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Mortgage —
Home Equity Line of Credit

OLD KENT

Old Kent Bank
105 South York Street
Elmhurst, Illinois 60126

CHIN SHEN & KWANG POO CHANG

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
KENILWORTH _____ County of _____ COOK _____ State of Illinois, described as follows:

SEE LEGAL DESCRIPTION ATTACHED

COLLATERAL ADDRESS 711 CUMMINGS AVE KENILWORTH/COOK/ILLINOIS
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 (or under a certain HOME EQUITY

_____ LINE OF CREDIT DISCLOSURE AND _____ Agreement
dated 5-5, 1978, including all extensions, renewals, and modifications thereof ("Agreement"). The Agreement has a

credit limit of \$ 84,000.00, 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.

Handwritten initials and marks at the bottom right of the page.

MORTGAGE AGREEMENT

These terms are part of your Mortgage Agreement. They apply to you whether you are the borrower or the lender. The Mortgage Agreement is the document that you sign when you get the mortgage. It is also called the "Mortgage" or the "Mortgage Note." It appears on the other side of every page of this document. The Mortgage Agreement is also referred to as "AGREEMENT" for the purpose of this document.

Promise to Pay: is a promise to pay the mortgage.

Warranties: You warrant that the **PROPERTY** is your property and that you own it. You warrant that you have the right to use the **PROPERTY** and any improvements on it.

Taxes: You agree to pay all taxes on the **PROPERTY** and any improvements on it. You agree to provide us with the tax information we need.

Insurance: You agree to keep the **PROPERTY** insured. You agree to keep the **PROPERTY** insured for the full amount of our interest in the **PROPERTY**. You agree to keep the **PROPERTY** insured until the mortgage is paid in full.

You agree that you do not promise to do any work on the **PROPERTY** unless you are paid for it. You agree that you will not do any work on the **PROPERTY** unless you are paid for it. You agree that you will not do any work on the **PROPERTY** unless you are paid for it.

Maintenance and Repairs: You agree to maintain the **PROPERTY** in good condition. You agree to repair the **PROPERTY** and any improvements on it. You agree to replace the **PROPERTY** and any improvements on it.

Our Right to Enter: We have the right to enter the **PROPERTY** to inspect it. We have the right to enter the **PROPERTY** to make repairs. We have the right to enter the **PROPERTY** to make improvements.

Condemnation: If the **PROPERTY** is taken for public use, we agree to pay you the fair market value of the **PROPERTY** and any improvements on it. We agree to pay you the fair market value of the **PROPERTY** and any improvements on it.

Default: If you do not pay the mortgage, we have the right to take the **PROPERTY**. We have the right to take the **PROPERTY** if you do not pay the mortgage. We have the right to take the **PROPERTY** if you do not pay the mortgage.

Lien: We have a lien on the **PROPERTY**. We have a lien on the **PROPERTY** if you do not pay the mortgage. We have a lien on the **PROPERTY** if you do not pay the mortgage.

Assignment: We agree to assign the mortgage to a new lender. We agree to assign the mortgage to a new lender. We agree to assign the mortgage to a new lender.

Severability: If any part of this agreement is unenforceable, the rest of the agreement is enforceable. If any part of this agreement is unenforceable, the rest of the agreement is enforceable.

Entire Agreement: This agreement is the entire agreement between us. This agreement is the entire agreement between us. This agreement is the entire agreement between us.

Assignment of Rights: We agree to assign our rights to you. We agree to assign our rights to you. We agree to assign our rights to you.

Waiver: We agree to waive our rights to you. We agree to waive our rights to you. We agree to waive our rights to you.

Force Majeure: If there is a force majeure event, we agree to suspend the mortgage. If there is a force majeure event, we agree to suspend the mortgage. If there is a force majeure event, we agree to suspend the mortgage.

Property of Cook County Clerk's Office

EXHIBIT A

The following described Real Estate situated in the County of Cook and State of Illinois, to wit:

The East 10 feet of Lot 24 and the West 1/2 of Lot 25 in Manus Indian Hill Subdivision No. 3 being a Subdivision of that part of the South 1/2 of the South 1/2 of the North 1/2 of the Northwest 1/4 of Section 28, Township 42 North Range 13 East of the Third Principal Meridian lying East of the Center of Church Road also known as County of Ridge Road in Cook County, Illinois.

subject to restrictions, covenants and easements, etc., of record, if any.

BEING the same property conveyed to Chin Shen Chang and Kwang Poo Chang from Jay A. Baylin and Marcia J. Baylin by virtue of a Deed dated March 30, 1992, recorded April 3, 1992 in Instrument No. 92-225291 in Cook County, Illinois.

05-28-105-025-0000

COLLATERAL ADDRESS 711 CUMMINGS AVE KENILWORTH/COOK/ILLINOIS

Additional Provisions.

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.

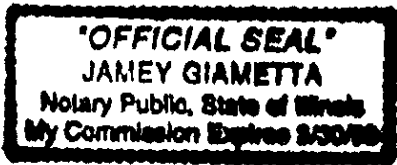
The Mortgagor has executed this Mortgage as of 5:5 , 19 90

Witnesses:
Signature: X
Name:
Signature: X

Mortgagors:
Signature: X
Name: CHIN SHEN GIANG
Address: 711 CUMMINGS AVE.
KENILWORTH IL. 60043

Name:

Marital Status: MARRIED



Signature: X
Name: KWANG POO CHANG
Address: 711 CUMMINGS AVE
KENILWORTH IL 60043

STATE OF ILLINOIS

COUNTY OF COOK

I, the undersigned
CHIN SHEN & KWANG POO CHANG

certify that 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 signed and delivered the instrument

as their free and voluntary act, for the uses and purposes therein set forth

Jamey Giametta

Dated, 19

This instrument prepared by

Subsequent tax bills are to be sent to the following

DEMETRA HOLMES
OLD KENT BANK
PO BOX 100
GRAND RAPIDS MI 49501

We have reviewed the account records of [Name] and [Name] and find that the account records are correct and that the account is in good standing.

Notice: You are hereby notified that you have a right to a hearing on this matter.

Other: There is no other information to report.

Full Name: [Name]

Address: [Address]
City: [City]
State: [State]
Zip: [Zip]

Assignment of Interest: This document is being filed for the purpose of recording the assignment of interest in the property described above.

Witness: I, [Name], the undersigned, being a duly qualified and acting notary public in and for the State of Illinois, do hereby certify that the foregoing is a true and correct copy of the original as the same appears to me.

Notary Public in and for the State of Illinois

My Commission Expires: [Date]

Assignment of Interest: [Name] hereby assigns to [Name] all right, title, and interest in and to the property described above.

Witness: I, [Name], being a duly qualified and acting notary public in and for the State of Illinois, do hereby certify that the foregoing is a true and correct copy of the original as the same appears to me.

Property of Cook County Clerk's Office

