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9329995

JOHN CECH
BARBARA CECH
1220 WEATHERSFIELD WAY
SCHAUMBURG, IL 60193
MORTGAGOR
 "I" includes each mortgagor above.

This instrument was prepared by
 (Name) ALPINE BANK OF ILLINOIS
 (Address) ROCKFORD, IL 61125

ALPINE BANK OF ILLINOIS
 1700 N. ALPINE RD. P.O. BOX 6086
 ROCKFORD, IL 61125

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

REAL ESTATE MORTGAGE: For value received, I, JOHN CECH AND BARBARA CECH, AS JOINT TENANTS

, mortgage and warrant to you to secure the payment of the secured debt described below, on APRIL 5, 1993, 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: 1220 WEATHERSFIELD WAY (Street) SCHAUMBURG (City) Illinois 60193 (Zip Code)

LEGAL DESCRIPTION: LOT 299 IN WEATHERSFIELD UNIT 3, BEING A SUBDIVISION IN SECTIONS 20 AND 21, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

07-20-410-020-0000

THE
 OWNER
 OR USE OF
 CUSTOMER AND
 PROPERTY INDEX NUMBER

RE-
 LIABILITY
 MEMBER. THE
 FOR THE BUSINESS OF THIS PRO-

9329995

DEPT-91 RECORDING \$23.50
 TM00888 TRAN 5523 04/22/93 15:55:00
 #1645 # 44-93-299995
 COOK COUNTY RECORDER

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 5, 1993 IN THE AMOUNT OF \$5,040.00

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 15, 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 THOUSAND FORTY AND NO/100 Dollars (\$ 5,040.00), 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 R. Cech
 JOHN CECH

X Barbara R. Cech
 BARBARA CECH

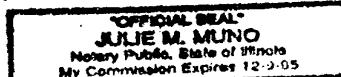
ACKNOWLEDGMENT: STATE OF ILLINOIS, COOK

The foregoing instrument was acknowledged before me this 5th day of April 1993
 by JOHN CECH AND BARBARA CECH, AS JOINT TENANTS

Commission or
 Partnership
 Acknowledgment

of _____ (Name of Corporation or Partnership)
 a _____
 on behalf of the corporation or partnership.

My commission expires:
 (Month)



Notary Public

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1996 BANKERS SYSTEMS, INC., 91 CLOUD, AIA 66301-11, JCC-324 FORM 501-1000-4-12-9

COVENANTS

1. Payments. I agree to make all payments on the secured debt when due. Unless we agree otherwise, any payments you receive from me or to my benefit will be applied first to any amounts due under the secured debt, then to principal, then to interest, unless you agree otherwise. You may require us to pay all taxes, assessments, license and sundry expenses on the property to keep the property in good condition and make all repairs reasonably necessary.
2. Leases. I will keep the property in good condition and make all repairs reasonably necessary to the property to keep the property in good condition and make all repairs reasonably necessary.
3. Insurance. I will keep the property insured on any such insurance policy. Any insurance proceeds may be applied, within your discretion, to either the restoration of the property or to the payment of my secured debt to the property to improve or maintain the property.
4. Property. I will keep the property in good condition and make all repairs reasonably necessary.
5. Expenses. I agree to pay all my expenses, including reasonable attorney's fees if I break any covenants in this mortgage or in any obligation secured by this mortgage. To the extent that I am required to pay all your expenses, including reasonable attorney's fees if I break any covenants in this mortgage or in any obligation secured by this mortgage, I will pay those expenses to the secured debt court, within my right, to either the restoration of the property or to the payment of my secured debt to the property to improve or maintain the property.
6. Breach. If I fail to make any payment when due or break any covenants in this mortgage, any prior mortgage of any other remedy available to you, you may accelerate the maturity of the secured debt and demand immediate payment of any amount paid by you to the secured debt to the property to keep the property in good condition and make all repairs reasonably necessary.
7. Assignment of Rents and Profits. I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing, any assignment of rents and profits, or any assignment of my name to a planned unit development, may include a provision of the property to pay any amounts necessary to protect your security interest in the property. This provision need not be performed if you give me notice to rescind the assignment.
8. Waiver of Nonrecourse. I hereby waive all rights of homestead exemption in the property.
9. Leaseholder; Condominium; Planned Unit Development. I agree to comply with the provisions of any lease of this mortgage is on a leasehold, if this mortgage is in a condominium or a planned unit development, or if this mortgage is in a leasehold manner, you may do whatever is necessary to protect your security interest in the property. This provision need not be performed if you give me notice to rescind the assignment.
10. Authority of Mortgagor. If I fail to perform any of my duties under this mortgage, you may perform the duties of the secured debt to the property to protect your security interest in the property.
11. Inspection. You may enter the property to inspect it if you give me notice to do so. Any amounts paid by you to protect your security interest will be secured by this mortgage. Such amounts will be due on demand and will bear interest from the date of the payment until the interest rate in effect on the secured debt.
12. Condemnation. I assign to you the proceeds of any award of damages connected with a condemnation or other taking of all or any improvement. You may sue to you the proceeds will be applied as provided in Covenant 1. This assignment is subject to the terms of any prior security interest.
13. Waiver. By exercising any remedy available to you, you do not give up your rights to later exercise any other remedy. By not exercising any remedy, if I default, you do not waive your right to later demand that I give up my other rights if it happens again.
14. Joint and Several Liability; Co-signers; Successors and Assigns. All duties under this mortgage are joint and several. If I co-sign this mortgage but do not co-sign the underlying debt, I do so only to cover my interest in the property under the terms of this mortgage. I also agree that you and any party to this underlying debt 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 delivery under demand mail to my address on page 1 of this mortgage, or to any other address which you have designated.
16. Transfer of the Property or a Beneficial Interest. If all or any part of the property or any interest in it is sold or transferred without your prior written consent, you may demand immediate payment of the secured debt. You may also demand payment in the event of a transfer in the secured debt to the property to keep the property in good condition and make all repairs reasonably necessary.
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.

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