UNOFFICIAL COPY M**ö**rtgage —

Home Equity Line of Credit

EX OLD KENT

Old Kent Bank 105 South York Street Eimhurst, Illinois 60126

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THIS IS A MORTGAGE between the Mortgagors who sign below and the Bank whose name appears at the top of this Mortgage, as the Mortgagee. Additional terms of the Mortgage appear on the additional page(s).

The Mortgagor mortgage's and warrants to the Mortgagee land located in the Municipality County of 200k State of Illinois, described as follows:

Lot 22 in Block 3 in Charlemagne Unit Number 1, being a subdivision of part of the north west 1/4 of section 30, township 42 north, range 10, east of the third principal meridian, according to the plat thereof recorded april 21, 1978 as document number 24 413 420, in Cook County, Illinois.

Permanent Index No.: 02 30 103 025

Common Address: 1335 Picardy Lane, Hoffman Es ates, Illinois 60195

together with all easements, improvements, hereditaments and appartenance, that now or in the future belong to this land, any rents, income and profits from this land, and all fixtures, including all plumbing, ie: dip, air conditioning and ventilating equipment, that are now or in the future attached to or used in connection with this land (the "FKOPFRTY").

This Mortgage is given to secure the DEBT, which includes the payment of all it debit dness and the performance of all obligations that the Mortgagor now and hereafter owes the Mortgagee under this Mortgage and under a certain_____ Home Equity Line of Credit Disclosure and

dated March 4, 19.96, including all extensions, renewals, and modifications thereof "Agreement"). The Agreement has a credit fimit of \$70,000.00 the Register of Deeds where this Mortgage has been recorded. Under the terms of the Agreement, the Mortgagee has the absolute obligation in certain circumstances to make, and shall make, future advances to Mortgagor upon demand. When this obligation is terminated. Mortgagee will record in the Office of the Register of Deeds where this Mortgage has been accorded, a Notice of Termination of Obligation which shall recite the then outstanding indebtedness under the Agreement.

This Mortgage is given to secure a revolving credit loan and shall secure not only presently existing indebtedness under the Agreement but also future advances, whether such advances are obligatory or to be made at the option of the Mortgagee, or otherwise, as are made within twenty (20) years from the date hereof, to the same extent as if such future advances were made on the date of the execution of this Mortgage, although there may be no advances made at the time of the execution of this Mortgage and although there may be no indebtedness secured hereby outstanding at the time any advance is made. The lien of this Mortgage shall be valid as to all indebtedness secured hereby, including future advances, from the time of its filing for record in the recorder's or registrar's office in the county in which the property is located. The total amount of indebtedness secured hereby may increase or decrease from time to time, but the total unpaid balance of indebtedness secured hereby (including disbursements which the Mortgagee may make under this Mortgage, the Agreement or any other document with respect thereof) at any one time outstanding shall not exceed the credit limit set forth above, plus interest thereon and any disbursements which the Mortgagee may make under this Mortgage, the Agreement or any other document with respect hereto, including but not limited to payment for taxes, special assessments or insurance on the real estate and the interest on such disbursements. This Mortgage is intended to and shall be valid and have priority over all subsequent tiens and encumbrances, including statutory liens, excepting taxes and assessments levied on the real estate not yet due and payable, to the

of the maximum amount secured hereby.

\$27.50

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Additional Provisions.

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