### 95117371

NBD Skokie Bank, N.A. Mortgage - Installment Loan or Line of Credit (Illinois)

(Note: This Space For Recorder's Use Only)

This Mortgage is made on February 4, Jeannette M. Discand, married to Bruce E. Chan 6918 Laramie, Skokie, Illinois 60077	cellor	, netween the mongagonts), whose address is
6918 Laramie. Skekie. Illinois 60077		whose druces. It
and the Mortgagee, NBD Skokie bark, N.A., a national banking associatio	n, whose address is 8001 L	incoln, Skokie, 11
(A) Definitions.		
(i)The words "borrower", "you" or "yours" "lean each Mortgagor, who		nciow.
(2) The words "we", "us", "our" and "Bank" mean the Mortgagee and it (3) The word "Property" means the land described below. Property inch in the future. Property also includes anything affacted to or used in a well as proceeds, rents, income, royalties, etc. Project/ also includes owner of the land, including all immeral, oil, gas anoto, water rights.	ides all buildings and improve connection with the land or alt	ached or used in the future, as
(B)Security. You owe the Bank the maximum principal sum of 5 70,00 loans and disbursements made by the Bank to you pursuant at a	0.00 or the a	ggregate unpaid amount of all entrand Disclosure Statement
("Agreement") or Installment Loan and Security Agreement ("Agreement	adzied February 4. 1	995 , which is
incorporated herein by reference. MAXMAXMAXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	(x)]MMXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	MANAKAN XVAN KARAKANA C outstanding principal shall be
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including all future advances made within 20 years from the date hereof	, all of which Juture advances:	shall have the same priority as convex mortgage and warrant SROK10
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(C) Barrasser's Promises. You promi

- (I)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, assersments 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 us under your Agreement with interest to be paid as provided in that Agreement.
- (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, and then only when the document granting that lien expressly provides that it shall be subject to be nen of this Mortgage.
- (4)Keep the Propert, in good repair and not damage, destroy or substantially change the Property.
- (5) Keep the Property insure a painst loss or damage caused by fire or other hazards with an insurance carrier acceptable to us. The insurance rolley must be payable to as and name as as Insured Mortgagee 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.
- (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. You shall promptly give us written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property or release of any hazardous substance on the Property. If you are notified by any governmental or regulatory authority that any removal or other remediation of any hazardous substance affecting the Property is necessary, you shall promptly take all necessary remedial actions in accordance with applicable environmental laws.

- befault, 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 Delault, Remedies on Default, and/or Reducing the Credit Limit paragraphs or as otherwise provided by applicable law. If we accelerate your outstanding balance and demand payment in full, you give us the power and authority to sell the property according to procedures allowed by law. The proceeds of any sale will be applied first to any costs and expenses of the sale, including the costs of any environmental investigation or remediation paid for by us, then to reasonable attorney's fees and then to the amount you owe us under your Agreement.
- (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.
- (G)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. By signing this Mortgage, you assign the entire proceeds of any award or payment and any interest to us.
- (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.
- (1) 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 prestigation that we deem necessary and to perform any enarapmental remediation required under environmental law, Any investigation or remediation will be conducted solely for our venefit and to protect our interests. If any term of this Mortone, is found to be illegal or unenforceable, the other terms will still be in effect. This Agreement may secure "revolving crean" as defined in 815 H.CS 205/4.1. The revolving credit line shall be governed by and construed in accordance with the Illinoi: Financial Services Development Act, 175 ILCS 675/1, et. sec. Gyon or at any time after the filing of a complaint to foreclose this mortgage, we shall be entitled to enter upon, take poises soon of and manage the Property and collect rents in person, o', seent or by judicially appointed receiver without notice and before or after any judicial sale. You agree to pay all of our fees including attorney's fees, receiver's fees and court costs upon the filing of a foreclosure complaint.

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UNUFF	ICIAL COPT
By Signing Below, You Agree to All the Terms of This	Mortgage.
Witnesses:	1 Vlama Q
X	Morfalor Jeannette M. Diamond
Print Name:	~
X	x b & Chill
Print Name:	State Bruce E. Chancellor, signing for
STATE OF ILLINOIS )	
COUNTY OF Cook  I, the undersigned theafore mentioned	, a notary public in and for the above county and state, certify that personally known to me to
"OFFICIAL SEAL" SONE HANDE COSE BY DOY PARTIES ON Experies on Experies 11/2/5	white \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
Orafted by:	When recorded, return to:
Norman Solomon 8001 Lincoln Skokie, II. 60077-3679	NBD Consumer Operation Center 600 Meacham Rd, Suite 305 Schaumburg, 11,60196
	C. Rom

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