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LAKE FOREST BANK & TRUST COMPANY
HOME LINE CREDIT MORTGAGE

This Home Line Credit Mortgage is made this 4th day of May 1992, between the Mortgagor, Margaret A. Avery, divorced and not since remarried

(herein "Borrower"), and the Mortgagee, Lake Forest Bank & Trust Company, whose address is 664 North Western Avenue, Lake Forest, Illinois 60045 (herein "Lender").

WHEREAS Borrower and Lender have entered into a Lake Forest Bank & Trust Company Home Line Credit Agreement and Disclosure Statement (the "Agreement") dated May 4, 1992, pursuant to which Borrower may from time to time until May 4, 1999 borrow from Lender sums which shall not in the aggregate outstanding principal balance exceed \$100,000.00 (the "Maximum Credit") plus interest

interest on the sums borrowed pursuant to the Agreement is payable at the rate and at the times provided for in the Agreement. After May 4, 1992 (the "Expiration Date") in all sums outstanding under the Agreement may be declared due and

payable on demand together with interest thereon, and all sums borrowed after such date, together with interest thereon, may be due and payable on demand together with interest thereon must be repaid by

May 4, 1999 (the "Final Maturity Date").

TO SECURE the Lender the payment of the indebtedness incurred pursuant to the Agreement, with interest thereon, the payment of all other sums with interest thereon, and to take herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower contained herein and in the Agreement, Borrower does hereby mortgage, grant and convey to Lender the following described property located in County of Cook, State of Illinois:

Unit No. "21-F" as delineated on the survey of the following described parcel of real estate (hereinafter referred to as "parcel"):

That part of Block 2, in Valley to Unit No. 5, being a Subdivision in Section 23, Township 42 North, Range 12, East of the Third Principal Meridian, described as follows:

Commencing on the North Line of said Block 2, at a point which is 1652.77 feet East from the North West corner of said Block 2 and running thence South along a line perpendicular to said North Line of Block 2, a distance of 132.50 feet to the point of beginning; at the North West quarter of said part of block 2 hereinafter described as continuing South along said perpendicular line a distance of 189.67 feet; thence East along a line 322.17 feet South from and parallel with said North Line of block 2, a distance of 162.40 feet to the Easterly line of said Block 2; thence Northwardly along said Easterly line of Block 2, (being also the Westerly line of Vankeyan Road), a distance of 190.15 feet, to an intersection with a line 132.50 feet South from and parallel with said North Line of Block 2, and thence West along said last described parallel line, a distance of 148.86 feet to the point of beginning, in Cook County, Illinois, which said survey is attached as Exhibit "A" to a certain Declaration of Condominium ownership made by the Northwest Bank of Chicago, as Trustee under Trust Agreement dated 2/2/71 and known as Trust #1007, and recorded in the Office of Cook County Recorder of Deeds as document #2210835, together with an undivided with 16.92% interest in said parcel (excepting from said Parcel all the property and space comprising all the units thereon as defined and set forth in said Declaration of Condominium and Survey) in Cook County, Illinois.

PARCEL 2:

Easements appurtenant to and for the benefit of Parcel 1 as set forth in Declaration of Covenants and Easements dated October 25, 1972 and recorded November 3, 1972 as document 22108350 and as created by deed from North West National Bank of Chicago, National Banking Association, as Trustee under Trust Agreement dated 2/2/71 and known as Trust #1007 to Juan J. Rocca and Anne E. Rocca, his wife, dated August 11, 1972 and recorded November 10, 1972 as document 22115651 for ingress and egress in Cook County, Illinois.

DEPT-01 RECORDING 427.00
151010 FROM 2713 05/12/92 11:08:00
43325 16 * 92-343916
COOK COUNTY RECORDER

Permanent Index Number 04-23-302-045-1006

which has the address of 1704 F Wildberry Drive, Unit #21-F, Glenview, Illinois 60025 (herein "Property Address").

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage, and all of the foregoing, together with said property, (or leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property."

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91-624 Rev. 11/88 BANKCRAFT

LAKE FOREST BANK & TRUST COMPANY
664 North Western Avenue
Lake Forest, Illinois 60045
Attn: Loan Department

Heather Van Weyner
664 North Western Avenue
Lake Forest, Illinois 60045

This instrument Prepared By:

Given under my hand and notarial seal, this _____ day of _____, 19____
(NOTARIAL SEAL)
My Commission Expires: _____

did also and there acknowledged that he, as custodian, of the corporate seal of said Bank to said instrument as his own free and voluntary act, and as the free and voluntary act of said Bank, as Trustee, for the uses and purposes therein set forth.

and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of said Bank, as Trustee, for the uses and purposes therein set forth, and the said persons whose names are subscribed to the foregoing instrument as such _____ and _____ of said Bank, personally known to me to be the same and certify that _____ a Notary Public in and for said county and state, do hereby

STATE OF ILLINOIS
COUNTY OF _____

By: _____ Trust Officer
Not personally, but as Trustee under Trust No. _____
(CORPORATE SEAL)

Trustee as aforesaid, has caused these presents to be signed by its _____ and its corporate seal to be hereto affixed and attested by its _____

IN WITNESS WHEREOF, _____ held personally liable upon or in consequence of any of the covenants of this document, either expressly or implied. (hereinafter referred to as the Bank, as Trustee and accepted upon the express understanding that the Bank enters into the same not personally, but only as Trustee and that no personal liability is assumed by or for the Bank because of, or on account of, the making or executing this document or of anything therein contained, all such liability, if any being expressly waived, nor shall the Bank be

THIS DOCUMENT IS MADE BY _____ NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 5/29/95

JEROME E. BUZA
OFFICIAL SEAL
IF BORROWER IS A TRUST:

Notary Public _____
Given under my hand and notarial seal, this _____ day of _____, 19____
My Commission Expires: _____

signed and delivered the said instrument as _____ her _____ personally known to me to be the same persons) whose names) is _____

Margaret A. Avery
the undersigned _____ a Notary Public in and for _____

STATE OF ILLINOIS
COUNTY OF _____

Type or Print Name
Borrower _____

Type or Print Name
Borrower _____

IN WITNESS WHEREOF, Borrower has executed this Mortgage.
IF BORROWER IS AN INDIVIDUAL(S):
Margaret A. Avery

916045226

11. Remedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.
12. Successors and Assigns Bound, Joint and Several Liability. Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to the respective successors and assigns of Lender and Borrower. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Agreement, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Mortgage, but is not personally obligated to pay the sums secured by this Mortgage; and (c) agrees that Lender may agree to extend, modify, forfeit or make any accommodations with regard to the terms of this Mortgage or the Agreement without that Borrower's consent. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.
13. Loan Charges. If the loan secured by this Mortgage is subject to a law which sets maximum loan charges, and that law finally stipulated so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limit, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make the refund by reducing the principal owed under the Agreement or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Agreement.
14. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by certified mail, addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested to Lender's address stated herein or to such other address as Lender may designate by Notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.
15. Governing Law; Severability. This Mortgage shall be governed by federal law and the law of the State of Illinois, in the event that any provision or clause of this Mortgage or the Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Agreement which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Agreement are declared to be severable.
16. Borrower's Copy. Borrower shall be furnished a conformed copy of the Agreement and of this Mortgage at the time of execution or after recordation hereof.
17. Termination and Acceleration. Lender at its option may terminate the availability of loans under the Agreement, declare all amounts owed by Borrower to Lender under the Agreement to be immediately due and payable, and enforce its rights under this Mortgage if: (a) Borrower fails to make any payment due under the Agreement secured by this Mortgage; (b) Borrower acts or fails to act in a way that adversely affects any of the Lender's security (or the indebtedness secured by this Mortgage, or any right of the Lender in the Property or other security for the indebtedness secured by this Mortgage); or (c) any application or statement furnished by Borrower to the Lender is found to be materially false. The Lender's security shall be presumed to be adversely affected if: (a) all or any part of the Property or an interest therein is sold, transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person), encumbered, or conveyed by Borrower without Lender's prior written consent, excluding the creation of a lien or encumbrance subordinate to this Mortgage; (b) Borrower fails to comply with any covenant or agreement in this Mortgage or the Agreement, if it becomes necessary to foreclose this Mortgage by judicial proceeding; Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including but not limited to reasonable attorneys' fees, and costs of documentary evidence abstracts and title reports.
18. Reversing Credit Loan. This Mortgage is given to secure a revolving credit loan, unless and until pursuant to the Agreement such loan is converted to an installment loan, and shall secure not only presently existing indebtedness under the Agreement but also future advances, whether such advances are obligatory or to be made at the option of the Lender, or otherwise, as are made within 20 years from the date hereof, all the time of execution of this Mortgage and although there may be no indebtedness secured hereby outstanding at the time any advance is made. The lien of this Mortgage shall be valid as to all indebtedness secured hereby, including future advances, from the time of its filing for record in the recorder's or registrar's office of the county in which the Property is located. The total amount of indebtedness secured hereby may increase or decrease from time to time, but the total unpaid balance of indebtedness secured hereby (including disbursements which the Lender may make under this Mortgage, the Agreement, or any other document with respect thereto) at any one time outstanding shall not exceed one hundred fifty percent of the Maximum Credit, plus interest thereon and any disbursements in which the Lender is authorized to make under this Mortgage or the Agreement (e.g. for payment of taxes, special assessments or insurance on the Property) and interest on such disbursements (all such indebtedness being hereinafter referred to as the "maximum amount secured hereby"). This Mortgage shall be valid and have priority over all subsequent liens and encumbrances, including statutory liens, excepting solely taxes and assessments levied on the Property, to the extent of the maximum amount secured hereby.
19. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration or abandonment of the Property, have the right to collect and retain such rents as they become due and payable. Upon acceleration under paragraph 17 hereof or abandonment of the Property, and at any time prior to the expiration of any period of redemption following judicial sale, Lender, in person, by agent, or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received.
20. Release. Upon payment of all sums secured by this Mortgage and termination of the Agreement, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.
21. Waiver of Homestead. Borrower hereby waives all right to homestead exemption in the Property.

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Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any mortgages, declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal of and interest on the indebtedness incurred pursuant to the Agreement, together with any fees and charges as provided in the Agreement.

2. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Agreement and paragraph 1 hereof shall be applied by Lender first in payment of any advance made by Lender pursuant to this Mortgage, then to interest, fees and charges payable pursuant to the Agreement, then to the principal amounts outstanding under the Agreement.

3. **Charges; Liens.** Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, including all payments due under any mortgage disclosed by the title insurance policy insuring Lender's interest in the Property. Borrower shall, upon request of Lender, promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage, except for the lien of any mortgage disclosed by the title insurance policy insuring Lender's interest in the Property; provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.

4. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in such amounts and for such periods as Lender may require; provided that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage and any other mortgage on the Property.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid in a timely manner.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Upon the request of Lender, Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of any payments due under the Agreement, or change the amount of such payment. If under paragraph 17 hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

5. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part thereof.

6. **Protection of Lender's Security.** If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, any proceeding brought by or on behalf of a prior mortgagee, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorneys' fees and entry upon the Property to make repairs.

Any amounts disbursed by Lender pursuant to this paragraph 6, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Agreement. Nothing contained in this paragraph 6 shall require Lender to incur any expense or take any action hereunder.

7. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

8. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. In the event of a total or partial taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to sums secured by this Mortgage.

Unless the Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of any payment due under the Agreement or change the amount of such payment.

9. **Borrower Not Released.** Extension of the time for payment or modification of any other term of the Agreement or this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify any term of the Agreement or this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

10. **Forbearance by Lender Not a Waiver.** Any forbearance by Lender in exercising any right or remedy under the Agreement or hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.