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ADDENDUM TO THE MORTGAGE FOR CONTINENTAL'S VARIABLE RATE EQUITY LINE ACCOUNT BETWEEN

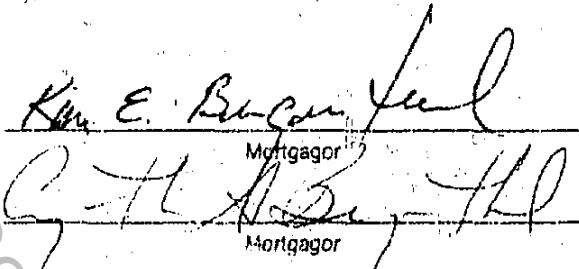
KIM E. BERGENTHAL AND CYNTHIA A. BERGENTHAL, HIS WIFE, AS JOINT TENANTS

AND
Continental Illinois National Bank
and Trust Company of Chicago

This Addendum amends the Mortgage containing provisions establishing a limitation on the Annual Percentage Rate.

The paragraph entitled "Business Being Secured" is changed in the tenth line by removing the period after the word "change" and adding the following:

"provided that the Annual Percentage Rate will never exceed 21% during the term of the Agreement".



Kim E. Bergenthal

Cynthia Bergenthal
Mortgagor

JULY 21, 1988

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Property of Cook County Clerk's Office

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03726035

Property of
Cook County
Assessor's Office

3726035

THAT PART OF LOT 6 LYING SOUTH OF A LINE WHICH INTERSECTS THE EAST LINE OF LOT 6 AT A POINT 33.34 FEET NORTH OF THE SOUTHEAST CORNER OF LOT 6 AND WHICH INTERSECTS THE WEST LINE OF LOT 7 AT A POINT 65.74 FEET NORTH OF THE SOUTHWEST CORNER OF LOT 7, AND LYING SOUTH OF A LINE DRAWN FROM THE NORTHWEST CORNER OF SAID LOT 6 TO A POINT ON THE EAST LINE OF LOT 6, 10 FEET SOUTH OF THE NORTHEAST CORNER OF LOT 6.

IN BLOCK 45 IN FOREST HILL SUBDIVISION BY HENRY EINHORN AND GEORGE L. BRUCKART, OF THE EAST 1/2 OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THAT PART OF BLOCKS 12, 13, 14 AND 15 IN "THE HIGHLANDS", BEING A SUBDIVISION OF THE NORTHWEST 1/4 AND THE WEST 1/4 OF THE NORTH 1/4 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, Lying EAST OF A LINE 33 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF SAID NORTHWEST 1/4 OF SAID SECTION 7.

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This instrument was prepared by
A. W. LEATHERBERRY 33326035
CINB - 231 S. LASALLE STREET
CHICAGO, ILLINOIS 60697

Return after recording to:

CONTINENTAL ILLINOIS NATIONAL BANK AND TRUST COMPANY OF CHICAGO - 231 S. LASALLE STREET - CHICAGO, ILLINOIS 60697

or Recorder's Box:
Attention: LAURETTA DAVIES

MORTGAGE

THIS MORTGAGE is made this 19th day of JULY, 1988, between KIM E. BERGEN

Mortgor and CONTINENTAL ILLINOIS NATIONAL BANK AND TRUST COMPANY OF CHICAGO - 231 S. LASALLE STREET - CHICAGO, ILLINOIS 60697, as Mortgagors, used in this document the words "you" and "your" to refer to Kim E. BERGEN and CONTINENTAL ILLINOIS NATIONAL BANK AND TRUST COMPANY OF CHICAGO and its successors and assigns. All indebtedness being secured by this Mortgage is referred to as "indebtedness".

Agreement (the "Agreement") dated the same date ("Credit Limit") or so much thereof as may be outstanding at the time of recording of this Mortgage, which may be owing under the Agreement providing for

Agreement if not paid earlier either voluntarily or by operation of law ("Maturity Date") and all renewals, extensions or modifications of the parties signing the Agreement, and (iv) your participation in the Annual Percentage Rate ("APR") at which the Finance Charge will be calculated each day depending upon the daily balance in the Account. The APR will be determined by the highest Prime Rate charged by the Prime Rate Lender during the Billing Period in which it is to be applied. The effect of monthly payment of the Finance Charge.

Security. You hereby mortgage unto Lender to whom title to the property described below, all prior encumbrances, restrictions of record and to Lender all rights in and to the property described below.

21ST day of JULY
AND CYNTHIA A. BERGENTHAL, HIS WIFE, AS JOINT TENANTS

AND TRUST COMPANY OF CHICAGO, 231 South LaSalle Street, Chicago, Illinois 60697, as Mortgagors. As used in this document the word "Lender" refers to Continental Illinois National Bank and Trust Company of Chicago and its successors and assigns.

(i) to secure to Lender (i) repayment of amounts outstanding under a certain variable rate Equity Line of credit in the amount of \$ 50,000.00,

(ii) to Lender plus accrued interest (Finance Charges), fees, charges and other amounts due by you to Lender from time to time under the Agreement,

(iii) to Lender for all sums owing to Lender hereunder and under the Agreement,

(iv) to Lender for all amounts advanced to protect the security of this Mortgage, (v) the performance of covenants and agreements contained in the Mortgage. The Agreement sets forth terms under which the rate of interest may change over the term of the Agreement. The Annual Percentage Rate may increase or decrease.

The Annual Percentage Rate may also vary each month if the Prime Rate or reference rate used to determine the APR changes. The highest juncture Lender's Prime Rate or reference rate is the highest rate quoted in which case the next quoted in the Key Money Section of the Wall Street Journal on the last business day of the month before the date in the Annual Percentage Rate, whether daily or monthly will be an increase in the scheduled minimum

Following described real estate located in the County of COOK, State of Illinois subject only to the Mortgage: (Insert legal description)

AUGUST 16TH, 1988

(RIDER ATTACHED)

The property has an address of 5440 LAND AVENUE
PT# 1

LAND AVENUE, WESTERN SPRINGS, ILLINOIS 60558

120-033 VOLUME: 078

and together with all

interests described below relating to this real estate. You also mortgage to Lender the following items located on the Property. (i) all rights that you have in and to the property, water, water rights and water stock which are and proceeds of insurance relating to the Property and substitutions for such fixtures.

Representations and Warranties. You represent and warrant that the title insurance policy held by you is valid and in force.

You agree to defend your Property against the claims from any loss or claims arising from a third party or to satisfy the conditions of title.

Promises and Agreements. You agree with Lender to pay the principal and interest due under the Agreement together with all other charges imposed.

2. Application of Payments. Unless applicable, Lender first to payments required from you to Lender payable on the Agreement, then to other charges.

3. Prior Encumbrances; Liens. You shall provide evidence of any prior encumbrances ("Prior Encumbrances") with a lien which has priority over giving of notice or the passage of time would be subordinate, shall be a default under this Mortgage, Encumbrance or ground lease.

4. You shall keep the Property free from mechanics' liens.

5. Taxes and Assessments; Rents. You shall pay all taxes and assessments attributable to the Property which are and ground lease. You shall provide evidence set forth in the manner provided by Statute, any tax or assessment.

6. Hazard Insurance. You shall keep all buildings within the term "extended coverage," and such of pay either the cost of replacing the Property in the event of any loss or damage.

The insurance carriers providing said insurance renewals thereof shall be in form acceptable to Lender, further shall provide for thirty (30) days written notice shall have the right to hold the policies and renewals before expiration of any of said policies. You shall make promptly by you.

If the Property is abandoned by you, or if you offer to settle a claim for insurance benefits, Lender may repair of the Property or to the sum secured by proceeds in the event of any loss or damage.

6. Use, Preservation and Maintenance of Property. You shall not commit waste or permit impairment or deterioration which may become damaged or destroyed. You shall make no material alteration to the Property, if this Mortgage is one unit in a condominium, the condominium or planned unit development, this Mortgage is on a leasehold, you shall perform.

7. Protection of Lender's Security. If you fail to commence which materially affects Lender's sums, including reasonable attorneys' fees, and payment or discharge of Prior Encumbrances, making said authorized payments of taxes and without inquiry into the accuracy of same or in

Any amounts disbursed by Lender pursuant to the terms of this Mortgage. Unless payment thereof. Nothing contained in this Paragraph 7 is a waiver of any right accruing to Lender.

If Lender required private mortgage insurance in effect until such time as the required inspection.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give you notice prior to any

9. Condemnation. Subject to the terms of condemnation or other taking of the Property, authorized to collect the proceeds and, at Lender's option, to apply said proceeds either to restoration or repair of the Property or to the sum secured by this Mortgage.

10. Continuation of our Obligation; Forfeiture.

of any of the obligations contained in this Mortgage, or if any action or proceeding is threatened or

against the Property, then Lender, at Lender's option, upon notice to you, may make such appearances, disburse such

action as is necessary to protect Lender's interest, including but not limited to making repairs, full or partial

removal, or discharge of tax liens, payment of ground rents (if any), and procurement of insurance. Lender, in this, may do so in accordance with any bill of sale, or estimate procured from the appropriate public office

of any tax, assessment, sale, foreclosure, taxation or claim thereof.

Paragraph 7, with interest thereon at the rate then applicable under the Agreement, shall become additional

under agreement to other terms of payment, such amounts shall be payable upon notice from Lender to you requesting that Lender to incur any expense or take any action hereunder, and inaction by Lender shall never be

a violation of any provision in this Paragraph 7.

Condition of making the loan secured by this Mortgage, you shall pay the premiums required to maintain such

which insurance terminates in accordance with your and Lender's written agreement or applicable law.

Unreasonable entries upon and inspections of the Property, provided that Lender shall give you notice prior to any

Encumbrance, the proceeds of any award or claim for damages, direct or consequential, in connection with any

or, or conveyance in lieu of condemnation, are not assigned and shall be paid to Lender. Lender is

in Lender's discretion, to apply said proceeds either to restoration or repair of the Property or to the sum secured by

Lender Not a Waiver; Remedies Cumulative. Extension of the time for payment or modification of amortization of

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14. **Your Copy.** You shall be furnished a copy in good order of the Agreement and copies of Mortgage at the time of execution or after recordation hereof.
15. **Substitution Law Agreement.** You shall fulfill all of our obligations for or in respect of, in the event, any other person, or other loan agreement which you enter into with Lender. Lender, at Lender's option, may require you to execute and deliver to Lender, in form acceptable to Lender, an assignment of any rights, claims or defenses which you may have against parties who supply labor, materials or services in connection with improvements made to the Property.
16. **Transfer of the Property or of a Beneficial Interest in Mortgage.** It shall be an immediate default hereunder if, without the prior written consent of Lender, which consent shall be granted or withheld at Lender's sole discretion, you shall create, effect or consent to or shall suffer or permit any conveyance, sale (including installment sale), assignment, transfer, lien, pledge, mortgage, security interest, or other encumbrance or alienation (collectively "Transfer") of the Property or any part thereof or interest therein (or if all or a portion of the beneficial interest of Mortgagor is transferred, where Mortgagor is not a natural person). In the event of such default, Lender may declare the entire unpaid balance, including interest, immediately due and payable; provided, however, the foregoing provisions of this Paragraph 16 shall not apply to the current taxes and assessments not yet due and payable. This option shall not be exercised by Lender if exercise is prohibited by Federal law as of the date of this Mortgage.
17. **Rentecies; Entire Agreement Due.** In the event of a default under the Agreement or your default under the Mortgage, Lender may, at its option upon expiration of any relevant cure period, declare the entire amount secured by this Mortgage immediately due and payable without further notice and may commence judicial proceedings to foreclose this Mortgage. Lender may also exercise all remedies available under the Agreement, including, without limitation, termination of future credit privileges, Lender shall be entitled to collect in the event of foreclosure, all expenses of foreclosure, including, without limitation, reasonable attorney's fees, costs of documentary evidence, abstracts and title reports all of which shall become additional indebtedness incurred by this Mortgage.
18. **Revolving Loan.** This Mortgage secures all Loans made and indebtedness outstanding under the Agreement from time to time (whether such Loans or indebtedness represent obligatorily or discretionary advances) within 20 years from the date of this Mortgage. The Loans outstanding shall be secured to the same extent as if each was made on the date of this Mortgage, and the fact that there is no outstanding indebtedness under the Agreement shall not affect the priority of the lien of this Mortgage as it exists on the date of the Mortgage. This Mortgage shall be prior to all subsequent liens and encumbrances (except for tax liens and assignments levied on the Property); even if there is no indebtedness owing under the Agreement, to the extent of the Credit Limit shown in the Agreement and on the reverse side hereof, plus all other amounts owing under the Agreement and/or secured by or which may be secured by this Mortgage.
19. **Conversion to Installment Loan.** Lender has the right under the Agreement regardless of whether there is an event of default, to cancel the right to future advances and to require accelerated repayment of all amounts outstanding under the Agreement plus entire accrued Finance Charges and other charges (entire amount outstanding) if (i) Lender determines that you do not meet the then existing credit standards for Equity Line customers, or (ii) if a law, regulation or interpretation becomes effective subsequent to this Agreement that in Lender's opinion unfavorably affects its ability to administer the Agreement in the manner originally contemplated. In this event Lender may convert the entire amount outstanding (including accrued and unpaid Finance Charges and other charges) to an installment loan in such amount of the variable interest rate set forth in the Agreement and payable in approximately equal monthly installments, the amount and number of which will be determined as necessary to pay the entire amount outstanding in full in equal payments of principal and interest on or before the scheduled Expiration Date as set forth in the Agreement.
20. **Assignment of Rents; Appointment of Receivers.** As additional security hereunder, you hereby assign to Lender the rents of the Property, provided that you shall, prior to acceleration (under Paragraphs 16 and 17 hereof or abandonment of the Property), have the right to collect and retain such rents as they become due and payable. Upon acceleration under Paragraphs 16 and 17 hereof or abandonment of the Property, and without further notice to you, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Said receiver shall have the power to collect said rents from the time of acceleration through the pendency of any foreclosure proceeding and during the full statutory period of redemption, if any. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premium on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.
21. **Release.** Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage upon your payment of all costs and fees to release sum, if any.
22. **Homestead Waiver.** By signing below, you waive all rights of Homestead exemption in the Property.
23. **Authority to Sign, If Corporation.** The execution of this Mortgage has been duly authorized by our Board of Directors.
24. **Riders.** The Condominium Rider attached hereto, if any, is incorporated herein and made a part hereof.

**REQUEST FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER PRIOR
ENCUMBRANCES**

You and Lender request the holder of any prior Encumbrance or other Encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior Encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage.

Kim E. Bergenthal
Kim E. Bergenthal
Mortgagor
J. H. Butler, Jr.
J. H. Butler, Jr.
Mortgagor

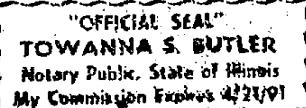
STATE OF ILLINOIS
COUNTY OF Cook

ss.

I, Towanna S. Butler, a Notary Public in and for said county and state, do hereby certify that Kim E. Bergenthal and Cynthia A. Bergenthal, his wife, personally known to me to be the same persons whose name(s) are , subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she signed and delivered the said instrument free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this 21st day of July, 1988.

My Commission expires:



STATE OF ILLINOIS
COUNTY OF

I, Towanna S. Butler, a Notary Public in and for said county and state, do hereby certify that , personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she signed and delivered the said instrument free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this day of , 19 .

My Commission expires:

Notary Publ. 2

Notarized	Subscribed	Acknowledged	Duly Executed	Delivered	Promised	Advised	Accepted	Signed	Received
<i>1376445</i>									
<i>RECORDED IN COOK COUNTY CLERK'S OFFICE 1376445</i>									

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