95158128

BOX 169

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

(Note: This Space For Recorder's Use Only

	MARCH 04 19 95 between the Mortgagore	(S).
1717 KIM AVENUE, MOUST PRO	A A. ANDERSON, MARRIED TO EACH OTHER whose address	18 :
and the Mort agee, NBD Bank, whose ide	dress is	: ` ` ·
211 SOUTH WHEATON AVENUE, VH	EATON, IL 60189	-
(2) The words "we", "us", "our" and "E (3) The word "Property" means the land in the future, Property also includes	Bank" me an the Mortgagor, whether single or joint, who signs below. Bank" me an the Mortgagee and its successors or assigns. Indicate the description of the land or be sanything a tacked to or used in connection with the land or attached or used in the future, yalties, etc. Properly also includes all other rights in real or personal property you may have need oil any applications.	rilt as
(B)Security. You owe the Bank the maxir loans and disbursements made by the	mum principal sum of 5 72,000,00 or the aggregate unpaid amount of the Bank to you pursuant to a Home Equity Credit Agreement and Disclosure Statemers Security Agreement ("Agreen ent") dated 03/04/95, which	ent 💮
incorporated herein by reference. Yes	Karakaran karakaran karakaran karakaran arakaran arakarakarakaran karakaraka	MK Y
to us, subject to liens of record, the Pi	mendments, renewals or modifications of you. Agreement, you convey, mortgage and warra Property located in the	ant
TAKEN AS A TRACT, IN OWNE THE WEST 1/2 OF THE SOUTH EAST OF THE THIRD PRINCIP	S, BEING A SUBDIVISION OF THAT PART OF LOTS 2, 4, 5 AND 7, ERS DIVISION, BEING A SUBDIVISION OF THE SOUTHEAST 1/4 (EXCEP HWEST 1/4 THEREOF) OF SECTION 10, TOWNSHIP //1 NORTH, RANGE 11 PAL MERIDIAN, ACCORDING TO THE PLAT OF SAID COLONIAL HEIGHTS OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY BER 1923990.	T
TAKEN AS A TRACT, IN OWNE THE WEST 1/2 OF THE SOUTH EAST OF THE THIRD PRINCIP REGISTERED IN THE OFFICE	ERS DIVISION, BEING A SUBDIVISION OF THE SOUTHEAST 1/4 (EXCEPHWEST 1/4 THEREOF) OF SECTION 10, TOWNSHIP //1 NORTH, RANGE 11 PAL MERIDIAN, ACCORDING TO THE PLAT OF SAID COLONIAL HEIGHTS OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY	r \$25.
TAKEN AS A TRACT, IN OWNE THE WEST 1/2 OF THE SOUTH EAST OF THE THIRD PRINCIP REGISTERED IN THE OFFICE	ERS DIVISION, BEING A SUBDIVISION OF THE SOUTHEAST 1/4 (EXCEPHINEST 1/4 THEREOF) OF SECTION 10, TOWNSHIP //1 NORTH, RANGE 11 PAL MERIDIAN, ACCORDING TO THE PLAT OF SAID COLONIAL HEIGHTS OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY BER 1923990.	\$25.
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TAKEN AS A TRACT, IN OWNE THE WEST 1/2 OF THE SOUTH EAST OF THE THIRD PRINCIP REGISTERED IN THE OFFICE 27, 1960 AS DOCUMENT NUMB	ERS DIVISION, BEING A SUBDIVISION OF THE SOUTHEAST 1/4 (EXCEPTION 1/4 THEREOF) OF SECTION 10, TOWNSHIP /1 NORTH, RANGE 11 PAL MERIDIAN, ACCORDING TO THE PLAT OF SAID COLONIAL HEIGHTS OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY BER 1923990. DEFT-11 RECORD TOR TRAN 2251 03/09/95 11: #4699 # CT #-95-158 COOK COUNTY RECORDER	\$25. 35:00
TAKEN AS A TRACT, IN OWNE THE WEST 1/2 OF THE SOUTH EAST OF THE THIRD PRINCIP REGISTERED IN THE OFFICE	ERS DIVISION, BEING A SUBDIVISION OF THE SOUTHEAST 1/4 (EXCEPTION 1/4 THEREOF) OF SECTION 10, TOWNSHIP //1 NORTH, RANGE 11 PAL MERIDIAN, ACCORDING TO THE PLAT OF SAID COLONIAL HEIGHTS OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY BER 1923990. DEFT-11 RECURD TOR 10013 TRAN 2251 03/09/95 11: 44699 + CT #-95-158 COOK COUNTY RECORDER	\$25. 35:00

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EXCLUSION .

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- (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 fiens 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 coasent, and then only when the document granting that lien expressly provides that it shall be subject to the new of this Mortgage.
 - (4) Keep the Property in good repair and not damage, destroy or substantially change to Property.
 - (5) Keep the Property insured (2,008t loss or damage caused by fire or other hazards with an insurance carrier acceptable to us. The insurance policy must be payable to us and name us 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 bailed to the amount you owe us under your Agreement with interest to be paid as provided in the loan agreement. At our cpti or, 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.

- (i) 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. 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 as 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 in estigation that we deem necessary and to perform any environmental remediation required under environmental law. Any investigation or remediation will be conducted solely for our be lefit and to protect our interests. If any term of this Mortgage is found to be illegal or unenforceable, the other terms will in? be in effect. This Agreement may secure "revolving credit" as defined in 815 ILCS 205/4.1. The revolving credit line shall be governed by and construed in accordance with the Illinois Financial Services Development Act, 175 ILCS 675/1, et. seq. Open or at any time after the filing of a complaint to foreclose d is mortgage, we shall be entitled to enter upon, take possession of and manage the Property and collect rents in person, of agent 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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By Signing Below, You Agree to All the Terms of This Mortgage. Witnesses: -David/W. Anderson Print Name: Virginia A. Anderson STATE OF ILLINOIS COUNTY OF COOK a notary public in and for the above county and state, certify that the undersigned. personally known to me to David A. Anderson & Virginia A. Anderson be the same person whose name is (or are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the instrument as his/her/their free and voluntary act for the use and purposes therein set forth. Subscribed and sworn to before me this 4th Ohrl 190 SEAL" MARGARET LANDERSEN festary final east text alim is Margarets Notary Public. 🔟 County, Illinois My Commission Expires: 7-27-98 When recorded, return to: Drafted by: NBD Bank Consumer Loan Operations Center Jill K. Rusten 600 N. Meacham Avenue 1190 South Elmhurst Road Schaumburg, IL 60189 Mount Prospect, 1160056 5)34.907145

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