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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 "Interest 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
Mortgagor

Cynthia A. Bergenthal
Mortgagor

JULY 21, 1988

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THAT PART OF LOT 6 LYING NORTH 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 HILLS OF WESTERN SPRINGS, COOK COUNTY, ILLINOIS, A SUBDIVISION BY HENRY EINER AND GEORGE L. BRUCKERT, 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 1/2 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, LIES 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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Return after recording to:

CONTINENTAL ILLINOIS NATIONAL BANK AND TRUST COMPANY OF CHICAGO - 3725035
STREET - CHICAGO, ILLINOIS 60697

BANK AND TRUST COMPANY OF CHICAGO
3725035
STREET - CHICAGO, ILLINOIS 60697

A. W. LEATHERBERRY
CINB - 231 S. LASALLE STREET
CHICAGO, ILLINOIS 60697

or Recordors Box:

Attention: LAURETTA DAVIES

MORTGAGE

THIS MORTGAGE is made this 21ST day of JULY 19 88, between KIM E. BERGEN

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

Mortgagor and CONTINENTAL ILLINOIS NATIONAL BANK AND TRUST COMPANY OF CHICAGO and its successors and assigns Indebtedness Being Secured. You are signing

AND TRUST COMPANY OF CHICAGO, 231 South LaSalle Street, Chicago, Illinois 60697, as Mortgagee. As persons signing this instrument and the word "Lender" refers to Continental Illinois National Bank and Trust

Agreement (the "Agreement") dated the same date ("Credit Limit") or so much thereof as may be outstanding that may be owing under the Agreement providing to

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

Agreement if not paid earlier either voluntarily or to ("Maturity Date") and all renewals, extensions or modifications and agreements contained in the Mortgage. The Agreement sets forth terms under which the rate of interest (Annual Percentage Rate) may increase or decrease each day depending upon the daily balance in the Account. The Prime Rate shall be applicable to the Prime Billing Period in which it is to be applied. The effect of the monthly payment of the Finance Charge.

to be paid on AUGUST 16TH 19 95

Security. You hereby mortgage and warrant to prior encumbrances, restrictions of record and to the

of the Agreement, (ii) any amounts advanced to protect the security of this Mortgage, (iii) the performance of the covenants and agreements contained in the Mortgage. The Annual Percentage Rate may increase or decrease each day depending upon the daily balance in the Account. The Prime Rate shall be applicable to the Prime Billing Period in which it is to be applied. The effect of the monthly payment of the Finance Charge.

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

(RIDER ATTACHED)

The property has an address of 5440

AND AVENUE WESTERN SPRINGS, ILLINOIS 60558

PI# 420-033 VOLUME: 078
interests described below relating to this real estate. You also mortgage to Lender the following interests located on the Property: (i) all rights that you have in and to the Property, including but not limited to, profits, water, water rights and water stock which are and proceeds of insurance relating to the Property or to change the condition of title.

and together with all interests in and to the Property, including but not limited to, profits, water, water rights and water stock which are and proceeds of insurance relating to the Property or to change the condition of title.

Representations and Warranties. You represent and warrant that you own the Property free from all claims except for those shown as "Exceptions" in the title insurance policy. You agree to defend your Property against the claims of any third party who may assert a claim against the Property or to change the condition of title.

to Lender, his successors and assigns, that (i) it may hold the Property free from all claims except for those shown as "Exceptions" in the title insurance policy, and (ii) you own the Property free of any outstanding charges other than shown as "Exceptions" in the title insurance policy.

Promises and Agreements. You agree with Lender to pay on cause to be paid, as and when required by the Agreement, the principal and interest due under the Mortgage. All payments received by Lender under the Agreement and this Mortgage shall be applied by Lender first to payments required from you to be payable under the Agreement, then to other charges under the Agreement, and then to principal and interest due under the Agreement.

to Lender, his successors and assigns, that (i) it may hold the Property free from all claims except for those shown as "Exceptions" in the title insurance policy, and (ii) you own the Property free of any outstanding charges other than shown as "Exceptions" in the title insurance policy.

Taxes and Assessments; Rents. You shall pay all taxes and assessments attributable to the Property which said ground lease. You shall provide evidence in the manner provided by Statute, any tax or assessment, and such of pay either the cost of replacing the Property in Encumbrances.

to Lender, his successors and assigns, that (i) it may hold the Property free from all claims except for those shown as "Exceptions" in the title insurance policy, and (ii) you own the Property free of any outstanding charges other than shown as "Exceptions" in the title insurance policy.

Use, Preservation and Maintenance of Property. You shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration which may become damaged or destroyed. You shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration which may become damaged or destroyed.

to Lender, his successors and assigns, that (i) it may hold the Property free from all claims except for those shown as "Exceptions" in the title insurance policy, and (ii) you own the Property free of any outstanding charges other than shown as "Exceptions" in the title insurance policy.

Protection of Lender's Security. If you fail to pay on cause to be paid, as and when required by the Agreement, the principal and interest due under the Mortgage, Lender may take any action necessary to protect Lender's interest, including but not limited to making repairs, full or partial foreclosure, or discharge of tax liens, payment of ground rents (if any), and procurement of insurance. Lender may do so in accordance with any bill, statement, or estimate procured from the appropriate public office having jurisdiction over the subject matter.

to Lender, his successors and assigns, that (i) it may hold the Property free from all claims except for those shown as "Exceptions" in the title insurance policy, and (ii) you own the Property free of any outstanding charges other than shown as "Exceptions" in the title insurance policy.

NOTE IDENTIFIED

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14. Your Copy. You shall be furnished a copy of this Agreement and the Mortgage at the time of execution or after recordation hereof.
15. Release of Lien. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage upon your payment of all costs and fees to release same, if any.

16. Acceleration. 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 demand and may commence judicial proceedings to foreclose this Mortgage.

17. Remedies; Entire Agreement Clause. 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 demand and may commence judicial proceedings to foreclose 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 obligatory or discretionary advances) within 20 years from the date of 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 Equally Lined 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.

20. Assignment of Rents; Appointment of Receiver. 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 in order 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 in 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 paid first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums 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 same, if any. You shall also pay all costs of recordation, if any.

22. Homestead Waiver. By signing below, you waive all rights of Homestead exemption in the Property.
23. Authority to Sign, if Corporate. 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

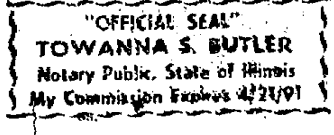
You and Lender request the holder of any prior Encumbrance or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage.

Kim E. Bergenthal (Mortgagor)
Cynthia A. Bergenthal (Mortgagor)
Towanna S. Butler (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 person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they 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 1st day of July, 1988.



Towanna S. Butler (Notary Public)

STATE OF ILLINOIS
COUNTY OF
I, 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 they 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 Public

Submitted by:
Address:
Promised:
Delivered:
TOWANNA S. BUTLER
NOTARY PUBLIC
STATE OF ILLINOIS
My Commission Expires 4/23/91

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IN DUPLICATE

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