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COOK COUNTY RECORDER

TICOR TITLE INSURANCE
BOX 15

THIS INSTRUMENT WAS PREPARED BY:

LAURA WHITE

CITIBANK, F.S.B.
P.O. Box 790147 - MS 747
St. Louis, MO 63179-9910

ACCOUNT NO.: 2705384614

EQUITY SOURCE ACCOUNT[®] MORTGAGE

In this Mortgage, "You," "Your" and "Yours" means each person signing as mortgagor or trustee. "We," "Us" and "Our" means CITIBANK, FEDERAL SAVINGS BANK, 500 W. Madison St., Chicago, IL 60661. The "Borrower" means JUDY A. YEHLING, MARRIED TO JAMES R. YEHLING

The "Agreement" means the Equity Source Account Agreement and Disclosure of even date herewith signed by the Borrower in connection with this Mortgage. The "Property" means the real estate, including the leasehold (if any), located at 12113 SOUTH RICHARD AVENUE, PALOS HEIGHTS, ILLINOIS 60463-1352, COOK COUNTY

THIS MORTGAGE between You and Us is made as of the date next to your first signature below and has a final maturity date 25 years and 2 months from such date.

The Agreement provides that the credit secured by the Property is an open end revolving line of credit at a variable rate of interest. The maximum amount of all loan advances made to the Borrower under the Agreement and which may be secured by this Mortgage may not exceed TWENTY EIGHT THOUSAND AND 00/100 dollars (\$ 28,000.00) (the "Credit Limit"). At any particular time, the outstanding obligation of Borrower to Us under the Agreement may be any sum equal to or less than the Credit Limit plus interest and other charges owing under the Agreement and amounts owing under this Mortgage. Obligations under the Agreement, Mortgage and any riders thereto shall not be released even if all indebtedness under the Agreement is paid, unless and until We cause a mortgage release to be executed and such release is properly recorded.

TO SECURE to Us: (a) the payment and performance of all indebtedness and obligations of the Borrower under the Agreement or any modification or replacement of the Agreement; (b) the payment of all other sums advanced in accordance herewith to protect the security of this Mortgage, with finance charges thereon at the variable rate described in the Agreement, and (c) the payment of any future advances made by Us to Borrower (pursuant to Paragraph 16 of this Mortgage (herein "Future Loan Advances")), and, in consideration of the indebtedness herein recited, You hereby mortgage, grant and convey to Us the Property

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to You to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the Property (which, if this Mortgage is on a unit in a condominium project or planned unit development, shall include the common elements in such project or development associated with such unit), all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property.

IN WITNESS WHEREOF, YOU HAVE EXECUTED THIS MORTGAGE, AND AGREE TO BE BOUND BY ALL TERMS AND CONDITIONS STATED ON PAGES 1 THROUGH 6 FOLLOWING.

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