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the undersigned

the aforementioned

NBD Skokie Bank, N. A. Dan or Line of Gredit - Ilin P 94713436 Mortgage (Installment) pan or Line of Gredit - Ilin P 94713436

This Morgage is made on August 8 Phillip Chung, a Bachelor and		19 94 between the Mortgagor(s
6308 N. Claremont Avenue, Chic	anda Chung, a pachetor	whose address i
n national banking association, whose address is	8001 Lincoln Avenue, Skokie,	and the Mortgagee, NBD Skokle Bank, N.A. 12. 60077 94713436
(A) Definitions.	OVY LINGUIN NEGITIANT CROSSES	The second secon
(1) The words "borrower", "you" or "yours" mea		gns below.
(2) The words "wc", "us", "our" and "Bank" men		provements now on the land or built in the future. Property
also includes anything attached to or used in	connection with the land or attached or used in	the future, as well as proceeds, rents, income, royalties, etc
•		e land, including all mineral, oil, gas and/or water rights.
by the Bank to you pursuant to a Home Equity	Credit Agreement and Disclosure Statement of	gregate unpold amount of all loans and disbursements mader installment Loan and Security Agreement ("Agreement" INKXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
As security for all amounts due to us under that A	est on the outstanding principal shall be calculate greement, including all future advances made wi	d on a fixed or variable rate as referenced by that Agreement thin 20 years from the date hereof and all extensions, amend
ments, renewals, modifications of that Agreeme	int, not to exceed the maximum principal sum (by as the original loan, you convey, mortgage and	of \$ <u>12,600.00</u> , all a I warrant to us subject to liens of record, the Property located
	Chicago Cook	County, Illinois described as:
Lot 24 in Devon Ridge, Feing a resubdivision of the vacateo Nm. subdivision in the Northwest 174 Range 14, East of the Third Frid	. L. wallen's Faber Addition to do of the Northwest 1/4 of Sect	o North Edgewater, being a ion 6, Township 40 North,
Permanent Index No. 14-06-100-031-0	0000	
Property Address 6308 Claremont		
(C) Borrower's Promises. You gromise 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, if you do not pay the taxes, assessments or liens, we can pay them, if we choose, and add what we have paid to the amount you owe os under your Agreement with interest to be paid as provided in that Agreement. (3) Not execute any mortgage, security agreement, assignment of leases and remais or other agreement granting a lien against your interest in the property without our prior written consent, and other of this Mortgage. (3) Keep the Property in good repair and not dament of this Mortgage. (4) Keep the Property in good repair and not damage caused by fire or other hazards with an insurance carrier acceptable to us. The insurance Dooley must be payable to us and name us as insurance carrier acceptable to us and name us as insured Mortgage for the amount of your loan. You must deliver a copy of the policy to us if we request it. If you do not obtain insurance, or pay the premiums, we may do so and add what we have paid to the amount you owe us under your Agreement with interest to be paid as provided in the loan agreement. At our option, the insurance proceeds may be applied to the balance of the loan, whether or not due, or to the rebuilding of the Property. (b) Keep the Property covered by flood insurance if it is located in a specially designated flood hazard zone.	(D) Environmental Condition. You shall not can permit the greener, use, disposal or release of hazardous substances or in the Property, shall not do, nor allow anyone else to do, any affecting the Property/nat is in violation of any roomental law. You shall promptly give us we notice of any investigation colum, demand, last or other action by any giver mental or regulagency or private party invosving the Property of lease of any hazardous substance or the Property on are notified by any governmental regulations authority that any removal or other regulations hazardous substance affecting the 'recent necessary, you shall promptly take all, necessar medial actions in accordance with applicable roomental laws. (E) Default, if you do not keep the promises you in this Morigage or you full to meet the terms of Agreement, you will be in default. If you are in fault, we may use any of the rights or remedies a in your Agreement including, but not limite those stated in the Default, Remedies up. Default, Remedies provided by applicable laws if we accure your outstanding balance and depand paymentally, you give us the power and authority to selproperty according to procedures allowed by The proceeds of any safe will be applied first to costs and expenses of the sale, including the cost any environme	under the power of emhant 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. By algoing this along would not payment and any interest to us. (II) Walver 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 accessary and to perform any environmental faw, to any term of his Mortgage is found to be illegal or unenforces to the other terms will still be in effect. This Agreement will still be in effect. This Agreement will be giverned by and construed in accordance with the Illinois Financial then a complaint to forcelose this mortgage, we shall be entitled to enter upon, take possession of and manage the Property and collect rents in person, by agent or by judicially appointed receiver without notice and before or after any judicial sale. You agree to pay all of our fees including altorney's fees, receiver's fees and court costs upon the filling of a forsever's fees and court costs upon the filling of a forsever's fees and court costs upon the filling of a forsever's fees and court costs upon the filling of a forsever's fees and court costs upon the filling of a forsever's fees and court costs upon the filling of a forsever's fees and court costs upon the filling of a forsever's fees and court costs upon the filling of a forse
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	Mortgagor Ph.	illip Chung
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Print Name:		The state of the s
STATE OF ILLINOIS	,	
COUNTY OF COOK)	

, a notary public in and for the above county and state, certify that

d heffers me this day in person, and acknowledged that he/she/they signed and deliv-

, personally known to me to be the same

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> Permanent Index No. 194-196-1961-1969

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NBD 132-3001 BSA: 3Vot

Skokie, IL 60077 8001 Lincoln AVenue NBD SKOKIE Bank, N.A.

Duffed by:

Schaumburg, IL 60196 enn weacham Road, Suite 305 Consumer Loan Operations Center

When recorded, return to:

My Commission Expires: Motary Public,

BELLY A, POND, Notary Public "OFFICIAL SEAL"

My Commission Expires 10/26/97

Cook County, State of Illinois

ered the instrument as his/her/their free and voluntary set for the use and purposes therein set forth: