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MORTGAGE

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DEPT-01 RECORDING \$25.50
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 49452 AH *-95-212300
 COOK COUNTY RECORDER

The above space is for the recorder's use only

The MORTGAGOR(S) Mark Ruslewski & Brenda B. Calfin, in joint tenancy
 of the City of Chicago, County of Cook, and State of Illinois
 MORTGAGE(S) and WARRANT(S) (Prairie Bank & Trust Co) with its principle place of
 business in Bridgeview, Illinois, the Mortgagee, the following described real
 estate: Lot 1 in block 10 in Walter G. McIntosh's first addition to Norwood Heights, being
a subdivision of part of section 7, township 40 North, Range 13, East of the Third
Principal Meridian, according to the plat thereof recorded in the recorder's office
of Cook County, Illinois, June 5, 1924, as document 8448871, in Cook County, Illinois.
 Subject to:

Covenants, conditions and restrictions of record; public and utility easements, roads
 and highways; and subject only to real estate taxes not due and payable at the time
 of closing.

INVESTORS TITLE GUARANTEE, INC.

PIN# 13-07-401-001 6725 W. Foster, Chgo, Ill
 situated in the County of COOK in the State of ILLINOIS

TOGETHER with all buildings, fixtures and improvements now or hereafter erected thereon, the appurtenances thereto, the rents,
 issues, and profits, and all right, title, and interest of the Mortgagors in and to said real estate.

The Mortgagors hereby release and waive all rights under and by virtue of the Homestead Exemption Laws of the State of
Illinois and the United States of America.

This Mortgage secures the performance of obligations pursuant to the Home Equity Line of Credit Agreement dated March 16, 1995
19 95, between Mortgagor(s) and Mortgagee. A copy of such Agreement may be inspected at the Mortgagee's office. The
 Mortgage secures not only indebtedness outstanding at the date hereof, if any, but also such future advances as are made pursuant to
 such Agreement within twenty (20) years from the date hereof, to the same extent as if such future advances were made on the date
 of execution hereof, although there may be no advances made at the time of execution hereof and although there may be no indebtedness
 outstanding at the time any advance is made. The total amount of indebtedness secured hereby may increase or decrease from time to
 time, but the total amount secured hereby shall not exceed Twenty Eight Thousand Dollars plus interest thereon
 and any disbursements made for payment of taxes, special assessments or insurance on real estate described herein plus interest on
 such disbursements.

MORTGAGORS COVENANT AND WARRANT:

1. To pay the indebtedness as hereinbefore provided.
2. To maintain the premises in good condition and repair, not to commit or suffer any waste of the premises; to comply with or
 cause to be complied with all statutes, ordinances and requirements of any governmental authority relating to the premises; and
 to promptly repair, restore, replace, or rebuild any part of the premises now or hereafter subject to the lien of this mortgage
 which may be damaged or destroyed by any casualty whatsoever; not to remove, demolish, or materially alter any building or
 other property now or hereafter covered by the lien of this mortgage without the prior written consent of the Mortgagee.
3. To keep the buildings on the premises and the equipment insured for the benefit of the Mortgagee against loss or damage by fire,
 lightning, windstorm, hail, explosion, aircraft, vehicles, smoke and other casualties covered by extended fire insurance, all in
 amounts approved by the Mortgagee not exceeding 100% of the full insurable value and, to the extent required by Mortgagee,
 against any other risk insured against by persons operating like properties. All insurance herein provided for shall be in the form
 and companies approved by the Mortgagee. Mortgagors shall deliver to Mortgagee with Mortgage clause satisfactory to Mortgagee
 all said insurance policies. Mortgagors grant Mortgagee power to settle or compromise all claims under all policies and to

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demand a receipt for all moneys becoming payable to the lender and to receive any money for loss or damage. Such amount may, at the option of Mortgagee, be retained and applied by the Mortgagee toward the payment of the moneys secured by this mortgage or be paid over wholly or in part to the Mortgages for the repair of said buildings or for the erection of new buildings in their place.

4. To pay all taxes, assessments, special assessments, water rates, sewer service charges and other charges now or hereafter assessed or liens on or levied against the premises or any part thereof.
5. Mortgages have good title to the premises and have the right to mortgage the same and shall make, execute, acknowledge or deliver in due form of law all such further or other deeds or assurances as may, at any time hereafter, be required for more fully and effectively carrying out the mortgage to the premises described and shall defend said premises from all and any person, firm or corporation deriving any estate, title or interest therein against said Mortgages and all persons claiming through the Mortgages.
6. To permit the Mortgagee and any persons authorized by the Mortgagee to enter and inspect the premises at all reasonable times.
7. Not to assign the whole or any part of the rents, income or profits arising from the premises without the written consent of the Mortgagee.
8. In the event of default in the performance of any of the Mortgages' covenants or agreements herein, the Mortgagee, at the Mortgagee's option, may perform the same, and the cost thereof with interest at PRIME % per annum shall immediately be due from Mortgages to Mortgagee and included as part of the indebtedness secured by this mortgage.
9. The whole of the principal sum and interest thereon shall be due at the option of the Mortgagee upon the happening of any one of the following events: (a) if Mortgages fail to comply with any repayment term or condition of the Home Equity Line of Credit Agreement; (b) if Mortgages have engaged in fraud or material misrepresentation in connection with said Agreement; (c) if Mortgages have engaged in any action or have failed to act in a way which adversely affects the Mortgagee's security or any right of the Mortgagee in such security including, but not limited to, (i) default in the observance or performance of any of the covenants or agreements of the mortgage hereunder, which default is not corrected by Mortgages within ten (10) days after receipt of notice of said default (ii) the assertion of any liens, mechanics' or otherwise, against the premises (iii) the assignment by Mortgages for the benefit of creditors (iv) the appointment of a receiver, liquidator or trustee of the premises and the adjudication of the Mortgages to be bankrupt or insolvent or the failure to make payments under a reaffirmation plan and (v) the sale or transfer of the Mortgages' interest in real estate which is security for this indebtedness; and the whole sum may forthwith be collected by suit at law, foreclosure of, or other proceedings upon this mortgage or by any other legal or equitable procedure without notice or declaration of such action.
10. Upon or at any time after filing a suit to foreclose this mortgage, the court in which such suit is filed may appoint any qualified person, corporation or banking association (including Mortgagee itself) named by Mortgagee, a receiver of the premises; such appointment may be made either before or after the sale, without notice and without requiring a bond (notice and bond being hereby waived). Such receiver shall have the power to collect rents, issues and profits of said premises during the pendency of such foreclosure suit, and in the case of a suit and deficiency, during the full statutory redemption, if any, as well as during any further times, when the Mortgages, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits and all other powers which may be necessary or usual in such cases for the protection, possession, control and operation of the premises during the whole of said period; and the receiver out of such rents, issues and profits, may pay costs incurred in the management and operation of the premises, prior and coordinate liens, if any, taxes, assessments, and insurance and pay all or any part of the indebtedness secured hereby or any deficiency decree.
11. In any suit to foreclose the lien of this mortgage there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred on behalf of the Mortgagee, including but without limitation thereto, attorneys' fees, appraisers' fees, surveys, title searches and similar data.
12. To pay all costs incurred, including reasonable attorneys' fees, to perfect and maintain the lien on this mortgage.
13. The rights and remedies of the Mortgagee are cumulative; they may be exercised as often and whenever the occasion thereof arises; the failure of the Mortgagee to exercise such rights or remedies or any of them howsoever often shall not be deemed a waiver thereof; and shall inure to the benefit of its successors and assigns.
14. The party or parties named above as Mortgages and their respective heirs, personal representatives, successors and assigns are jointly and severally liable to perform the covenants herein, and the term "Mortgages" shall include all parties executing this mortgage, their respective heirs, personal representatives, and assigns.

IN WITNESS WHEREOF, Mortgages have set their hands and seals this 21 day of March, 19 95.

X Mark Raszkowski (SEAL)
Mark Raszkowski (SEAL)

X Brenda B. Galfin (SEAL)
Brenda B. Galfin (SEAL)

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STATE OF ILLINOIS

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COUNTY OF

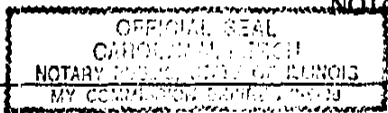
} SS

I, Carolyn M. Pusch, a Notary Public in and for the County, and State aforesaid, do hereby certify that Mark Rusiewski and Brenda B. Calfin personally known to me to be the same persons whose names 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, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial seal, this 21 day of March, 19 95.

Carolyn M. Pusch
NOTARY PUBLIC

My Commission Expires:



Property of Cook County Clerk's Office

RETURN RECORDED MORTGAGE TO:
PRAIRIE BANK & TRUST COMPANY
7661 S. HARLEM AVENUE
BRIDGEVIEW, ILLINOIS 60455



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