

NB

NBD Bank Mortgage (Installment Loan or Line of Credit) - Illinois

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This Mortgage is made on April 29, 1994, between the Mortgagor(s), Eileen Campbell, a widow and not since remarried, whose address is 6302 N. Sayre Ave., Chicago, IL 60631 and the Mortgagee, NBD Bank, whose address is 211 South Wheaton Avenue, Wheaton, Illinois 60187.

94504951

23.50

(A) Definitions.

- (1) The words "borrower", "you" or "yours" mean each Mortgagor, whether single or joint, who signs below.
(2) The words "we", "us", "our" and "Bank" mean the Mortgagee and its successors or assigns.
(3) The word "Property" means the land described below. Property includes all buildings and improvements now on the land or built in the future.

(B) Security. You owe the Bank the principal sum of \$ 10,000.00 or the aggregate unpaid amount of all loans and disbursements made by the Bank to you pursuant to a Home Equity Credit Agreement and Disclosure Statement or Installment Loan and Security Agreement ("Agreement") dated April 29, 1994, which is incorporated herein by reference.

All That part of Lot Fifteen (15) in William H. Heafford's Resubdivision of Block 66 as platted and subdivided by the Norwood Land and Building Association, and being a Subdivision of part of Section 6, Town 40 North, Range 13, and of the South half (1/2) of Section 31, Town 41 North, Range 13, East of the Third Principal Meridian, which lies Southerly of a straight line drawn from a point in the Easterly line of said Lot 15, 40 feet Northerly from the Southeastery corner of said Lot 15, to the Northwesterly corner of said Lot 15.

(C) Borrower's Promises. You promise to:

- (1) Pay all amounts when due under your Agreement, including interest, and to perform all duties of the loan agreement and/or this Mortgage.
(2) Pay all taxes, assessments and liens that are assessed against the Property when they are due.
(3) Not execute any mortgage, security agreement, assignment of leases and rentals or other agreement granting a lien against your interest in the property without our prior written consent.
(4) Keep the Property in good repair and not damage, destroy or substantially change the Property.
(5) Keep the Property insured against loss or damage caused by fire or other hazards with an insurance carrier acceptable to us.
(6) Keep the Property covered by flood insurance if it is located in a specially designated flood hazard zone.

(D) Environmental Condition. You shall not cause or permit the presence, use, disposal or release of any hazardous substances on or in the Property. You shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any environmental law.

(O) Eminent Domain. Notwithstanding any taking under the power of eminent domain, you shall continue to pay the debt in accordance with the terms of the Agreement until any award or payment shall have been actually received by you.

(H) Waiver of Homestead Right. You hereby release and waive all rights under and by virtue of the homestead exemption laws of the State of Illinois.

(I) Other Terms. We do not give up any of our rights by delaying or failing to exercise them at any time. Our rights under the Agreement and this Mortgage are cumulative. You will allow us to inspect the Property on reasonable notice. This shall include the right to perform any environmental investigation that we deem necessary and to perform any environmental remediation required under environmental law.

(E) Default. If you do not keep the promises you made in this Mortgage or you fail to meet the terms of your Agreement, you will be in default. If you are in default, we may use any of the rights or remedies stated in your Agreement including, but not limited to, those stated in the Default, Remedies on Default, and/or Reducing the Credit Limit paragraphs, or as otherwise provided by applicable law.

(F) Due on Sale. If you sell or transfer all or any part of the Property or any interest in the Property without our prior written consent, the entire balance of what you owe us under your Agreement is due immediately.

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By Signing Below, You Agree to All the Terms of This Mortgage.

Witnesses: X \_\_\_\_\_

Print Name: \_\_\_\_\_

X \_\_\_\_\_

Print Name: \_\_\_\_\_

Mortgagor Eileen Campbell DEPT-11 123.50 T40013 TRW 5259 06/07/94 13:45:09 43755 # AP \* 94 504951 COOK COUNTY RECORDER

STATE OF ILLINOIS ) COUNTY OF Cook )

I, \_\_\_\_\_, a notary public in and for the above county and state, certify that Eileen Campbell, a widow and personally known to me to be the same person whose name is (or are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the instrument as her free and voluntary act for the use and purposes therein set forth.

Subscribed and sworn to before me this 29th day of April, 1994

Drafted by: \_\_\_\_\_

Notary Public, Cook County, Illinois My Commission Expires: \_\_\_\_\_ OFFICIAL ADELINE RUTZ

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Property of Cook County Clerk's Office

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BANK COPY

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When required, return to:  
IBD Consumer Loan Operations Center  
600 N. Meacham Rd.  
Schauamburg, IL 60196