

# UNOFFICIAL COPY

## RIDER TO MORTGAGE

Rider to Mortgage dated as of March 08, 1989, between LaSalle Bank Northbrook ("Lender") and Sidney Simon and Mariette Simon, His Wife as Joint Tenants ("Borrower").

1. This Mortgage secures a "Revolving Credit" as defined in Illinois Revised Statutes, Chapter 17, Paragraph 6403. The lien of this Mortgage secures payment of any existing indebtedness and any future advances made pursuant to the Note to the same extent as if such future advances were made on the date of the execution of this Mortgage without regard to whether or not there is any advance made at the time this Mortgage is executed and without regard to whether or not there is any indebtedness outstanding at any time an advance is made. Lender and Borrower intend that in addition to any other debt or obligation secured hereby, this Mortgage shall secure unpaid balances of loan advances made after the filing of the Mortgage with the Recorder of Deeds of Cook County, Illinois.
2. Borrower covenants and agrees with Lender that at no time shall the sum of the indebtedness secured hereby, together with any available funds pursuant to the "revolving credit" created by the Note, be less than \$5,000. However, it is expressly agreed that no indebtedness need be outstanding under the Note at any

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11/11/2011

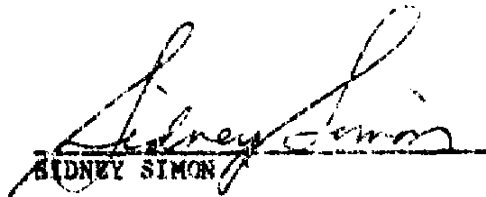
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time provided that funds available pursuant to the aforesaid "revolving credit" exceed \$5,000.

3. Borrower and Lender agree that the term of this loan is 84 months and 2 days at which time all sum outstanding under the Note shall be due and payable as provided herein and in no event shall the maturity or term of the "revolving credit" created pursuant to the Note be extended or continue beyond twenty (20) years from the date hereof.

This Rider shall be deemed a part of the Mortgage referenced above and Borrower accepts and agrees to the terms and covenants contained herein.

  
SIDNEY SIMON

  
MARJETTE SIMON

3784720

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THIS DOCUMENT WAS PREPARED BY  
AND SHOULD BE RETURNED TO:

MARYA SIMPSON  
LASELLE BANK NORTHBROOK  
1200 SHEPHERD ROAD  
NORTHBROOK, ILLINOIS 60062



3781280

Not Notified

03-157-5

[Place Above This Line For Recording Stamp]

THIS INSTRUMENT REPRESENTS AN EQUITY LINE OF CREDIT - FIRST MORTGAGE  
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on MARCH 03  
1982. The mortgagor is SIDNEY SIMON AND MARIETTE SIMON HIS WIFE AS JOINT DEBTS  
("Borrower"). This Security Instrument is given to LASALLE

BANK NORTHBROOK STATE OF ILLINOIS which is organized and existing  
under the laws of ILLINOIS and whose address is 1200 SHEPHERD ROAD  
NORTHBROOK, ILLINOIS 60062 ("Lender").

Borrower owes Lender the principal sum of THIRTY THOUSAND AND 00/100  
dollars (U.S. \$30,000.00). This debt is evidenced by Borrower's note  
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not  
paid earlier, due and payable on FEBRUARY 10, 1986. This Security Instrument  
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and  
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this  
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and  
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property  
located in COOK County, Illinois:

LOT 429 IN CHARLEMAGNE UNIT 4, BEING A SUBDIVISION IN SECTION 6,  
TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN,  
ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE  
REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON SEPTEMBER 5, 1965,  
AS DOCUMENT NO. 246842.

FILE 04-06-609-009

County Clerk's Office

3781280

which has the address of 353 ANTOINE DRIVE NORTHBROOK  
Illinois 60052 ("Property Address")  
(Zip Code)

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 rights and stock and all fixtures now or  
hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the  
foregoing is referred to in this Security Instrument 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 the Property is unencumbered, except for encumbrances of record.  
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any  
encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with  
limited variations by jurisdiction to constitute a uniform security instrument covering real property.



OFFICIAL SEAL - CATHARINE A. PIETRAS - NOTARY PUBLIC STATE OF ILLINOIS

MARVA SIMON

Handwritten signature and date: 8/1/02

Witness my hand and official seal this 08 day of August 2002

THE UNDERSIGNED... I, THE UNDERSIGNED... a Notary Public in and for said county and state, do hereby certify that...

STATE OF ILLINOIS COUNTY OF COOK

Property 13928888 INQUIRY 3784280

REGISTRATION BRANCH 09 APR - 4 11 30

Dulwich Liqueur Trust d to By test Acified R.E.I.

COOK COUNTY CLERK'S OFFICE 100 N. LAUREL ST. CHICAGO, IL 60602

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Security Instrument and to any term(s) contained in any Addendum(s) attached hereto and recorded with it.

NON-UNIFORM COVENANTS, CONDITIONS, RESTRICTIONS AND AGREES AS FOLLOWS: 10. A participating lender... 11. A participating lender... 12. Release of Lien... 13. Payment of all taxes... 14. Insurance... 15. Remedies... 16. Remedies... 17. Remedies... 18. Remedies... 19. Remedies... 20. Remedies... 21. Remedies... 22. Remedies... 23. Remedies... 24. Remedies... 25. Remedies... 26. Remedies... 27. Remedies... 28. Remedies... 29. Remedies... 30. Remedies... 31. Remedies... 32. Remedies... 33. Remedies... 34. Remedies... 35. Remedies... 36. Remedies... 37. Remedies... 38. Remedies... 39. Remedies... 40. Remedies... 41. Remedies... 42. Remedies... 43. Remedies... 44. Remedies... 45. Remedies... 46. Remedies... 47. Remedies... 48. Remedies... 49. Remedies... 50. Remedies... 51. Remedies... 52. Remedies... 53. Remedies... 54. Remedies... 55. Remedies... 56. Remedies... 57. Remedies... 58. Remedies... 59. Remedies... 60. Remedies... 61. Remedies... 62. Remedies... 63. Remedies... 64. Remedies... 65. Remedies... 66. Remedies... 67. Remedies... 68. Remedies... 69. Remedies... 70. Remedies... 71. Remedies... 72. Remedies... 73. Remedies... 74. Remedies... 75. Remedies... 76. Remedies... 77. Remedies... 78. Remedies... 79. Remedies... 80. Remedies... 81. Remedies... 82. Remedies... 83. Remedies... 84. Remedies... 85. Remedies... 86. Remedies... 87. Remedies... 88. Remedies... 89. Remedies... 90. Remedies... 91. Remedies... 92. Remedies... 93. Remedies... 94. Remedies... 95. Remedies... 96. Remedies... 97. Remedies... 98. Remedies... 99. Remedies... 100. Remedies...

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8. **Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument.** Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

9. **Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be 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 file a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey the Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other person may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the Borrower's consent.

13. **Loan Charges.** If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. **Legislation Affecting Lender's Rights.** If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

15. **Notice.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

16. **Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end, the provisions of this Security Instrument and the Note are declared to be severable.

17. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

18. **Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. **Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorney's fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 11 or 17.

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