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Mortgage —
Home Equity Line of Credit

OLD KENT

Old Kent Bank
105 South York Street
Evanston, Illinois 60126

97424050

DEPT-01 RECORDING #29.50
T#0008 TRAN 8721 06/13/97 14:56:00
#2493 # DC #-97-424050
COOK COUNTY RECORDER

AMADOR L. TIBAR
ENRIQUETA M. TIBAR

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 mortgages and warrants to the Mortgagee land located in the CITY of CHICAGO County of COOK State of Illinois, described as follows:

SEE ATTACHED LEGAL DESCRIPTION

97424050

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

This Mortgage is given to secure the DEBT, which includes the payment of all indebtedness 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 _____ Agreement

5-6, 1997, including all extensions, renewals, and modifications thereof ("Agreement"). The Agreement has a credit limit of \$ 35,000.00, unless the limit is increased and a Notice of Increase is filed in the Office of 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 recorded, 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 liens and encumbrances, including statutory liens, excepting taxes and assessments levied on the real estate not yet due and payable, to the extent of the maximum amount secured hereby.

29.50

MORTGAGE AGREEMENT

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These terms and conditions...

"Mortgagor" means the person...

such as "AGREEMENT"...

Promise to Pay: You agree to...

Warranties: You represent that...

PROPERTY, and

Taxes: You agree to pay...

or provide as well as the...

Insurance: You agree to...

You agree to pay for...

of the property and...

or limited or no coverage...

You agree to...

to so promptly as...

mortgage has priority...

over all other...

claims against the...

Maintenance and Repairs:

PROPERTY You agree to...

maintain the property in...

good repair and to...

PROPERTY and to...

PROPERTY and to...

Our Right to Perform:

any or all of the...

obligations of this...

Agreement if you...

fail to perform the...

PROPERTY or if...

Condemnation:

proceedings on the...

property and applied to...

the property, you agree...

to indemnify us for...

any and all losses...

incurred by us as a...

result of such...

proceedings, including...

reasonable attorneys'...

fees and costs.

Default: You will be in...

default if you:

• You are in breach...

• You fail to keep...

• You fail to keep...

• Any warranty...

• You fail to pay...

• You fail to pay...

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Property of Cook County Clerk's Office

09/25/2010

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LOT 14 IN BLOCK 8 IN A. H. HILL AND COMPANY'S BOULEVARD ADDITION
TO IRVING PARK, BEING A SUBDIVISION OF ALONZO H. HILL OF THE EAST
2 OF THE WEST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 14, TOWNSHIP
40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.

PIN# 13-14-427-032

PROPERTY ADDRESS: 4024 N. KIMBALL CHICAGO, IL 60618

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Additional Provisions.

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Mortgagor grants this Mortgage to Mortgagee free from all rights and benefits under and by virtue of the Homestead Exemption laws, of the State of Illinois, which said rights and benefits the Mortgagor does hereby expressly release and waive.

Additional Provisions.

Each Mortgagor agrees to all of the terms of the Mortgage Agreement, which appear on the reverse of pages 1 & 2.

The Mortgagor has executed this Mortgage of 5-6, 19 97.

Witnesses:

Signature: X Mike Milosavljevic

Name: Mike Milosavljevic

Signature: X Timothy Cimbro

Name: Timothy Cimbro

Mortgagors:

Signature: Amador L. Tibar

Name: AMADOR L. TIBAR

Address: 4024 N KIMBALL

CHICAGO, IL 60618

Mental Status: HUSBAND AND WIFE

Signature: Enriqueta M. Tibar

Name: ENRIQUETA M. TIBAR

Address: 4024 N KIMBALL

CHICAGO, IL 60618

STATE OF ILLINOIS)

COUNTY OF COOK)

I, Juanita Wronkiewicz

AMADOR L. AND ENRIQUETA M. TIBAR

certify that AMADOR L. AND ENRIQUETA M. TIBAR personally known to me to be the same person whose name is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the instrument as their free and voluntary act, for the uses and purposes therein set forth.

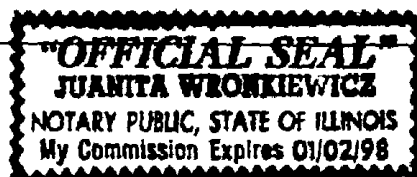
Date 5-6, 19 97

This instrument prepared by: SANDRA HATHAWAY

Subsequent tax bills are to be sent to the following:

Juanita Wronkiewicz, Notary

Old Kent Bank
Consumer Loan Dept.
P.O. Box 100
Grand Rapids, MI 49501



97A2A050

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We will file this document with the appropriate government agencies.

Expenses: You are responsible for all expenses incurred in attempting to perfect this document, including the cost of recording this first mortgage and the recording fee for the recording part of this document.

Notices: No

delivered per

Other Terms:

our successors and assigns.

First Mortgage:

for you

You are

Principal

credit

to pay

to

to

to

Assignment of Interest:

to

to

to

to

to

to

to

to

to

to

to

Assignment of Interest:

us and grant

by and

the **PROPERTY**

to

to

to

to

to

to

to

Property of Cook County Clerk's Office