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EXHIBIT "A"

PARCEL I: Townhome

That part of Lot 20 in Irvin A. Blietz Glenview Development Subdivision in Section 35, Township 42 North, Range 12, East of the Third Principal Meridian in Cook County, Illinois according to the plat thereof filed in the Office of the Registrar of Titles as Document IR 1899559 and recorded in the Office of the Recorder of Deeds as Document 17729757, in Cook County, Illinois, described as follows:

Commencing at the Southwest corner of Lot 20 in said Irvin A. Blietz Glenview Development Subdivision, thence along the West line of said Lot 20 North $16^{\circ}52'00''$ West a distance of 130.09 feet; thence North $73^{\circ}12'33''$ East a distance of 15.40 feet to the point of beginning; thence North $73^{\circ}12'33''$ East a distance of 50.23 feet; thence North 16° West a distance of 24.94 feet; thence South 73° West a distance of 50.23 feet; thence South $16^{\circ}47'27''$ East a distance of 24.94 feet to the point of beginning, in Cook County, Illinois.

PARCEL II-Garage #120

That part of Lot 20 in Irvin A. Blietz Glenview Development Subdivision in Section 35, Township 42 North, Range 12, East of the Third Principal Meridian in Cook County, Illinois according to the plat thereof filed in the Office of the Registrar of Titles as Document IR 1899559 and recorded in the Office of the Recorder of Deeds as Document No. 17729757, in Cook County, Illinois, described as follows:

Commencing at the Southwest corner of Lot 20 in said Irvin A. Blietz Glenview Development Subdivision; thence along the West line of said Lot 20 North $16^{\circ}52'00''$ West a distance of 25.35 feet; thence North $73^{\circ}12'33''$ East a distance of 0.37 feet to the point of beginning; thence North $73^{\circ}12'33''$ East a distance of 10.71 feet; thence North $16^{\circ}47'27''$ West a distance of 29.92 feet; thence South $73^{\circ}12'33''$ West a distance of 10.71 feet; thence South $16^{\circ}47'27''$ East a distance of 29.92 feet to the point of beginning, in Cook County, Illinois.

PARCEL III-Garage #111

That part of Lot 17A in Irvin A. Blietz Glenview Development Resubdivision in Section 35, Township 42 North, Range 12, East of the Third Principal Meridian in Cook County, Illinois according to the plat thereof filed in the Office of the Registrar of Titles as Document LR 1940148 and recorded in the Office of the Recorder of Deeds as Document No. 1795402, in Cook County, Illinois, described as follows:

Commencing at the Southeast corner of Lot 17A in said Irvin A. Blietz Glenview Development Resubdivision; thence along the East line of said Lot 17A North $16^{\circ}52'00''$ West a distance of 25.96 feet; thence South $73^{\circ}09'53''$ West a distance of 64.31 feet to the point of beginning; thence South $73^{\circ}09'53''$ West a distance of 10.00 feet; thence North $16^{\circ}50'07''$ West a distance of 29.91 feet; thence North $73^{\circ}09'53''$ East a distance of 10.00 feet; thence South $16^{\circ}50'07''$ East a distance of 29.91 feet to the point of beginning, in Cook County, Illinois.

PARCEL IV

Easements for the benefit of Parcels I, II, and III for ingress and egress as shown on the Plats of Subdivision of Irvin A. Blietz Glenview Development,

3768050

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RIDER ATTACHED TO AND MADE A PART OF THE TRUST DEED OR MORTGAGE
DATED November 1st, 1988 UNDER TRUST NO. 10-3882-09

This Mortgage or Trust Deed in the nature of a Mortgage is executed by La Salle National Bank, not personally but as Trustee under Trust No. 10-3882-09, in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said La Salle National Bank hereby warrants that it possesses full power and authority to execute the Instrument) and it is expressly understood and agreed that nothing contained herein or in the note, or in any other instrument given to evidence the indebtedness secured hereby shall be construed as creating any liability on the part of said mortgagor or grantor, or on said La Salle National Bank personally to pay said note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant, either express or implied, herein contained, all such liability, if any, being hereby expressly waived by the mortgagee or Trustee under said Trust Deed, the legal owners or holders of the note, and by every person now or hereafter claiming any right of security hereunder; and that so far as the mortgagor or grantor and said La Salle National Bank personally are concerned, the legal holder of the note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby mortgaged or conveyed for the payment thereof, by the enforcement of the lien created in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor or guarantors, if any. The Trustee does not warrant or defend title.

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registered as Document Number LR1899559 and recorded as Document
Number 17729757, Irvin A. Blietz Glenview Development Resubdivision Registered
as Document Number LR1940148 and recorded as Document Number 17952402 and
Irvin A. Blietz Glenview Development Resubdivision #2 registered as Document
Number LR1957828.

Property of Cook County Clerk's Office

27981550

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Property of Cook County Clerk's Office

HOME EQUITY LINE OF CREDIT MORTGAGE
UNOFFICIAL COPY
VARIABLE RATE

This Home Equity Line of Credit Mortgage is made this 1st day of November, 1988, between the Mortgagor, Exchange National Bank as T/U/T #38882 Dated 7-30-81 & not personally (herein "Borrower"), and the Mortgagee, COLUMBIA NATIONAL BANK OF CHICAGO, a banking corporation whose address is 5250 North Harlem Avenue, Chicago, Illinois 60656 (herein "Lender").

WITNESSETH:

WHEREAS, Borrower and Lender have entered into a COLUMBIA NATIONAL BANK OF CHICAGO Home Equity Line of Credit Agreement and Disclosure Statement (the "Agreement") dated November 1, 1988, pursuant to which Borrower may from time to time until November 1, 1998, borrow from Lender sums which shall not in the aggregate outstanding principal balance exceed \$100,000.00, the ("Maximum Credit") plus interest. Interest on the sums borrowed pursuant to the Agreement is payable at the rate and at the times provided for in the Agreement. After November 1, 1998, (i) all sums outstanding under the Agreement may be declared due and payable or (ii) all sums outstanding under the Agreement and all sums borrowed after such date, together with interest thereon, may be due and payable on demand. In any event, all amounts borrowed under the Agreement plus interest thereon must be repaid by November 1, 1998 the "Final Maturity Date").

TO SECURE to Lender the repayment of the indebtedness incurred pursuant to the Agreement, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower contained herein and in the Agreement, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of Cook, State of Illinois:

*SEE ATTACHED EXHIBIT "A"

NOTE IDENTIFIED

11-21-88
PART
Legal description affects/property on Certificate # 830087 & 830089
830087 & 830089
830087 & 830089
830087 & 830089
830087 & 830089

Property of Cook County

3768050

THIS INSTRUMENT WAS PREPARED BY
Columbia Nat'l Bank
5250 N Harlem
Chgo IL

04-35-408-150-&293

Permanent Tax Number which has the address of 646 Spring Road, Glenview, Il. (the "Property Address")

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage, and all of the foregoing, together with said property, (or leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property"

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 Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any mortgages, declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal of and interest on the indebtedness incurred pursuant to the Agreement, together with any fees and charges as provided in the Agreement

2. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Agreement and paragraph 1 hereof shall be applied by Lender first in payment of any fees and charges payable pursuant to the Agreement, then to any advance made by Lender pursuant to this Mortgage, then to interest, payable pursuant to the Agreement, and then to the principal amounts outstanding under the Agreement.

3. **Charges; Liens.** Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attach a priority over this Mortgage, and leasehold payments or ground rents, if any, including all payments due under any mortgage disclosed by the title insurance policy insuring Lender's interest in the Property. Borrower shall, upon request of Lender, promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage, except for the lien of any mortgage disclosed by the title insurance policy insuring Lender's interest in the Property, provided that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.

4. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as Lender may require and in such amounts and for such periods as Lender may require; provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage and any other mortgage on the Property.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid in a timely manner.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Upon request of Lender, Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property, or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of any payments due under the Agreement, or change the amount of such payment. If under paragraph 19 hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

5. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof.

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6. Protection of Lender's Security. If the Borrower fails to perform the covenants and agreements contained in this Mortgage and if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to any proceeding brought by or on behalf of a profit mortgagee, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankruptcy or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorneys' fees and entry upon the Property to make repairs.

Any amounts disbursed by Lender pursuant to this paragraph 6, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Agreement. Nothing contained in this paragraph 6 shall require Lender to incur any expense or take any action hereunder.

7. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. In the event of a total or partial taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of any payment due under the Agreement or change the amount of such payment.

9. Borrower Not Released. Extension of the time for payment or modification of any other term of the Agreement or this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify any term of the Agreement or this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

10. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy under the Agreement or hereunder, or otherwise afforded by applicable law, shall not be a waiver or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

11. Remedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

12. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

13. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by certified mail, addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

14. Governing Law; Severability. This Mortgage shall be governed by the law of the State of Illinois. In the event that any provision or clause of this Mortgage or the Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Agreement which can be given effect without the conflicting provision; and to this end the provisions of the Mortgage and the Agreement are declared to be severable.

15. Borrower's Copy. Borrower shall be furnished a conforming copy of the Agreement and of this Mortgage at the time of execution or after recordation hereof.

16. Transfer of the Property; Assumption. If all or any part of the Property or an interest therein is sold, transferred or conveyed by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances or (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable.

17. Revolving Credit Loan. This Mortgage is given to secure a revolving credit loan, unless and until pursuant to the Agreement such loan is converted to an installment 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 Lender, or otherwise, as are made within five (5) years from the date thereof, 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 advance made at the time of 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 of 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 Lender may make under this Mortgage, the Agreement, or any other document with respect thereto) at any one time outstanding shall not exceed one hundred fifty per cent of the Maximum Credit, plus interest thereon and any disbursements made for payment of taxes, special assessments or insurance on the Property and interest on such disbursements (all such indebtedness being hereinafter referred to as the "maximum amount secured hereby"). This Mortgage shall be valid and have priority over all subsequent liens and encumbrances, including statutory liens, excepting solely taxes and assessments levied on the Property, to the extent of the maximum amount secured hereby.

18. Conversion to Installment Loan. Pursuant to the Agreement, the Lender may terminate the Agreement and convert the outstanding indebtedness incurred thereunder to an installment loan bearing interest at the rate set forth in the Agreement and payable in monthly installments of principal and interest over a period of not less than one year and which shall, in any event be due and payable on or before the Final Maturity Date. This Mortgage is given to and shall secure such installment loan.

19. Acceleration; Remedies. Upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage or the Agreement, including the covenants to pay when due any sums secured by this Mortgage, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand, and or may terminate the availability of loans under the Agreement and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, and costs of documentary evidence, abstracts and title reports.

20. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 19 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 19 hereof or abandonment of the Property, and at any time prior to the expiration of any period of redemption following judicial sale, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or 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, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received.

21. Release. Upon payment of all sums secured by this Mortgage and termination of the Agreement Lender shall release the Property without charge to Borrower. Lender shall pay all costs of recordation, if any.

22. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.

IN WITNESS WHEREOF, Borrower has executed this Mortgage, La Salle National Bank, as Successor Trustee to Exchange National Bank as T/UT/ST-38882-119

Dated 7-30-81 and not individually.

By: *Corinne Bek* Assistant Vice President Attest: *Tracy Collins* Assistant Secretary Borrower

STATE OF ILLINOIS COUNTY OF Cook ss Harriet Denisewicz

hereby certify that Corinne Bek, Assistant Vice President and Tracy Collins, Assistant Secretary of La Salle National Bank

personally known to me to be the same persons (whose names) are subscribed to the foregoing and appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their act and deed for the purposes and purposes therein set forth.

GIVEN under my hand and notarial seal this 2nd day of November 1981.

Notary Public in and for said county and state, do hereby certify that the foregoing instrument was duly acknowledged before me this day in person and acknowledged that they signed and delivered the said instrument as their act and deed for the purposes and purposes therein set forth.

This Instrument Prepared By 675 North Dearborn Street Chicago, Illinois 60610

3 IN DUPLICATE

76009
Subscribed to
Executed
Promised
Delivered to
Address
Deed to
Subscribed
Delivered
376001