

# UNOFFICIAL COPY

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3. 111 S. WABASH ST. CHICAGO, ILL. 60601  
4. 111 S. WABASH ST. CHICAGO, ILL. 60601

95406630

Loan No 8000363

## OPEN-END CREDIT LINE MORTGAGE

THIS MORTGAGE SECURES FUTURE  
ADVANCES AND ACCRUED AND UNPAID INTEREST.

THIS OPEN-END CREDIT LINE MORTGAGE (this "Mortgage"), dated as of June 6, 1995, by Ernest C. Coleman, as Trustee of the Ernest C. Coleman Trust No. 1 Dated July 10, 1989, residing at 11100 S. Emerald Avenue, Chicago, IL 60628, ("Borrower") to The Prudential Savings Bank, F.S.B., having an address at Suite 1000, One Reynolds Drive, Atlanta, Georgia 30346 ("Lender")

Borrower and Lender have signed the Home Equity Account Agreement and Initial Disclosure Statement, dated as of June 6, 1995 ("Loan Agreement"), providing credit to Borrower in a principal amount of up to \$5,100.00 (FIVE THOUSAND ONE HUNDRED AND 00/100). This Mortgage, together with the Loan Agreement, are called the "Loan Documents."

To secure (a) the payment of all amounts in connection with the Loan Documents and (b) the performance of the promises of Borrower contained in the Loan Documents (collectively, the "Obligations"), Borrower hereby grants, conveys, assigns, mortgages and confirms unto Lender, and grants with mortgage covenants to Lender a lien and security interest in, the following property (collectively, the "Property") (i) the lands in the County of COOK, State of Illinois described in Exhibit A to this Mortgage, together with all tenements, hereditaments, easements and appurtenances appertaining to the same (collectively, the "Land"); (ii) all existing and future buildings and other improvements erected on the Land (collectively, the "Improvements"); (iii) all fixtures with respect to the Land or the Improvements; and (iv) any reversions and remainders of the Land or the Improvements. Lender's rights under this Mortgage will end and Lender will cancel this Mortgage at Borrower's expense when: (i) Borrower pays in full all Obligations, and (ii) any and all rights Borrower may have to request further advances under the Loan Documents have been terminated.

1. Borrower shall keep the Improvements insured under an "all risk" type of casualty insurance policy for the benefit of Lender. Such insurance shall be in an amount reasonably satisfactory to Lender, and shall be issued by an insurance company duly licensed to do business in the State where the Land is located. Borrower shall promptly notify Lender of any loss or damage in connection with the Improvements.

2. Borrower shall pay, when due, all taxes, assessments, water and sewer rents and all other governmental charges assessed against the Property.

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*[Handwritten signature]*



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address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has duly signed this Mortgage as of the day and year first above written

*Ernest C Coleman*  
Ernest C Coleman  
*Ernest C Coleman - as trustee*  
*of Ernest C Coleman Trust*  
*# 1 dated 7-11-89*

Prepared by *Tonda Roberson*  
Tonda Roberson, For the Lender  
Suite 1000, One Ravinia Drive, Atlanta, Georgia 30348

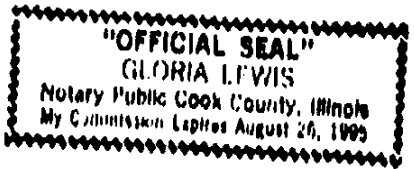
State of Illinois  
County of Cook

On this 8 day of June, 1995, before me, a notary public, the undersigned officer, personally appeared Ernest C. Coleman, a single person/husband and wife known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that he (she) executed the same for the purposes therein contained

In witness whereof, I hereunto set my hand and official seal

*Gloria Lewis*  
Notary Public

(NOTARIAL SEAL)



My Commission Expires  
8/26/95

When recorded return to  
The Prudential Savings Bank, F.S.B., Attn: Home Equity Dept  
One Ravinia Dr., Suite 1000, Atlanta, GA 30348



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Exhibit A

Page 1

ALL THAT CERTAIN PROPERTY SITUATED IN CHICAGO IN THE COUNTY OF COOK, AND STATE OF ILLINOIS AND BEING DESCRIBED IN A DEED DATED 07/13/93 AND RECORDED 08/13/93, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS: 93-641760.

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO WIT:

LOT 1 AND THE NORTH 5 FEET OF LOT 2 IN SHELDON HEIGHTS SEVENTH ADDITION, BEING A RESUBDIVISION OF PART OF SHELDON HEIGHTS, FIFTH AND SIXTH ADDITION IN THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 21, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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93-641760 - 100-044

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