage. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time.

18. DEFAULT. Each of the following, at the option of Lender, shall constitute an event of default (Event of Default) under this Mortgage: (a) Grantor commits fraud or makes a material misrepresentation as to any time in connection with the credit the account. This can include, for example, a false statement about Grantor's income, assets, liabilities, or any other aspects of Grantor's financial condition; (b) Grantor does not meet the repayment terms of the credit the account; (c) Grantor's action or inaction adversely affects the collateral for the credit the account or Lender's rights in the collateral. This can include, for example, failure to maintain required insurances, waste or destruction of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a lien on the dwelling without Lender's permission, foreclosure by the holder of another lien, or the use of funds or the dwelling for prohibited purposes.

19. GRANOR'S RIGHT TO PREPARE AN OCCUPANCY AGREEMENT. Grantor shall execute and deliver to Lender an Occupancy Agreement, and prior to

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Property of Cook County

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Notary Public in and for the State of ILLINOIS
 By Maria Pacheco
 Given under my hand and official seal this 11th day of NOVEMBER
 to me known to be the individual(s) of record 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.
 On this day before me, the undersigned Notary Public, personally appeared GARY S. NEWMAN AND ARTHUR NEWMAN
 COUNTY OF COOK STATE OF ILLINOIS
 My commission expires 11/8/95
 Residing at 305 E. SHUMAN BLVD. NAPERVILLE, ILL. 60563
 OFFICIAL SEAL
 MARIA I. PACHECO
 NOTARY PUBLIC, STATE OF ILLINOIS
 My commission expires 11/8/95

INDIVIDUAL ACKNOWLEDGMENT

This Mortgage prepared by: Naper Tech Federal Credit Union
305 E. Shuman Blvd.
Naperville, Illinois 60563

Gary S. Newman Witness
Arthur Newman Witness
 Signed, acknowledged and delivered in the presence of:

GRANTOR: Gary S. Newman
Arthur Newman

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

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