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Mortgage —
Home Equity Line of Credit

OLD KENT

Old Kent Bank
105 South York Street
Elmhurst, Illinois 60126

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
Blue Island _____, County of _____ Cook _____ State of Illinois, described as follows:

Lot 6 and the S 5 ft of Lot 5 in Block 1 in Wippel's Subdivision of that part of the S 1/2 of the NW 1/4 of the NE 1/4 of Sec 25, T37N, R13E, lying east of the Baltimore and Ohio Chicago Terminal Railroad, in Cook County, Illinois.

P.I.N. 24-25-227-014

Property Address: 12020 South Maple, Blue Island, IL 60406

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 _____

Prime Access Account Agreement and Disclosure Statement _____ Agreement
dated _____ JANUARY 24 19 98 _____, including all extensions, renewals, and modifications thereof ("Agreement"). The Agreement has a credit limit of \$ _____ 20,000.00 _____, 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.

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MORTGAGE AGREEMENT

These terms are part of your Mortgage. You agree to be bound by these terms and conditions.

"Mortgage" means each person who signs this Mortgage. "PROPERTY" means the real property described in the Public Record of this Mortgage, including any improvements thereto, and any other real property that you own or have an interest in (such as "ACQUIRED INTERESTS") that is subject to this Mortgage.

Promise to Pay: You promise to pay to the Lender the amount of the Mortgage.

Warranties: You represent and warrant that you are the owner of the PROPERTY and have the right to mortgage the PROPERTY. You warrant that the PROPERTY is not subject to any other mortgage or lien.

Taxes: You agree to pay all taxes and assessments levied on the PROPERTY, including property taxes, and to provide reasonable proof of payment to the Lender.

Insurance: You agree to keep the PROPERTY insured against fire, theft, and other risks, and to provide proof of insurance to the Lender. You agree to name the Lender as the beneficiary of the insurance policy. The insurance policy shall be terminated or modified if the amount of the insurance is less than the outstanding balance of the Mortgage.

You agree to maintain the PROPERTY in good condition and to make all necessary repairs. You agree to do so promptly. You agree to pay for all repairs and maintenance. You agree to adjust all utility bills to reflect the actual usage of the PROPERTY.

Maintenance and Repairs: You agree to keep the PROPERTY in good condition and to make all necessary repairs. You agree to do so promptly. You agree to pay for all repairs and maintenance. You agree to adjust all utility bills to reflect the actual usage of the PROPERTY.

Our Right to Perform: We may perform any of the obligations of the Mortgage if you fail to do so. We may perform any of the obligations of the Mortgage if you fail to do so. We may perform any of the obligations of the Mortgage if you fail to do so.

Condemnation: If the PROPERTY is condemned, you agree to pay the proceeds of the condemnation to the Lender. You agree to pay the proceeds of the condemnation to the Lender.

Default: You will be in default of the Mortgage if you fail to do any of the following:

- You fail to pay any amount due under the Mortgage.
- You fail to do any of the other obligations of the Mortgage.
- Any warranty or representation made by you is false or misleading.
- You fail to pay any other debt if you are in default of the Mortgage.
- A judgment or order is entered against you in connection with the Mortgage.
- You sell, lease, or otherwise dispose of the PROPERTY.
- You cause or permit the PROPERTY to be damaged, destroyed, or otherwise impaired.
- Any interest in the PROPERTY is sold, transferred, or otherwise disposed of.
- If the Lender is required to take any action to enforce the Mortgage.

Remedies: If you are in default of the Mortgage, we may:

- We may demand the full amount of the Mortgage immediately.
- We may foreclose the Mortgage.
- We may sell any part of the PROPERTY and use the proceeds to pay the Mortgage.
- We may, to the extent permitted by law, exercise any other remedies available to us under this agreement or any other agreement by which you are bound.
- We will not assume your obligations under the Mortgage if you are in default of the Mortgage.
- We may pursue your debt if you are in default of the Mortgage.
- We may obtain or update our information about you and your assets.
- We may exercise any of our rights and remedies under this agreement or any other agreement or to prepare or to prepare to file a lawsuit or to file a lawsuit.
- Prior to the entry of judgment of foreclosure, the Lender may take any action to enforce the Mortgage.

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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.

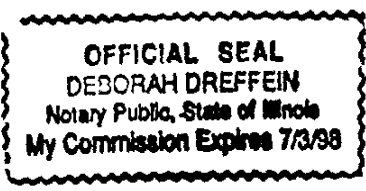
Additional Provisions.

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 JANUARY 24, 19 98.

Witnesses:
Signature: X _____
Name: _____
Signature: X _____
Name: _____

Mortgagors:
Signature (X) Clifton Black
Name: Clifton Black
Address: 12020 South Maple
Blue Island, IL 60406
Marital Status: Married



Signature: Jo Ellen Black
Name: Jo Ellen Black f/k/a Jo Ellen Kasza
Address: 12020 South Maple
Blue Island, IL 60406

STATE OF ILLINOIS

COUNTY OF COOK

I, DEBORAH DREFFEIN, certify that CLIFTON BLACK OR JO ELLEN BLACK 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.

Debora Dreffein

Dated JANUARY 24, 19 98

This instrument prepared by: S. Doughty

Subsequent tax bills are to be sent to the following.

OLD KENT BANK
CONSUMER LOAN DEPT.
P.O. BOX 100
GRAND RAPIDS, MI 49501

any cumulative No right or remedy shall be available to the transferee...

Expenses: You will pay all expenses of this assignment, including the cost of recording this assignment...

Notices: Notwithstanding any notice to the transferee...

Other Terms: This assignment shall be subject to the terms and conditions...

Entire Agreement: This assignment constitutes the entire agreement...

Verifications: The transferee shall verify the accuracy of the information...

Obligations: The transferee shall assume all obligations...

Time: This assignment shall be effective as of the date of recording...

Assignment of Interest in Property: The assignor hereby assigns to the transferee...

in all the right, title, and interest in and to the property...

including all fixtures, appurtenances, and other things...

whenever the assignor has or may have any right, title, or interest...

in the property, whether the same be now or hereafter acquired...

Assignment of Lease and Land Contract: The assignor hereby assigns to the transferee...

all the right, title, and interest in and to the lease and land contract...

including all fixtures, appurtenances, and other things...

whenever the assignor has or may have any right, title, or interest...

in the lease and land contract, whether the same be now or hereafter acquired...

in the property, whether the same be now or hereafter acquired...

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Property of Cook County Clerk's Office

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