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WARRANTY DEED

Individual to Corporation

PETER J. MEYERS

TO

BANK ONE, CHICAGO, ILL

GEORGE E. COLE®
LEGAL FORMS

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EQUITY LOAN MORTGAGE RIDER (Adjustable Rate and Payment) (Revolving Line of Credit)

THIS EQUITY LOAN MORTGAGE RIDER is made this 27TH day of MARCH, 1993, and is incorporated into and shall be deemed to amend and supplement the Mortgage (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Equity Loan Note to DEERFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

2221 PRAIRIE, GLENVIEW, IL 60025
(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE. IF THE INTEREST RATE INCREASES, THE BORROWER'S MONTHLY PAYMENTS WILL BE HIGHER. IF THE INTEREST RATE DECREASES, THE BORROWER'S MONTHLY PAYMENTS WILL BE LOWER.

Additional Covenants. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE, MONTHLY PAYMENT CHANGES AND BILLING NOTICES

Sections 2.,3. and 4. of the Equity Note provide for changes in the interest rate and the monthly payments and for billing notices, as follows:

2. INTEREST

A) Interest Rate

The interest rate may change monthly. Interest rate changes may occur on the first day of any month beginning on MAY 1, 1993 and on the first day of every month thereafter.

1) The Index

Interest rate changes will be based on an interest rate index which will be called the "Index." The "Index" is the Prime Rate, the base rate on corporate loans at large U.S. money center commercial banks as published in the Money Rates section of the Midwest Edition of the Wall Street Journal on the 15th day of each preceding month. If more than one Prime Rate is listed on that day, the Index in effect for borrower's EQUILINE for the next month will be an average of the Prime Rates listed.

If the Index ceases to be made available the Note Holder will choose a new index which is based upon comparable information. The Note holder will give the borrower notice of its choice.

2) Setting the Interest Rate

The interest rate ("Annual Percentage Rate") on the principal sum of the borrower's EQUILINE from time to time outstanding will be computed and will vary based on the average daily balance during the billing cycle in which borrower has an outstanding balance as well as fluctuating with the Index. "The Average Daily Balance" is determined by taking the principal sum outstanding at the beginning of each day, adding any new advances, subtracting any payments or credits, summing the total thus derived for the number of days in the billing cycle, and dividing that grand total by the number of days in the billing cycle for that month.

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For an Average Daily Balance under \$25,000.00, the annual Percentage Rate for the month on the principal sum shall be the Index rate plus ONE HALF percent (0.5%). For an Average Daily Balance of \$25,000.00 or more, the Annual Percentage Rate for each month on the principal sum shall be the Index rate plus ONE HALF percent (0.5%).

B) Interest Calculation

Interest will be charged beginning on the date of each advance of principal and continue until the full amount of principal has been repaid. Interest for a monthly billing cycle shall be calculated by multiplying the Average Daily Balance during the billing cycle by the number of days in the billing cycle and then by the Annual Percentage Rate expressed as a decimal and divided by 365.

The Annual Percentage Rate may change monthly as changes take place in the index and the principal sum due on the Note. The ANNUAL PERCENTAGE RATE WILL NEVER EXCEED 99% except that no interest at more than the maximum rate allowed by law at any time will be charged.

3. PAYMENTS

Monthly payment shall be due on the first day of each month beginning the first of the month following the first advance under this Note. The Payment Amount Due each month will be:

- 1.25% of the outstanding principal balance or interest due, whichever is greater.
- Interest only monthly on the outstanding principal balance.

In no event, however, will the Payment Amount Due be less than \$25.00 (unless the outstanding principal plus interest accrued and unpaid is less than that amount). The payment amount method may be changed only with written consent of the Note Holder.

Advances under this Note will increase the payment and prepayments will reduce the payment unless offset by changes in the interest rate. The interest rate on this Note may change from time to time. An increase in the interest rate will result in an increased payment and a decrease in the interest rate will result in a decreased payment unless offset by prepayments or advances. Prepayment in whole or in part shall be permitted without penalty or fee, but prepayment shall not excuse borrower's subsequent failure to pay principal or interest as it becomes due.

4. BILLING NOTICES

Each month that there is an outstanding principal balance borrower will receive a billing which will show the outstanding principal balance carried forward from the last billing date, the date and amount of additional advance(s) of principal or payment(s) since the last billing date and the amount of interest accrued since the last billing date, the Annual Percentage Rate, periodic rate, payment due, late charge date, new balance, available balance and any other items the Note Holder may choose to disclose.

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B. ADDITIONAL NON-UNIFORM COVENANTS

24. Additional Insurance. In the event that any, either or all of the undersigned Borrowers shall elect to secure life or disability insurance or both, or insurance of similar nature, in an amount, form and company acceptable to the Lender as additional security for the indebtedness hereby secured, the Borrowers agree to pay or provide for the payment of all premiums on such insurance policies; and further agree that the Lender may advance any premiums due and payable on such insurance policies, and add the amount so advanced in payment of premiums as additional debt secured hereby, with interest at the Note rate.

25. Release Fee. Notwithstanding Covenant 21 of the Security Instrument to the contrary, this Security Instrument shall be released upon cancellation of the line of credit and payment to the terms hereof and the payment of its reasonable release fee.

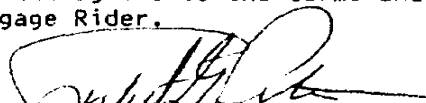
26. Prior Mortgage. The Borrowers affirm that they are the obligators under a note secured by a mortgage, in the original sum of N/A DOLLARS, dated N/A and recorded in the Recorder's Office of N/A County, Illinois, as Document No. N/A and hereby specifically agree that when and if they permit said note or mortgage to become in default under any of their terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of 17.

27. Deferral of Tax and Insurance Escrows. This mortgage provides for payments to be made for tax and insurance escrows. As long as the mortgage referred to in paragraph 20 is outstanding and all taxes and insurance premiums are paid the escrow provisions in this mortgage will not be enforced. However, should said previous mortgage be repaid, the Borrower will begin making escrow payments in accordance with this mortgage.

28. Default. In the event of any default under the terms of the Mortgage, the Equity Loan Mortgage Rider or the Equity Loan Note, Lender will notify Borrower, in writing, pursuant to Paragraphs 13, 17 and 19 of the Mortgage, of acceleration of this loan. Upon the giving of notice of acceleration, no future advances under the Line of Credit will be permitted. If Borrower cures the default to lender's satisfaction, future advances under the Line of Credit may be made.

29. Line of Mortgage. The line of this Mortgage secures payment of any existing indebtedness and future advances made pursuant to the Equity Loan Note to the same extent as if such future advances were made on the date of the execution of this Mortgage without regard to whether or not there is any indebtedness outstanding at the time any advance is made.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Equity Loan Mortgage Rider.



ROBERT G. PETERSON (SEAL)



KATHLEEN A. PETERSON (SEAL)

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