

# UNOFFICIAL COPY

## EQUITY LINE ACCOUNT

Return after recording to

This instrument was prepared by

WESTERN SPRINGS NATIONAL BANK AND TRUST  
4456 WOLF ROAD  
WESTERN SPRINGS, IL 60558

JUDITH A. MURRISON  
4456 WOLF ROAD  
WESTERN SPRINGS, IL 60558

or Recorder's Box 333  
Attention

93732726

### MORTGAGE

This MORTGAGE is made this

3RD

day of SEPTEMBER

19 93 between CAPITOL BANK AND TRUST OF CHICAGO, AN ILLINOIS BANKING CORPORATION, AS TRUSTEE  
Mortgagor and U/T/A DTD 1/10/86 A/K/A TRUST #999  
4456 WOLF ROAD, WESTERN SPRINGS, IL 60558  
WESTERN SPRINGS NATIONAL BANK AND TRUST,

as Mortgagee As used in this document the words "you" and "your" refer to the persons signing this instrument and the word "Lender" refers to  
WESTERN SPRINGS NATIONAL BANK AND TRUST

and its successors and assigns  
**Indebtedness Being Secured.** You are signing this Mortgage to secure to Lender in repayment of amounts outstanding under a certain variable rate Equity Line Agreement (the "Agreement") dated the same date as this Mortgage in the amount of \$ 25,000.00

("Credit Limit") or so much hereof as may be outstanding from time to time under the Agreement plus accrued interest (Finance Charges), fees, charges and other amounts that may be owing under the Agreement providing for monthly payments of interest (Finance Charges) and providing for all sums owing to Lender hereunder and under the Agreement if not paid earlier either voluntarily or required to be paid on OCTOBER 5, 2000  
The parties signing the Agreement and by your performance of the covenants and agreements contained in the Mortgage (the Agreement sets forth terms under which the rate (Annual Percentage Rate) at which the Finance Charge is calculated may change over the term of the Agreement. The Annual Percentage Rate may increase or decrease on the basis of the Prime Rate of Interest as published in the Chicago Tribune. The Annual Percentage Rate may also vary as a result of the Prime Rate or reference rate used to determine the Annual Percentage Rate. The Prime Rate shall mean the highest daily London Interbank Offered Rate of interest as published in the Wall Street Journal or the highest rate published in the Wall Street Journal on the last business day of the month before the Billing Period in which it is to be applied. The effect of an increase in the Annual Percentage Rate, whether daily or monthly will be an increase in the scheduled minimum monthly payment of the Finance Charge.

**Security.** You hereby mortgage and warrant to Lender the following described real estate located in the County of COOK State of Illinois subject only to prior encumbrances, restrictions of record and to the lien of this Mortgage (insert legal description):

LOT 35 IN BLOCK 3 IN BRITIAN LAND COMPANY'S SUBDIVISION OF THE NORTH 15.98 ACRES OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THAT PART DESCRIBED AS FOLLOWS: COMMENCING AT A POINT IN THE SOUTH LINE OF IRVING PARK BOULEVARD 180 FEET EAST OF THE EAST LINE OF NORTH CENTRAL AVENUE THENCE SOUTH PARALLEL TO THE EAST LINE OF NORTH CENTRAL AVENUE 108 FEET THENCE EAST 75 FEET THENCE NORTH 108 FEET THENCE WEST 75 FEET TO THE POINT OF BEGINNING), IN COOK COUNTY, ILLINOIS.

P.I.N. 13-21-108-031

The property has an address of 5528 WEST BERENICE, CHICAGO, IL 60641

and together with all interests described below relating to this real estate (or the leasehold estate if this Mortgage is on a leasehold) is referred to in this Mortgage as the "Property". You also mortgage to Lender the following interest relating to the Property described above: (a) all buildings and other structures and improvements of whatever kind located on the Property; (b) all rights that you have or any ally's or heirs next to or adjoining the real estate, including all rights that you have in any minerals, oil and gas rights and profits, water, water rights and water stock, which are in a part of the Property; (c) all utility issues, royalties or profits from the Property including condemnation proceeds and proceeds of insurance relating to the Property; (d) all fixtures now existing or hereafter acquired on the Property, including, but not limited to, replacements and substitutions for such fixtures.

**Representations and Warranties.** You represent and warrant to Lender, its successors and assigns, that (i) it may hold the Property free from all claims except for those shown as "Exceptions" in the title insurance policy relating to the Property; (ii) you own the Property free of any outstanding charges other than shown as "Exceptions" in the title insurance policy; (iii) you have the right to mortgage Property to Lender.

You agree to defend your Property against the claims of persons that they have rights in the Property mortgaged to Lender, and that you will indemnify and hold Lender harmless from any loss or claims arising from a breach of the above representations and warranties. You agree not to take or permit any action to subdivide or partition the Property or to change the nature of the title.

**Promises and Agreements.** You agree with Lender as follows:

1. **Payment of Principal and Interest.** You shall promptly pay or cause to be paid, as and when required by the Agreement, the principal and interest due under the Agreement together with all other charges imposed under the Agreement.

2. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Agreement and this Mortgage shall be applied by Lender first to payments required from you to Lender under the Mortgage, then to any sums advanced by Lender to protect the security of this Mortgage, then to interest payable on the Agreement, then to other charges payable under the Agreement and then to the principal payable under the Agreement.

3. **Prior Encumbrances; Liens.** You shall perform all of your obligations under any mortgage, deed or other security agreement (collectively "Prior Encumbrances") with a lien which has priority over this Mortgage, including your covenants to make payments when due. Any act or omission of yours which, with the giving of notice or the passage of time, would constitute a default or event of default under any Prior Encumbrance, or under any ground lease to which this Mortgage is subordinate, shall be a default under this Mortgage. You shall promptly deliver to Lender all notices you receive of any defaults or events of default under any Prior Encumbrance or ground lease.

You shall keep the Property free from mechanics' or other liens not expressly subordinated to the lien hereof.

4. **Taxes and Assessments; Rents.** You shall pay or cause to be paid, as and when required, all general and special taxes and assessments and water, sewer and other charges, lines and utility charges, and all other taxes and assessments levied on the Property, including ground rents, and all other sums due under any said ground lease. You shall provide evidence satisfactory to Lender of said payments promptly after the respective due dates thereof. You shall pay in full, under protest in the manner provided by statute, any tax or assessment you desire to contest.

5. **Hazard Insurance.** You shall keep all buildings and improvements now existing or hereafter situated on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as Lender may require (including but not limited to insurance against flood damage) in amounts sufficient to pay either the cost of replacing the Property in full or to pay in full the indebtedness secured hereby, together with the amount of indebtedness secured by any Prior Encumbrances.

The insurance carriers providing said insurance shall be selected by you, subject to Lender's approval, which shall not be unreasonably withheld. All policies and renewals thereof shall be in form acceptable to Lender, shall include a standard mortgage clause with loss payable to and in form otherwise acceptable to Lender, and further shall provide for thirty (30) days written notice to Lender prior to cancellation or material change in coverage. Subject to the terms of any Prior Encumbrance, Lender shall have the right to hold the policies and renewals thereof, which policies and renewals (stamped "Paid") shall be delivered to Lender no later than (10) banking days before expiration of any of said policies. You shall give prompt notice of any loss or damage to the insurance carriers) and to Lender. Lender may make proof of loss if not made promptly by you.

If the Property is abandoned by you, or if you fail 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 sole option and discretion, either to restoration or repair of the Property or to the sums secured by this Mortgage. You hereby direct any insurance companies to pay directly to Lender, as its interest may appear, any proceeds in the event of any loss or damage.

6. **Use, Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** You shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. You shall promptly restore or rebuild any buildings or improvements now or hereafter on the Property which may become damaged or destroyed. You shall comply with all requirements of law or municipal ordinances with respect to the use, operation, and maintenance of the Property and shall make no material alterations in said Property except as required by law or municipal ordinance, or otherwise without the prior written consent of Lender. If this Mortgage is on a unit in a condominium or a planned unit development, you shall perform all of your obligations under the declaration of covenants creating or governing the condominium or planned unit development, as by laws and regulations of the condominium or planned unit development, and constituent documents. If this Mortgage is on a leasehold, you shall perform or cause to be performed all obligations of lessee under said lease.

7. **Protection of Lender's Security.** If you fail to perform any of the covenants and agreements contained in this Mortgage, or if any action or proceeding is threatened or commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to you may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest, including but not limited to making repairs, full or partial payment or discharge of Prior Encumbrances, payment, settling or discharge of tax liens, payment of ground rents (if any), and procurement of insurance. Lender, in making said authorized payments of taxes and assessments, may do so in accordance with any bill, statement, or estimate procured from the appropriate public office without inquiry into the accuracy of same or into the validity of any tax, assessment, rate, forfeiture, tax lien or title or claim thereon.

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give you notice prior to any such inspections.

9. **Condemnation.** Subject to the terms of any Prior Encumbrance, 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. Lender is authorized to collect the proceeds and, at Lender's sole option and discretion, to apply said proceeds either to restoration or repair of the Property or to the sums secured by this Mortgage.

10. **Continuation of our Obligation; Forbearance by Lender Not a Waiver; Remedies Cumulative.** Extension of the time for payment or modification or amortization of the sums secured by this Mortgage granted by Lender to you or any of your successors in interest shall not operate to release, in any manner, your liability. Lender shall not be required to commence proceedings against such successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. Any acts performed by Lender to protect the security of this Mortgage, as authorized by Paragraph 7 hereof, including but not limited to the procurement of insurance, the payment of taxes or other liens, rents or charges, or the making of repairs, shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage. 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.

11. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** Subject to the provisions of Paragraph 16 hereof, the covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and you. All covenants and agreements of yours shall be joint and several. Each of you, by signing this Mortgage, shall execute this Mortgage with the Agreement (a) as co-signing this Mortgage only to mortgage and warrant that your interest in the Property to Lender under the terms of this Mortgage and to release homestead rights; (b) is not personally liable on the Agreement or under this Mortgage; and (c) agrees that Lender and any other Mortgagor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Agreement without your consent and without releasing that Mortgagor or modifying this Mortgage as to that Mortgagor's interest in the Property.

12. **Notice.** Except for any notice required under applicable law to be given in another manner, any notices required or given under this Mortgage shall be served by first-class mail or by certified mail, return receipt requested. Notices shall be served upon you at the Property, address and upon Lender at Lender's address stated herein.

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74-59-786-6

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14. Your Copy. You shall be furnished a conformed copy of the Agreement and of this Mortgage at the time of execution or after recordation hereof.  
15. Rehabilitation Loan Agreement. You shall fulfill all of your obligations under any home rehabilitation, improvement, repair, or other loan agreement which you enter into with Lender. Lender, at Lender's option, may require you to execute and deliver to Lender, in form acceptable to Lender, an assignment of any rights, claims or defenses which you may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of the Property or of a Beneficial Interest in Mortgage. It shall be an immediate default hereunder if, without the prior written consent of Lender, which consent shall be granted or withheld at Lender's sole discretion, you shall create, effect or consent to or shall suffer or permit any conveyance, sale (including installment sale), assignment, transfer, lien, pledge, mortgage, security interest, or other encumbrance or alienation (collectively "Transfer") of the Property or any part thereof or interest therein (or of all or a portion of the beneficial interest of Mortgage) is transferred, where Mortgage is not a natural person. In the event of such default, Lender may declare the entire unpaid balance, including interest, immediately due and payable, provided, however, the foregoing provisions of this Paragraph 16 shall not apply to the lien of current taxes and assessments not yet due and payable. This option shall not be exercised by Lender if exercise is prohibited by Federal law as of the date of this Mortgage.

17. Remedies, Entire Agreement Due. In the event of a default under the Agreement or your default under the Mortgage, Lender may, at its option upon expiration of any relevant cure period, declare the entire amount secured by this Mortgage immediately due and payable without further demand and may commence judicial proceedings to foreclose this Mortgage. Lender may also, upon the occurrence of any such default, exercise all remedies available under the Agreement, including, without limitation, termination of future credit privileges. Lender shall be entitled to collect in the event of foreclosure, all expenses of foreclosure, including, without limitation, reasonable attorney's fees, costs of documentary evidence abstracts and title reports all of which shall become additional indebtedness secured by this Mortgage.

18. Revolving Loan. This Mortgage secures all Loans made and indebtedness outstanding under the Agreement from time to time (whether such Loans or indebtedness represent obligatory or discretionary advances) within 20 years from the date of this Mortgage. The Loans outstanding shall be secured to the same extent as if each was made on the date of this Mortgage, and the fact that there is no outstanding indebtedness under the Agreement shall not affect the priority of the lien of this Mortgage as it exists on the date of the Mortgage. This Mortgage shall be prior to all subsequent liens and encumbrances (except for tax liens and assignments levied on the Property) even if there is no indebtedness owing under the Agreement, to the extent of the Credit Limit shown in the Agreement and on the reverse side hereof, plus all other amounts owing under the Agreement and/or secured by or which may be secured by this Mortgage.

19. Conversion to Installment Loan. Lender has the right under the Agreement regardless of whether there is an event of default, to cancel the right to future advances and to require accelerated repayment of all amounts outstanding under the Agreement plus entire accrued Finance Charges and other charges (entire amount outstanding) if (i) Lender determines that you do not meet the then existing credit standards for Equity Line customers, or (ii) if a law, regulation or interpretation becomes effective subsequent to this Agreement that in Lender's opinion unfavorably affects its ability to administer the Agreement in the manner originally contemplated. In this event Lender may convert the entire amount outstanding (including accrued and unpaid Finance Charges and other charges) to an installment loan in such amount at the variable interest rate set forth in the Agreement and payable in approximately equal monthly installments, the amount and number of which will be determined as necessary to pay the entire amount outstanding in full in equal payments of principal and interest on or before the scheduled Expiration Date as set forth in the Agreement.

20. Assignment of Rents, Appointment of Receiver. As additional security hereunder, you hereby assign to Lender the rents of the Property, provided that you shall prior to acceleration under Paragraphs 16 and 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable. Upon acceleration under Paragraphs 16 and 17 hereof or abandonment of the Property, and without further notice to you, Lender shall be entitled to have a receiver appointed by a court of competent jurisdiction to take possession of and manage the Property and to collect the rents of the Property including those past due and arrears that have the power to collect said rents from the time of acceleration through the pendency of any foreclosure proceeding and during the full statutory period of redemption of any lien. All rents collected by 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, recording fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

21. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage upon your payment of all costs and fees to release same if any. You shall also pay all costs of recordation, if any.

22. Homestead Waiver. By signing below, you waive all rights of Homestead exemption in the Property.

23. Authority to Sign, if Corporation. The execution of this Mortgage has been duly authorized by our Board of Directors.

24. Riders. The Condominium Rider, attached hereto if any, is incorporated herein and made a part hereof.

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER PRIOR ENCUMBRANCES

You and Lender request the holder of any Prior Encumbrance or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Capitol Bank and Trust of Chicago, not personally but as Trustee as aforesaid, has caused these presents to be signed by its Trust Officer, and its corporate seal to be hereunto affixed and attested by its Assistant Trust Officer, the day and year first above written.

CAPITOL BANK AND TRUST, CHICAGO, ILLINOIS, As Trustee as aforesaid and not personally,

By [Signature] Trust Officer

Attest [Signature] Assistant Trust Officer

VICTORIA J. KLOBUKOWSKI  
a Notary Public in and for said County, in the state aforesaid, DO HEREBY CERTIFY, that  
EDWIGED J. LUCAS  
Trust Officer of the Capitol Bank and Trust and  
PAUL M. WARNER

STATE OF ILLINOIS }  
COUNTY OF COOK }

**OFFICIAL SEAL**  
VICTORIA J. KLOBUKOWSKI  
NOTARY PUBLIC, STATE OF ILLINOIS  
My Commission Expires 01/01/2008

Notary Public of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant Trust Officer acknowledged that he, as custodian of the corporate seal of said Bank, did affix the corporate seal of said Bank to the instrument as said his own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, and for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 3rd day of SEPTEMBER, 1993  
Victoria J. Klobukowski  
Notary Public

that \_\_\_\_\_ (the name of each person (or the name of each of the persons) whose names) \_\_\_\_\_ subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that \_\_\_\_\_ he \_\_\_\_\_ signed and delivered the said instrument as \_\_\_\_\_ free and voluntary act, for the uses and purposes therein set forth.  
Given under my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_.  
My Commission expires \_\_\_\_\_  
Notary Public

This instrument is executed by CAPITOL BANK AND TRUST, not personally but solely as Trustee as aforesaid. All the requirements and conditions to be performed hereunder by CAPITOL BANK AND TRUST are to be taken by it solely as an institution, and not individually, and no personal liability shall be asserted or be enforceable against CAPITOL BANK AND TRUST by reason of any of the covenants, representations or warranties contained in this instrument.

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This instrument is executed by CAPITOL BANK AND TRUST, not personally but solely as Trustee, as aforesaid. All the covenants and conditions to be performed hereunder by CAPITOL BANK AND TRUST are to be taken by it solely as Trustee, and not individually, and no personal liability shall be asserted or be enforceable against CAPITOL BANK AND TRUST by reason of any of the covenants, representations or warranties contained in this instrument.

9-10-003 N12/88 BFC FORM

Notary Public

My Commission expires

Given under my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_, I, \_\_\_\_\_, Notary Public in and for said county and state, do hereby certify that personally known to me to be the same person(s) whose name(s) \_\_\_\_\_ signed and delivered the said instrument subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that \_\_\_\_\_ he \_\_\_\_\_ signed and delivered the said instrument for the uses and purposes therein set forth free and voluntary act, for the uses and purposes therein set forth as \_\_\_\_\_

STATE OF ILLINOIS COUNTY OF \_\_\_\_\_ My Commission expires \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_, I, \_\_\_\_\_, Notary Public in and for said county and state, do hereby certify that personally known to me to be the same person(s) whose name(s) \_\_\_\_\_ signed and delivered the said instrument subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that \_\_\_\_\_ he \_\_\_\_\_ signed and delivered the said instrument for the uses and purposes therein set forth free and voluntary act, for the uses and purposes therein set forth as \_\_\_\_\_

STATE OF ILLINOIS COUNTY OF \_\_\_\_\_ My Commission expires \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_, I, \_\_\_\_\_, Notary Public in and for said county and state, do hereby certify that personally known to me to be the same person(s) whose name(s) \_\_\_\_\_ signed and delivered the said instrument subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that \_\_\_\_\_ he \_\_\_\_\_ signed and delivered the said instrument for the uses and purposes therein set forth free and voluntary act, for the uses and purposes therein set forth as \_\_\_\_\_

BY: \_\_\_\_\_ AS TRUSTEE, U/I/A DTD 1/10/88 A/K/A TRUST #999  
Mortgagor  
Mortgagor  
Mortgagor

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage

14. Your Copy. You shall be furnished a conformed copy of the Agreement and of this Mortgage at the time of execution or after recordation thereof.  
15. Rehabilitation Loan Agreement. You shall fulfill all of your obligations under any home rehabilitation, improvement, repair, or other loan agreement which you enter into with Lender. Lender at Lender's option, may require you to secure and deliver to Lender, in form acceptable to Lender, an assignment of any rights, claims or defenses which you may have against parties who supply labor, materials or services in connection with improvements made to the Property.  
16. Transfer of the Property or of a Beneficial Interest in Mortgage. If shall be an immediate default hereunder if, without the prior written consent of Lender, which consent shall be granted or withheld at Lender's sole discretion, you shall create, effect or consent to or shall suffer or permit any conveyance, sale (including installment sale), assignment, transfer, lien, pledge, mortgage, security interest, or other encumbrance or alienation (collectively, "Transfer") of the Property or any part thereof or interest therein (or all or a portion of the beneficial interest in Mortgage) is transferred, where Mortgagor is not a natural person, in the event of such default, Lender may declare the entire unpaid balance, including interest, immediately due and payable, provided, however, the foregoing provisions of this Paragraph 16 shall not apply to the lien of current taxes and assessments not yet due and payable. This option shall not be exercised by Lender if exercised is prohibited by Federal law as of the date of this Mortgage.  
17. Lender's Remedies. If Lender exercises this option, Lender shall give you notice of acceleration. The notice shall provide a period of not less than 30 days from the date of service of the notice (as defined in Paragraph 12 hereof) within which you must pay or cause to be paid all sums secured by this Mortgage. If you fail to pay or cause to be paid said sums prior to the expiration of said 30-day period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on you.  
18. Remedies. Entire Agreement Due. In the event of a default under the Agreement or your default under the Mortgage, Lender may, at its option upon expiration of any relevant cure period, declare the entire amount secured by this Mortgage immediately due and payable without further demand and may commence judicial proceedings to enforce this Mortgage. Lender may also exercise all remedies available under the Agreement, including, without limitation, acceleration, termination of future credit privileges, and foreclosure. Lender shall not be bound by any limitation on remedies available under the Agreement, including, without limitation, termination of future credit privileges, and foreclosure. Lender shall be bound by any limitation on remedies available under the Agreement, including, without limitation, termination of future credit privileges, and foreclosure.

Property of Cook County Clerk's Office

19.33. This mortgage is made in full satisfaction of the debt described below relating to this mortgage as a household is referred to in this mortgage as the "Property" and together with all interests described below relating to this mortgage as a household is referred to in this mortgage as the "Property".

19.34. The property has an address of 528 WEST BERENICE, CHICAGO, IL 60641. The property is located in the County of Cook, State of Illinois.

19.35. The property is located in the County of Cook, State of Illinois. The property is located in the County of Cook, State of Illinois.

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JUDITH A. MURRISON

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