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RECORDATION REQUESTED BY:

HARRIS BANK ARGO
7549 W 63RD ST
SUMMIT, IL 60601

97509546

WHEN RECORDED MAIL TO:

HARRIS BANK ARGO
7549 W 63RD ST
SUMMIT, IL 60601

DEPT-01 RECORDING \$37.00
T0012 TRAN 5952 07/16/97 11:33:00
59780 CG *-97-509546
FOR PERSONNEL USE ONLY

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This Mortgage prepared by:

Janet L. Grand
7549 W 63rd St
Summit, IL 60601



MORTGAGE

THIS MORTGAGE IS DATED JULY 1, 1997, between John D Reape Jr and Denise M Reape, His wife as joint tenants, whose address is 6735 W 59th Street, Chicago, IL 60638 (referred to below as "Grantor"); and HARRIS BANK ARGO, whose address is 7549 W 63RD ST, SUMMIT, IL 60601 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, conveys, and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including access to utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, located in Cook County, State of Illinois (the "Real Property"):

Lot 1 (Except the West 9 feet thereof) in Block 4 in Frederick H. Bartlett's 63rd Street Industrial district in the West 1/2 of the Southeast 1/4 of Section 18, Township 38 North, Range 1, East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 6735 W 59th Street, Chicago, IL 60638. The Real Property tax identification number is 19-18-400-035-0000.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

DEFINITIONS. The following words shall have the following meanings when used in this Mortgage. Terms not otherwise defined in this Mortgage shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to dollar amounts shall mean amounts in lawful money of the United States of America.

Existing indebtedness. The words "Existing indebtedness" mean the indebtedness described below in the Existing indebtedness section of this Mortgage.

Grantor. The word "Grantor" means John D Reape Jr and Denise M Reape. The Grantor is the mortgagor

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arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and attorneys' fees or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

Notice of Construction. Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services, or materials and the cost exceeds \$10,000.00. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Mortgage.

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage ~~provisions~~ on a replacement basis for the full insurable value covering all improvements on the Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgage clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of ten (10) days' prior written notice to Lender and not containing any disclaimer of the insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property at any time become located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain Federal Flood Insurance for the full unpaid principal balance of the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property if the estimated cost of repair or replacement exceeds \$5,000.00. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at its election, apply the proceeds to the reduction of the indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default hereunder. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Mortgage, then to prepay accrued interest, and the remainder, if any, shall be applied to the principal balance of the indebtedness. If Lender holds any proceeds after payment in full of the indebtedness, such proceeds shall be paid to Grantor.

Unexpired Insurance at Sale. Any unexpired insurance shall inure to the benefit of, and pass to, the purchaser of the Property covered by this Mortgage at any trustee's sale or other sale held under the provisions of this Mortgage, or at any foreclosure sale of such Property.

Compliance with Existing Indebtedness. During the period in which any Existing Indebtedness described below is in effect, compliance with the insurance provisions contained in the instrument evidencing such Existing Indebtedness shall constitute compliance with the insurance provisions under this Mortgage, to the extent compliance with the terms of this Mortgage would constitute a duplication of insurance requirement. If any proceeds from the insurance become payable on loss, the provisions in this Mortgage for division of proceeds shall apply only to that portion of the proceeds not payable to the holder of the Existing Indebtedness.

EXPENDITURES BY LENDER. If Grantor fails to comply with any provision of this Mortgage, including any obligation to maintain Existing Indebtedness in good standing as required below, or if any action or proceeding is commenced that would materially affect Lender's interests in the Property, Lender on Grantor's behalf may, but shall not be required to, take any action that Lender deems appropriate. Any amount that Lender expends in so doing will bear interest at the rate provided for in the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses, at Lender's option, will (a) be payable on demand, (b) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (i) the term of any applicable insurance policy or (ii) the remaining term of the Note, or (c) be treated as a balloon payment which will be due and payable at the Note's maturity. This Mortgage also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of the default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Mortgage.

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Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in the Existing Indebtedness section below or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under this Mortgage, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

Compliance With Laws. Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

EXISTING INDEBTEDNESS. The following provisions concerning existing indebtedness (the "Existing Indebtedness") are a part of this Mortgage.

Existing Lien. The lien of this Mortgage securing the indebtedness may be secondary and inferior to an existing lien. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instruments evidencing such indebtedness, or any default under any security documents for such indebtedness.

Default. If the payment of any installment of principal or any interest on the Existing Indebtedness is not made within the time required by the note evidencing such indebtedness, or should a default occur under the instrument securing such indebtedness and not be cured during any applicable grace period therein, then, at the option of Lender, the indebtedness secured by this Mortgage shall become immediately due and payable, and this Mortgage shall be in default.

No Modification. Grantor shall not enter into any agreement with the holder of any mortgage, deed of trust, or other security agreement which has priority over this Mortgage by which that agreement is modified, amended, extended, or renewed without the prior written consent of Lender. Grantor shall neither request nor accept any future advances under any such security agreement without the prior written consent of Lender.

CONDEMNATION. The following provisions relating to a condemnation of the Property are a part of this Mortgage.

Application of Net Proceeds. If all or any part of the Property is condemned by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the Existing Indebtedness or the repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees incurred by Lender in connection with the condemnation.

Proceedings. If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments as may be requested from time to time to permit such participation.

IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES. The following provisions relating to governmental taxes, fees and charges are a part of this Mortgage:

Current Taxes, Fees and Charges. Upon request by Lender, Grantor shall execute such documents in addition to this Mortgage and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Mortgage, including without limitation all taxes, fees, documentary stamps, and other charges for recording or registering this Mortgage.

Taxes. The following shall constitute taxes to which this section applies: (a) a specific tax upon this type of Mortgage or upon all or any part of the indebtedness secured by this Mortgage; (b) a specific tax on Grantor which Grantor is authorized or required to deduct from payments on the indebtedness secured by this type of Mortgage; (c) a tax on this type of Mortgage chargeable against the Lender or the holder of the Note; and (d) a specific tax on all or any portion of the indebtedness or on payments of principal and interest made by Grantor.

Subsequent Taxes. If any tax to which this section applies is enacted subsequent to the date of this Mortgage, this event shall have the same effect as an Event of Default (as defined below), and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (a) pays the tax before it becomes delinquent, or (b) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

SECURITY AGREEMENT; FINANCING STATEMENTS. The following provisions relating to this Mortgage as a security agreement are a part of this Mortgage.

Security Agreement. This instrument shall constitute a security agreement to the extent any of the Property constitutes fixtures or other personal property, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

Security Interest. Upon request by Lender, Grantor shall execute financing statements and take whatever

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of a surety bond for the claim satisfactory to Lender. Lender shall retain the right to require the mortgagor to provide a surety bond for the claim satisfactory to Lender. Lender shall retain the right to require the mortgagor to provide a surety bond for the claim satisfactory to Lender. Lender shall retain the right to require the mortgagor to provide a surety bond for the claim satisfactory to Lender.

Death of mortgagor. The death of mortgagor, the incapacity of mortgagor, the appointment of a receiver for any part of mortgagor's property, any assignment for the benefit of creditors, any type of creditor remedy, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against mortgagor.

Discharge of obligation. The mortgage or any of the related documents ceases to be in full force and effect (including failure of any collateral documents to create a valid and perfected security interest or lien) as to any one and for any reason.

Release of property. Any warranty, representation or statement made or furnished to Lender by or on behalf of mortgagor under the mortgage, the Note or the related documents is also or misleading in any material respect, either now or at the time made or furnished.

Change of ownership. Failure of mortgagor to comply with any other term, obligation, covenant or condition contained in the mortgage, the Note or in any of the related documents.

Default on other payments. Failure of mortgagor with the time required by the mortgage to make any payment for taxes or insurance, or any other payment necessary to prevent any or to effect discharge of any lien.

Default on indebtedness. Failure of mortgagor to make any payment when due on any indebtedness.

DEFINITIONS. Each of the following, as the option of Lender, shall constitute an event of default (Event of Default) under the mortgage:

1. Failure to pay. Mortgagor fails to pay any amount due under the mortgage when due, and continues to do so for a period of 30 days after the date of such failure to pay.

2. Failure to maintain property. Mortgagor fails to maintain the property in accordance with the terms of the mortgage, and continues to do so for a period of 30 days after the date of such failure to maintain the property.

3. Failure to pay taxes. Mortgagor fails to pay any taxes or assessments levied on the property, and continues to do so for a period of 30 days after the date of such failure to pay taxes.

4. Failure to pay insurance. Mortgagor fails to pay any premiums on any insurance policy covering the property, and continues to do so for a period of 30 days after the date of such failure to pay insurance.

5. Failure to comply with other obligations. Mortgagor fails to comply with any other obligations contained in the mortgage, the Note or in any of the related documents.

6. Failure to provide information. Mortgagor fails to provide any information requested by Lender in connection with the mortgage.

7. Failure to provide security. Mortgagor fails to provide any security required by the mortgage.

8. Failure to provide collateral. Mortgagor fails to provide any collateral required by the mortgage.

9. Failure to provide other documents. Mortgagor fails to provide any other documents required by the mortgage.

10. Failure to provide other information. Mortgagor fails to provide any other information requested by Lender.

11. Failure to provide other security. Mortgagor fails to provide any other security required by the mortgage.

12. Failure to provide other collateral. Mortgagor fails to provide any other collateral required by the mortgage.

13. Failure to provide other documents. Mortgagor fails to provide any other documents required by the mortgage.

14. Failure to provide other information. Mortgagor fails to provide any other information requested by Lender.

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Breach of Other Agreement. Any breach by Grantor under the terms of any other agreement between Grantor and Lender that is not remedied within any grace period provided therein, including without limitation any agreement concerning any indebtedness or other obligation of Grantor to Lender, whether existing now or later.

Existing Indebtedness. A default shall occur under any Existing indebtedness or under any instrument on the Property securing any Existing indebtedness, or commencement of any suit or other action to foreclose any existing lien on the Property.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor of any of the indebtedness or any Guarantor dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the indebtedness. Lender, at its option, may, but shall not be required to, permit the Guarantor's estate to assume unconditionally the obligations arising under the guaranty in a manner satisfactory to Lender, and, in doing so, cure the Event of Default.

Insecurity. Lender reasonably deems itself insecure.

Right to Cure. If such a failure is curable and if Grantor has not been given a notice of a breach of the same provision of this Mortgage within the preceding twelve (12) months, it may be cured (and no Event of Default will have occurred) if Grantor, after Lender sends written notice demanding cure of such failure: (a) cures the failure within fifteen (15) days; or (b) if the cure requires more than fifteen (15) days, immediately institutes steps sufficient to cure the failure and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default and at any time thereafter, Lender, at its option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire indebtedness immediately due and payable, including any prepayment penalty which Grantor would be required to pay.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

Collect Rents. Lender shall have the right, without notice to Grantor, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or fees directly to Lender. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

Mortgagee in Possession. Lender shall have the right to be placed as mortgagee in possession or to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the indebtedness. The mortgagee in possession or receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Judicial Foreclosure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

Deficiency Judgment. If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this section.

Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Note or available at law or in equity.

Sale of the Property. To the extent permitted by applicable law, Grantor hereby waives any and all right to have the property marshaled. In exercising its rights and remedies, Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

Notice of Sale. Lender shall give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least ten (10) days before the time of the sale or disposition.

Waiver; Election of Remedies. A waiver by any party of a breach of a provision of this Mortgage shall not constitute a waiver of or prejudice the party's rights otherwise to demand strict compliance with that provision or any other provision. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or take action to perform an obligation of Grantor under this Mortgage after failure of Grantor to perform shall not affect Lender's right to declare a default and exercise its remedies under this Mortgage.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this

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Mortgage Lender shall be entitled to recover such sum as the court may judge reasonable as attorneys' fees in this and on any appeal. Whether or not any court action is brought, all reasonable expenses incurred by Lender in the prosecution of any such action shall be paid by the mortgagor. Expenses covered by this paragraph shall not constitute attorneys' fees for bankruptcy proceedings (including efforts to modify or vacate any automatic stay of reorganization) and any expenses reported, surveyed, reported, and appraised fees, and the mortgagor, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law.

NOTICES TO GRANTOR AND OTHER PARTIES. Any notice under this mortgage, including without limitation any notice of default and any notice of sale to Grantor, shall be in writing, may be sent by facsimile, and shall be effective when actually delivered or when deposited with a nationally recognized overnight courier, or if mailed, shall be deemed effective when deposited in the United States mail with class, certified or registered mail, postage prepaid, directed to the addressee shown near the beginning of this mortgage. Any party may change its address for notices under this mortgage by giving written notice to the other parties, specifying that the purpose of the notice is to change the party's address. All copies of notices of foreclosure from the holder of any lien which has priority over this mortgage shall be sent to Lender's address, as shown near the beginning of this mortgage. Lender agrees to keep Lender informed at all times of Grantor's current address.

RECORDATION PROVISIONS. The following miscellaneous provisions are a part of this mortgage: Amendments. This mortgage, together with any related documents, constitutes the entire understanding and agreement of the parties to the terms set forth in this mortgage. No condition or understanding to this mortgage shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the condition or understanding.

APPLICABLE LAW. This mortgage shall be governed by and construed in accordance with the laws of the State of Illinois. This mortgage shall be governed by and construed in accordance with the laws of the State of Illinois. Caption headings. Caption headings in this mortgage are for convenience purposes only and are not to be used to interpret or define the provisions of this mortgage.

RELEASE. There shall be no merger of the liens or estates created by this mortgage with any other interest or estate in the property at any time held by or on the behalf of Lender in any capacity, without the written consent of Lender. All obligations of Grantor under this mortgage shall be joint and several, and all references to Grantor shall mean each and every Grantor. The obligations of each of the persons signing below is several and enforceable.

ASSIGNMENT. A court of competent jurisdiction finds that the provisions of this mortgage to be invalid or unenforceable as to any person or circumstance, such finding shall not render the provision invalid or unenforceable as to any other person or circumstance. If any such provision shall be deemed to be modified or amended, it shall be deemed to be modified or amended by the provisions of this mortgage in all other respects and shall remain valid and enforceable.

ASSIGNMENT AND RELEASE. Subject to the limitations stated in this mortgage, Grantor's interest in the mortgage shall be binding upon and inure to the benefit of the grantor, its successors and assigns. This mortgage shall be binding upon and inure to the benefit of the grantor, its successors and assigns. This mortgage shall be binding upon and inure to the benefit of the grantor, its successors and assigns.

WARRANTY OF HIGHEST GRADE. Grantor hereby warrants and covenants that the mortgage is a valid and enforceable mortgage of the State of Illinois as to all indebtedness secured by this mortgage. Lender shall not be deemed to have waived any rights under this mortgage (or under any other mortgage) by reason of the fact that it has accepted this mortgage for record.

TIME IS OF THE ESSENCE. Time is of the essence in the performance of this mortgage. Failure of Highest Grade. Grantor hereby warrants and covenants that the mortgage is a valid and enforceable mortgage of the State of Illinois as to all indebtedness secured by this mortgage.

CONSENT OF LENDER. Grantor hereby warrants and covenants that the mortgage is a valid and enforceable mortgage of the State of Illinois as to all indebtedness secured by this mortgage. Lender shall not be deemed to have waived any rights under this mortgage (or under any other mortgage) by reason of the fact that it has accepted this mortgage for record.

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EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X John D. Reape Jr
John D Reape Jr

X Denise M Reape
Denise M Reape

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

On this day before me, the undersigned Notary Public, personally appeared John D Reape Jr and Denise M Reape, to me known to be the individuals described in, and who executed the Mortgage, and acknowledged that they signed the Mortgage as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of JULY, 1997.

By Ann B. Hartford Residing at Chicago, Illinois

Notary Public in and for the State of ILLINOIS

My commission expires 12-02-00

"OFFICIAL SEAL"
Ann B. Hartford
Notary Public, State of Illinois
My Commission Expires 12-02-00

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