

This instrument was
prepared by: LAURA WHITE

ST. LOUIS, MO 63141

Ref. No.

THIS MORTGAGE ("Mortgage") is made on FEBRUARY 18, 1994 between Mortgagor,
YUNG CHANG SHIN AND BONG SOOK SHIN, HUSBAND AND WIFE

(herein "YOU," "YOUR" or "YOURS") and the Mortgagee, CITIBANK, FEDERAL SAVINGS BANK, a corporation organized and existing under the laws of the United States, whose address is 670 Mason Ridge Center Drive, St. Louis, Missouri 63141) herein "WE," "US" or "OUR".

WHEREAS, YUNG CHANG SHIN AND BONG SOOK SHIN

is (are) indebted to us pursuant to an Equity Source Account ("AGREEMENT") of even date hereof, additionally secured, if appropriate, by a Security Agreement and Collateral Assignment of Beneficial Interest in the land trust holding title to the property ("SECURITY AGREEMENT"), in the principal sum of U.S. \$ 96,000.00, (your "CREDIT LIMIT") or so much of such principal as may be advanced and outstanding, with interest thereon, providing for periodic installment payments of interest, optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for five (5) years from the date hereof, thereafter, for periodic installment payments of 1/240th of the Outstanding Principal Balance (or such greater sum as necessary to fully repay the Outstanding Principal Balance in full in substantially equal installments of principal by the MATURITY DATE as more fully provided below, interest, optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for twenty (20) years. At our option, we may extend your Revolving Line of Credit for an additional 5 years. You have no duty to accept this option if offered. All such sums, if not sooner paid, being due and payable approximately twenty-five years or (30 years if extended) from the date hereof (the "MATURITY DATE").

To secure to us (a) the payment of the indebtedness evidenced by the Agreement, with interest thereon, the payment of all sums, with interest thereon advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants, and agreements herein contained, and (b) the repayment of any future advances, with interest thereon, made to you by us pursuant to paragraph 7 hereof, (such advances pursuant to paragraph 7 hereof of principal made after the date hereof being referred to as "FUTURE ADVANCES"), and (c) any "LOANS" (advances of principal after the date hereof) as provided for in the Agreement (it being the intention of us and you that all such Loans made after the date hereof enjoy the same priority and security hereby created as if all such Loans had been made on the date hereof) and (d) the performance of your covenants and agreements under this Mortgage and the Agreement secured hereby. For this purpose, you do hereby mortgage, grant, convey and warrant (unless you are an Illinois land trust, in which case you mortgage, grant, convey and quit claim) to us the following described property ("PROPERTY") located in the County of COOK

and State of Illinois.

LOT 12 IN BLOCK 68 IN HANOVER HIGHLANDS UNIT NO. 11, A SUBDIVISION IN THE NORTH 1/2 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 19, 1970 AS DOCUMENT NUMBER 21162019, IN COOK COUNTY, ILLINOIS.

P.L.N. No. 1: 07-30-214-012

P.L.N. No. 2:

which has the address of 8125 NORTH CARROLTON
HANOVER PARK ILLINOIS 60103

DEPT-C1 RECORDING	\$29.00
T#0011 TRAN 0286 02/28/94 10:11:00	
#1083 # *94-187076	
COOK COUNTY RECORDER	

herein "PROPERTY ADDRESS":

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Mortgage. All of the foregoing is referred to in this Mortgage as the "property."

You covenant that you are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant and convey the property and that the property is unencumbered, except for encumbrances of record. You, unless you are an Illinois land trust, warrant and will defend generally the title to the property against all claims and demands, subject to any encumbrances of record.

You acknowledge that this Mortgage secures an Agreement that contains provisions allowing for changes in the interest rate, and that we may, prior to the maturity of the Agreement and subject to certain conditions, reduce the Available Line of Credit and/or require repayment of the total balance outstanding under the Agreement.

Covenants. You and we covenant and agree as follows:

(A) PAYMENT OF PRINCIPAL AND INTEREST. You shall promptly pay when due the principal of and interest accrued on the indebtedness evidenced by the Agreement, together with any other fees, charges or premiums imposed by the Agreement, the Security Agreement, or by this Mortgage.

(B) LINE OF CREDIT LOAN. This Mortgage secures a Line of Credit Loan Agreement. You will enjoy access to that Line of Credit during the first sixty (60) Billing Cycles assigned to your Account. Each Billing Cycle will be approximately one month. (Your initial Billing Cycle may be less than one month). The Revolving Line of Credit Term of the Agreement is therefore approximately five (5) years long. At our option, we may extend your Revolving Line of Credit for an additional 5 years. You have no duty to accept this option if offered. You agree to repay the Principal amount of the Loans advanced during the Revolving Line of Credit Term of the Agreement during the twenty (20) years commencing at the close of the Revolving Line of Credit Term. This repayment term is referred to herein and in the Agreement as the Closed-End Repayment Term. The total term of the Agreement secured by this Mortgage is therefore approximately twenty-five (25), thirty (30) years if extended.

(C) AGREED PERIODIC PAYMENTS. During the Revolving Line of Credit Term you agree to pay on or before the payment due date shown on each periodic Billing Statement the Minimum Payment Due for that Billing Cycle. The minimum payment due is \$100 or the sum of the following charges accrued or incurred in the Billing Cycle: (1) Finance Charges; (2) premiums for Optional Credit Life Insurance; (3) the Annual Fee; (4) all other charges incurred pursuant to the Agreement except fees and charges charged to your Account at the inception of the Agreement as permitted by Paragraph 11 (B) and (C) of the Agreement;

Citibank, Federal Savings Bank
500 West Madison Street
Chicago, Illinois 60661

EQUITY SOURCE ACCOUNT MORTGAGE

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FORM 3981D 4/80 DPS 3437

94187076

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CHICAGO, Illinois, Section 8001
FORM 3550
DPS 3438

The above and foregoing provisions contained in this paragraph 2 relating to payment by You to us of funds in escrow shall be excused so long as You are required on the date hereof, and continue after the date hereof, to make comparable payments of funds in escrow to such mortgagee or similar security agreement over this Mortgage. You agree to provide us the proof of payment of such mortgagee or similar security agreement has priority over this Mortgage. You agree to provide us the proof of payment of funds in escrow to the holder of a Note secured by a mortgage or similar security agreement on the property, which such mortgagee or similar security agreement has priority over this Mortgage.

Upon Payment in full of all sums secured by this mortgage, and termination of the agreement, we shall promptly refund to you any funds held by us, if under Paragraph 20, the property is sold or acquired by us, we shall apply, no later than immediately prior to the sale of the property to its acquisition by us, any funds held by us at the time of application as a premium.

efficiency in one or more requirements as required by us.

that by us is not sufficient to pay the second items when due, You shall pay to us any amount necessary to make up the

Your option either promptly repaid to you or credited to you on mandatory payments. If the amount of the funds

Planned to be used for the purchase of the funds held by us, together with the future monthly payments of funds payable prior to the due date of the escrow items, shall exceed the amount required to pay the escrow items, when due, the excess shall be, at the option of the holder, applied to the purchase of the funds, or saved by us.

RIS. SPUDI BUL - **SPUDI SEZ SPUDI BUL** - **OL MUND ALMER HUMOR** - **OL SPUDI BUL** - **OL SPUDI BUL** - **OL SPUDI BUL** - **OL SPUDI BUL**

paid on the funds. Unless an agreement is made or applicable law requires interest to be paid, we shall not be required to pay you any interest on earnings on the funds.

charge for holding and applying the funds, analyzing the result or verifying the escrow items, unless we pay you interest on the funds and applicable law permits us to make such a charge. You and we may agree in writing that interest shall be

The fund shall be held in an institution the deposits of which are insured by a federal or state agency including us if we are such an institution. We shall apply the funds to pay the escrow items. We may not

current date and reasonable estimates of future screw items. These terms are called **ESCRWOT ITEMS**. We may estimate, that funds due on the basis of payments made or ground rents on the property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage guarantee premiums, if any.

on the day periodic payments are due under the Agreement until this Mortgage is released, a sum ("FUND\$") equal to one-twelfth of:

Each new insurance policy will become effective with each Change Date, and will be cancelled in the payment due immediately after that change Date.

determining the Current Preference Rate, and the new interest rate will be equal to the Current Preference Rate, plus a margin of zero.

The interest rate effective on the First Change Date will be Current Reference Rate plus a Margin of 0.00% (0.00% Margin) or 0.00% (0.00% Margin) depending on which the interest rates effective may change. Each succeeding Change Date, we will even day on which the interest rates effective may change.

The rate of interest (ANNUAL PERCENTAGE RATE) will be determined and will vary monthly based upon the Reference Rate described in the Agreement.

Each year on which the interest rate effective May change, is a "CHANGE DATE".
Rate date, based in the Agreement rate effectived May change, is a "RATE DATE".

and those cells are subsequently paled by us, your initial Closed-End Principal balance will be increased on subsequent drawings.

If you have used Equity Sources Account, each day of the Billing Cycle in which there is an Outstanding Principal Balance, the number of days since the last deposit or withdrawal will be added to the number of days since the last deposit or withdrawal.

ZERO 0 . 00 96 Percent for the applicable Billing Cycle.

Interest rates of individual reference rates plus a margin of 0.50% to 1.00% above the rate at which the bank's deposit interest rates are set.

Billing Date occurs in the same month as the effective date of this Agreement. The Release Date shall be the first business day of the month determined on the same day of the business month if your initial Billing Date occurs in the month

The Performance Rate so effective for any Billing Cycle that begins in that month. However, the Performance Rate shall be determined in one of two ways. If your initial Billing Cycle

PERCENTAGE RATE: increased under the previous Reference Rate, so that the change in the Reference Rate is based upon comparable information, and if necessary, a substitute margin, we will select a new Reference Rate that is based upon results in absorption, and published by the Wall Street Journal.

large U.S. Money Center Commercial Banks. In the event more than one Reference Rate is published by the Wall Street Journal for any applicable day, the lowest rate so published shall apply. In the event such a Reference Rate ceases to be

RATE. This feature will be the prime tool of interest to publishers in the Money Rates Section of the Wall Street Journal on the first business day of each month, regardless of whether it is defined by the Wi-Fi Street Journal or the base rate of Corporate Loans set by the Wall Street Journal. The Wi-Fi Street Journal is defined by the Wi-Fi Street Journal as the base rate of Corporate Loans set by the Wi-Fi Street Journal.

Principal Balance of Your Equity Source Account as determined by the Agreement.

Interest will be paid monthly. The principal and interest will be paid in equal monthly installments over the term of the loan.

Programmatic thinker will include, instead of 1/240th of your initial Closed-End Principal Balance, a fraction of the outstanding principal balance after payment of that check that has a numerator of 1 and denominator equal to the number

You have been sent an Equity Source check that has not been posted to your account as of the end of the November Closed-End Premium Settlement Date. You are advised that this check is subservient to the payment of principal and interest due under the Agreement, and that checks provided in Paragraph 2 (C) of the Contribution Date, as defined in

Billing Cycle: During the Closed-End Repayment Term you agree to pay on or before the date shown on each periodic billing statement a minimum payment due computed in the same way as above, plus 1240% of your initial

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Upon payment in full of all sums secured by this mortgage, and termination of this agreement, we shall promptly refund to you any funds held by us. In under paragraph 20 if the property is sold or acquired by us, we shall apply, no later than immediately prior to the sale of the property or its acquisition by us, any funds held by us at the time of application as a credit against the sums secured by this Mortgage.

The above and foregoing provisions contained in this paragraph 2 relating to payment by you to us of funds in escrow shall be excused so long as you are required on the date hereof, and continue after the date hereof, to make comparable payment of funds in escrow to the holder of a Note secured by a mortgage or similar security agreement on the property, which such mortgage or similar security agreement has priority over this Mortgage. You agree to provide us with proof of payment of such funds in escrow.

3. APPLICATION OF PAYMENTS. If there is a balance on your Account, we will send you billing statements, approximately monthly, reflecting Account transactions and your balance. You can pay the balance, together with current interest, in full without penalty, or defer full payment, in which case you must pay at least the Minimum Payment Due disclosed on your payment. Your payment is due on or before the date shown on your statement and it should be sent with the remittance portion of your billing statement. We may apply payments to your obligations under this Agreement and the Deed of Trust in the order we choose. However, we will ordinarily apply your payments to: (1) finance charges, (2) life insurance premiums, if due (3) principal (except for minimum payments during the Revolving Period), and (4) other charges, in that order. Payments will always be applied to past due and current amounts in each category in order. The amount of any payment in excess of the Minimum Payment Due will be applied first to the principal Account balance if no due amounts exist in another payment. Make your payments by mail or at our branch using the remittance portion of your billing statement.

4. CHARGES; LIENS. You shall pay all taxes, assessments, charges, fines and impositions attributable to the property which may attain priority over this Mortgage, and leasehold payments or grounds rents, if any. You shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, you shall pay them on time directly to the person owed payments. You shall promptly furnish to us all notices of amounts to be paid under this paragraph. If you make these payments directly, you shall promptly furnish to us receipts evidencing the payments.

5. HAZARD INSURANCE. You shall keep the improvements now existing or hereafter erected on the property insured against loss by fire, any hazard included within the term "EXTENDED COVERAGE" and any other hazard for which we require insurance. This insurance shall be maintained in the amounts and for the period that we require. The insurance carrier providing the insurance shall be chosen by you subject to our approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to us and shall include a standard mortgage clause. We shall have the right to hold the policies and renewals. If we require, you shall promptly give to us all receipts of paid premiums and renewal notices. In the event of loss, you shall give prompt notice to the insurance carrier and us. We may make proof of loss if not made promptly by you.

Unless we and you otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the property damages, if the restoration or repair is economically feasible and our security is not lessened. If the restoration or repair is not economically feasible or our security would be lessened, the insurance proceeds shall be applied to the sums secured by this Mortgage, whether or not then due, with any excess paid to you. If you abandon the property, or do not answer within thirty (30) days a notice from us that the insurance carrier has offered to settle a claim, we may collect the insurance proceeds. We may use the proceeds to repair or restore the property or to pay sums secured by this Mortgage, whether or not then due. The 30-day period will begin when the notice is given.

Unless we and you otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 20, the property is acquired by us, your right to any insurance policies and proceeds resulting from damage to the property prior to the acquisition shall pass to us to the extent of the sums secured by this Mortgage immediately prior to the acquisition.

6. PRESERVATION AND MAINTENANCE OF PROPERTY; LEASEHOLDS. You shall not destroy, damage or substantially change the property, allow the property to deteriorate or commit waste. If this Mortgage is on a leasehold, you shall comply with the provisions of the lease, and if you acquire fee title to the property, the leasehold and fee title shall not merge unless we agree to the merger in writing.

7. PROTECTION OF OUR RIGHTS IN THE PROPERTY; MORTGAGE GUARANTY INSURANCE. If you fail to perform the covenants and agreements contained in this Mortgage, or there is a legal proceeding that may significantly affect our rights in the property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or Regulations), then we may do and pay for whatever is necessary to protect the value of the property and our rights in the property. Our action may include paying any sums secured by a lien which has priority over this Mortgage, suing in court, paying reasonable attorneys' fees and entering on the property to make repairs. Although we may take action under this paragraph 7, we do not have to do so.

Any amounts disbursed by us under this paragraph 7 shall become additional debt of yours secured by this Mortgage. Unless you and we agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the rate provided in the Agreement and shall be payable, with interest, upon notice from us to you requesting payment.

If we require mortgage guaranty insurance as a condition of making the loan secured by this Mortgage, you shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with your and our written agreement or applicable law.

8. INSPECTION. We or our agent may make reasonable entries upon and inspections of the property. We shall give you notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. CONDEMNATION. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to us.

In the event of a total taking of the property, the proceeds shall be applied to the sums secured by this Mortgage, whether or not then due, with any excess paid to you. In the event of a partial taking of the property, unless you and we otherwise agree in writing, the sums secured by this Mortgage shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the property immediately before the taking. Any balance shall be paid to you.

If you abandon the property, or if, after notice by us to you that the condemnor offers to make an award or settle a claim for damages, you fail to respond to us within thirty (30) days after the date the notice is given, we are authorized to collect and apply the proceeds, at our option, either to restoration or repair of the property or to the sums secured by this Mortgage, whether or not then due.

(b) If you are in default under the Agreement or this Mortgage, we may terminate Your Equity Source Account and require you to pay immediately the principal balance outstanding, any and all interest you may owe on that amount, together with all other fees, costs of foreclosure charged to your account. The principal balance outstanding under the Agreement will be determined by the principal balance outstanding under the Agreement or this Mortgage, less any and all interest you may owe on that amount, plus any and all fees, costs of foreclosure charged to your account. We may terminate Your Equity Source Account if you are in default under the Agreement or this Mortgage, or if (S) any of you die.

17. DEFALKT. (a) The occurrence of any of the following events shall constitute a default by you under this Agreement to pay when due any sum of money, due under the Agreement or pursuant to this Mortgage, or the Security Agreements; (1) failure to pay when due any sum of money, due under the Agreement or pursuant to this Mortgage; (2) Your action or inaction of adversely affect our security for the Agreement or any right we may have in that security; (3) You gave or give us any false or misleading information in connection with your loan to you in that security; (4) title to your home, the property, is transferred as more fully set forth in the application for the Equity Source Accounts; (5) You gave or give us any false or misleading information in connection with your loan to you in that security.

Agreements are described to be several, one conforming copy of the Agreement and one non-conforming copy of the Agreement, to be delivered to the Borrower and the Lender respectively.

14. GOVERNMENT ("AV"), SEPARABILITY. This Mortgage shall be governed by federal law and regulation and the law of the state in which the property is located. In the event that any provision of this Mortgage or the instrument in which it is recorded conflicts with applicable law, such conflict shall not affect other provisions of this Agreement which can be given effect without violating law, such as the conferring of rights and obligations of this Agreement.

Prepayment without any prepayment charge under the Agreement.

12. LOAN CHARGES. If the Agreement secures by this Mortgagor is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge; or (b) any sums already collected from you which exceed the permitted limits will be refunded to you. We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to you. If a refund reduces principal, the reduction will be treated as partial

agreements of this mortgage shall bind and benefit our and your successors and assigns, subject to the provisions of paragraph 19. Your coverments and agreements shall be joint and several. Any mortgagor who co-signs this mortgage but does not execute the Agreement (a) is co-signing this Mortgage only to mortgage, grant and convey that Mortgagor's interest in the Property under the terms of this Mortgage; (b) is not personally obligated to pay the sums secured by this Mortgage; and (c) agrees that we and any other Mortgagor may agree to extend, modify, reduce or make any accommodation with regard to the terms of this Mortgage or the Agreement or the terms of this Mortgage as an "OTHER OWNER" of the Property.

The services selected by you or your successors in interest. Any forbearance by us in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

Unless we and you otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the periodic payments referred to in paragraph 1 and 2 of changes the amount of such payments.

10. YOUR RELEASE NOT A WAIVER. Extension of time for payment of otherwise modifiable amortization of principal and you otherwise agree in writing, any application of proceeds to principal shall not extend or postpone

11. YOUR RELEASE NOT A WAIVER. Extension of time for payment of otherwise modifiable amortization of principal and you otherwise agree in writing, any application of proceeds to principal shall not extend or postpone

modification of amortization of the sums received by this mortgagee granted by us to any successor in interest of yours shall not operate to release the liability of your original successor in interest. We shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment of otherwise modifiable amortization of principal and you otherwise agree in writing, any application of proceeds to principal shall not extend or postpone

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20. ACCELERATION REMEDIES. We shall give notice to you prior to acceleration following your breach of any covenant or agreement in the Mortgage (but no prior to acceleration under paragraph 29 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to you, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the property. The notice shall further inform you of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, at our option, we may require immediate payment in full of all sums secured by this Mortgage without further demand and may foreclose this Mortgage by judicial proceeding. We shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 20, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

21. POSSESSION. Upon acceleration under paragraph 20 or abandonment of the property and at any time prior to the expiration of any period of redemption following judicial sale, we (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the property and to collect the rents of the property including those past due. Any rents we or the Receiver collect shall be applied first to payment of the costs of management of the property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage.

22. RELEASE. Upon payment of all sums secured by this Mortgage, we shall release this Mortgage without charge to you. We shall pay any recordation costs.

23. WAIVER OF HOMESTEAD. You waive all right of homestead exemption in the property.

24. TRUSTEE EXCULPATION. If this Mortgage is executed by an Illinois land trust, trustee executes this Mortgage as trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such trustee, and it is expressly understood and agreed by us and by every person now or hereafter claiming any right hereunder that nothing contained herein or in the Agreement secured by this Mortgage shall be construed as creating any liability on the trustee personally to pay said Agreement or any interest that may accrue thereon, or any indebtedness accruing hereunder or to perform any covenants either express or implied herein contained, all such liability, if any, being expressly waived, and that any recovery on the Mortgage and the agreement secured hereby shall be solely against and out of the property hereby conveyed by enforcement of the provisions hereof and of said Agreement, but this waiver shall in no way affect the personal liability of any individual co-maker or guarantor of the Agreement.

Dated: FEBRUARY 18, 1994

B-55

IF MORTGAGOR IS AN INDIVIDUAL:

Borrower

YUNG CHANG SHIN

Borrower

Borrower

BONG SOOK SHIN

STATE OF ILLINOIS)

) SS

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that YUNG CHANG SHIN AND BONG SOOK SHIN, HUSBAND AND WIFE

personally known to me to be the same person whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed, sealed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 18 day of February, 1994

"OFFICIAL SEAL"

SUZANNE M. HENNING
NOTARY PUBLIC, STATE OF ILLINOIS

MY COMMISSION EXPIRES 8/19/97

Notary Public

IF MORTGAGOR IS A TRUST:

not personally but solely as trustee as aforesaid

By: _____ (Title)

ATTEST:

Its (Title)

STATE OF ILLINOIS)

) SS

COUNTY OF)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that _____, President and _____

Secretary, respectively, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth, and the said _____ Secretary did also then and there acknowledge that he, as custodian of the corporate seal of said corporation did affix the said corporate seal of said corporation to said instrument as his own free and voluntary act, and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth.

Given under my hand and official seal, this _____ day of _____

My Commission Expires:

Citibank, Federal Savings Bank
500 West Madison Street
Chicago, Illinois 60661

Notary Public

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