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Cook County Recorder 27.50

The First National Bank Of Chicago

Mortgage - Installment Loan or Line of Credit (Illinois Only)

Loan Number: 1110207249510

This Mortgage is made on August 06, 1999, between the Mortgagor(s)
ROBERT B. DOUGLAS AND MELANIE S. DOUGLAS, HUSBAND AND WIFE

whose address is 1401-T N WIELAND ST CHICAGO, IL 60610 and the Mortgagee
The First National Bank Of Chicago whose address is
One First National Plaza
Chicago, Il 60670

(A) Definitions.

- (1) The words "borrower," "you" or "yours" mean each Mortgagor, whether single or joint, who signs below.
- (2) The words "we," "us," "our" and "Bank" mean the Mortgagee and its successors or assigns.
- (3) The word "Property" means the land described below. Property includes all buildings and improvements now on the land or built in the future. Property also includes anything attached to or used in connection with the land or attached or used in the future, as well as proceeds, rents, income, royalties, etc. Property also includes all other rights in real or personal property you may have as owner of the land, including all mineral, oil, gas and/or water rights.

REI TITLE SERVICES # 732438

(B) Amount Owed, Maturity, Security

If you signed the agreement described in this paragraph, you owe the Bank the aggregate amounts of all loans and disbursements made by the Bank to you pursuant to a Home Equity Line Agreement or Mini Equity Line Agreement ("Agreement") dated August 06, 1999, which is incorporated herein by reference, up to a maximum principal sum of \$195,000.00, plus interest thereon, and any disbursements made to you or on your behalf by the Bank for the payment of taxes, special assessments or insurance on the real property described below with interest on such disbursements.

Interest on the outstanding principal shall be calculated on a fixed or variable rate as referenced by your Agreement. As security for all amounts due to us under your Agreement, including all future advances made within 20 years from the date hereof, all of which future advances shall have the same priority as the original loan, and all extensions, amendments, renewals or modifications of your Agreement (all of the foregoing not to exceed twice the maximum principal sum stated above), you convey mortgage and warrant to us, subject to liens of record as of the date hereof, the Property located in the Cay of Chicago, Cook County, Illinois as described below:

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LOT 20 IN SCHILLER PLACE RESUBDIVISION IN THE NORTHEAST 1/4 OF
SECTION 4 TOWNSHIP 39 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL
MERIDIAN RECORDED OCTOBER 18, 1994 AS DOCUMENT NUMBER 94893258 ALL
IN COOK COUNTY ILLINOIS

Permanent Index No. 17-04-203-129

Property Address: 1401-T N WIELAND ST CHICAGO, IL 60610

(C) Borrower's Promises. You promise to:

- (1) Pay all amounts when due under your Agreement, including interest, and to perform all duties of the Agreement and/or this Mortgage. (A Mortgagor who has not signed the Agreement has no duty to pay amounts owed under the Agreement.)
- (2) Pay all taxes, assessments and liens that are assessed against the Property when they are due. If you do not pay the taxes, assessments or liens, we can pay them, if we choose, and add what we have paid to the amount you owe us under your Agreement with interest to be paid as provided in that Agreement.
- (3) Not execute any mortgage, security agreement, assignment of leases and rentals or other agreement granting a lien against your interest in the property without our prior written consent, and then only when the document granting that lien expressly provides that it shall be subject to the lien of this Mortgage.
- (4) Keep the Property in good repair and not damage, destroy or substantially change the Property.
- (5) Keep the Property insured with an insurance carrier acceptable to us against loss or damage caused by (a) fire or other hazards and (b) flood, if the Property is located in a specially designated flood hazard area. The insurance policy must be payable to us and name us as Insured Mortgagee for the amount of your loan or line. You must deliver a copy of the policy to us at our request. If you do not obtain insurance or pay the premiums, we may purchase insurance for the Property. You will be responsible for the costs of such insurance until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to your total outstanding balance or obligation. At our option, insurance proceeds received by us may be applied to the balance of the loan or line, whether or not due, or to the rebuilding of the property.

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X Robert B. Douglas
 Borrower: ROBERT B DOUGLAS

X Melanie S Douglas
 Borrower: MELANIE S DOUGLAS

Property of Cook County Clerk's Office

STATE OF ILLINOIS)
 COUNTY OF Cook)

I, MILTON RODRIGUEZ, a notary public in and for the above county and state, certify that

ROBERT B. DOUGLAS AND MELANIE S. DOUGLAS, HUSBAND AND WIFE

personally known to me to be the same person whose name is (or are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the instrument as his/her/their free and voluntary act for the use and purposes therein set forth.

Subscribed and sworn to before me this 7TH day of AUGUST 1997

Milton Rodriguez
 Notary Public, COOK County, Illinois

Drafted by:
 MEG KREPPPEL
 Mail Suite 2028
 Chicago, IL 60670-2028

My Commission Expires:
 When recorded, return to:
 Retail Loan Operations
 1 North Dearborn-17th Floor
 Mail Suite 0203
 Chicago, IL 60670-0203

