

# UNOFFICIAL COPY

## FEDERAL TAX LIEN AFFIDAVIT

(PLEASE PRINT OR TYPE)

State of Illinois }  
County of Cook }

DOLORES BROWN

being duly sworn, upon oath states that SHE

is 58 years of age and

1.  has never been married

2.  the widow(er) of \_\_\_\_\_

3.  married to \_\_\_\_\_

said marriage having taken place on \_\_\_\_\_

4.  divorced from Abe Jackson Brown

date of divorce May 19, 1969

case 68D18955

county & state Cook, Illinois

Affiant further states that HER social security number is 326-24-3366 and that there are no United States Tax Liens against HER

Affiant further states that during the last 10 years, affiant has resided at the following address and none other:

FROM (DATE)	TO (DATE)	STREET NO.	CITY	STATE
8/1968	Present 11/21/88	16537 S. Brendan Ln.	Oak Forest	Illinois
X	X	X	X	X

Affiant further states that during the last 10 years, affiant has had the following occupations and business addresses and none other:

FROM (DATE)	TO (DATE)	OCCUPATION	EMPLOYER	ADDRESS (STREET NO.) CITY STATE
1/27/72	Present 11/21/88	Office Manager	Grant Thornton	1700 One Prudential Plaza 130 E. Randolph Dr. Chicago, IL 60601
X	X	X	X	X

Affiant further states that affiant makes this affidavit for the purpose of inducing the Registrar of Titles, Cook County, Illinois to issue his Terrans Certificate of Title free and clear of possible United States Tax Liens.

Subscribed and sworn to me this 21 day of December, 1988

Dolores Brown  
DOLORES BROWN

Paul J. McKeel

My Commission Expires 12/31, 1990

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Property of Cook County Clerk's Office

751175 PERMANCE

Mortgage  
to Secure a  
**PREFERRED LINE**  
Agreement

444-101-6808

This Instrument was  
prepared by: **MARILYN DUZMAL**

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PLEASE RETURN PACKAGE TO:  
**CITICORP SAVINGS OF ILLINOIS**  
22 WEST MADISON STREET, STE. #550  
CHICAGO, IL 60602

3757188

**CITICORP SAVINGS**

PREFERRED LINE  
PO. Box 803487  
Chicago, Illinois 60680  
Telephone (1 312) 821 3117

THIS MORTGAGE ("Mortgage") is made this 21st day of November  
19 88 between Mortgagor, **DOLORES BROWN, DIVORCED AND NOT SINCE REMARRIED**

("Borrower") and the Mortgagee, **Citicorp Savings of Illinois, A Federal Savings and Loan Association**, a corporation organized and existing under the laws of the United States, One South Dearborn Street, Chicago, Illinois 60603 ("Lender").

WHEREAS, Borrower is indebted to Lender pursuant to a Preferred Line Account Agreement ("Agreement") of even date hereof, in the principal amount of U.S. \$ 25,000.00 (Borrower's "Credit Limit") or so much of such principal as may be advanced and outstanding, with interest thereon, providing for periodic installment payments of principal of 1/60th of the principal balance outstanding and unpaid as of the date of the most recent advance to Borrower hereunder, interest, optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for ten (10) years from the date hereof; all such sums, if not sooner paid, being due and payable ten (10) years from the date hereof, the ("Maturity Date")

To secure to Lender (a) the repayment of the indebtedness under the Agreement, with interest thereon, and payment of all other sums, with interest thereon advanced to protect the security of this Mortgage, and the performance of the covenants, and agreements of the Borrower under the Mortgage and the Agreement, (b) the repayment of any future advances, with interest, made to Borrower by Lender pursuant to paragraph 7 hereof ("future advances"), and (c) any "Loans" (advances of principal after the date hereof as provided for in the Agreement (it being the intention of Lender and Borrower that all such Loans made after the date hereof enjoy the same priority and security hereby created as if all such Loans had been made on the date hereof), Borrower does hereby mortgage, grant, convey and warrant (unless Borrower be an Illinois land trust, in which case Borrower mortgages, grants, conveys and quit claims) to Lender the following described property ("Property") located in the County of COOK and State of Illinois:

LOT 263 IN FIELDCREST FOURTH ADDITION, A SUB OF PART OF LOT 2, IN NIEFFELDT FARMS, BEING A SUL OF SECTIONS 22 AND 27 N OF INDIAN BOUNDARY LINE, AND IN SECTION 22. S OF INDIAN BOUNDARY LINE, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT OF SAID FIELDCREST FOURTH ADDITION REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY 9, 1962, AS DOCUMENT #2032574.

P.I.N. No. 28-22-415-014

PROPERTY ADDRESS: 16537 SOUTH BRENDEN LANE  
OAK FOREST, IL

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the property and that the property is unencumbered, except for encumbrances of record. Borrower, unless Borrower is an Illinois land trust, warrants and will defend generally the title to the property against all claims and demands, subject to any encumbrances of record.

Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due by the terms of the Agreement the principal of and interest accrued on the indebtedness evidenced by the Agreement, together with any other fees, charges or premiums imposed by the Agreement or by this Mortgage.

2. **Line of Credit Loan.** This Mortgage secures a Line of Credit Loan Agreement. Borrower will enjoy access to the Line of Credit during the term hereof.

3. **Agreed Periodic Payments.** During the term hereof, Borrower agrees to pay on or before the payment due date shown on each periodic Billing Statement the Minimum Payment Due for that Billing Cycle (each Billing Cycle will be approximately one month). The payment due date for each Billing Cycle is approximately twenty-five (25) days after the close of the Billing Cycle.

If, on the Maturity Date, Borrower still owes amounts under the Agreement, Borrower will pay those amounts in full on the Maturity Date.

4. **Finance Charges.** Borrower agrees to pay interest (a "Finance Charge") on the Outstanding Principal Balance of Borrower's Preferred Line Account as determined by the Agreement. Borrower agrees to pay interest at the Annual Percentage Rate of 14.40 %.

Lender reserves the right, after notice to Borrower, to change the Annual Percentage Rate, the Credit Limit, or cancel Borrower's Preferred Line Account.

5. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Agreement and this Mortgage shall be applied as provided in the Agreement. Charges incurred pursuant to paragraph 7 hereof will be treated as Finance Charges for purposes of application of payments only.

6. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the property which may attain priority over this Mortgage, and household payments or ground rents, if any. Borrower shall promptly furnish to Lender receipts evidencing these payments.

7. **Protection of Lender's Rights in the Property; Mortgage Insurance.** If Borrower fails to perform the covenants and agreements contained in this Mortgage, or there is a legal proceeding that may significantly affect Lender's rights in the property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or Regulations), then Lender may do and pay for whatever is necessary to protect the value of the property and Lender's rights in the property. Lender's action may include paying any sums secured by a lien which has priority over this Mortgage, appearing in court, paying reasonable attorneys' fees and entering on the property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the rate provided in the Agreement and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

RTI-732

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1476860  
IN DELICATE

3757188

AM ID: 23  
HARRY (BUS) FOUPELL  
REGISTRAR OF TITLES

Address  
Promised  
Deliver certifi to

Address  
3757188  
Deed to  
Address  
Notified  
R.E.L.

INDEX GROUP  
Evanston, IL 60201  
Order # RHL 732