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CHICAGO PARK DISTRICT
 1000 N. KEDRON
 LUTHER SCHOOLS ELEMENTARY
 6017 W. Grand Ave., P.O. Box 226
 Franklin Park, Illinois 60131

MORTGAGE

THIS MORTGAGE is made this 29th day of March, 2009, between the
Mortgagor, Charles R. Schultz and Peggy L. Schultz (married to each other), as joint tenants with
tenant in common"), and the Mortgeree,
Layton Schools Credit Union organized and existing under Illinois law whose address is 6017 W. Grand Ave., P.O. Box 226, Franklin Park, IL 60131.

WHEREAS, Borrower has entered into a Revolving Credit Loan Plan with the Lender dated March 29, 2009,
under which Borrower may from time to time, one or more times, obtain loan advances not to exceed at any time an aggregate principal amount of
THIRTY THOUSAND AND NO /100

(\$30,000.00), from Lender on a secured line of credit basis, and which Revolving Credit Loan Plan provides for an adjustable rate of interest; **FINAL PAYMENT OF PRINCIPAL AND INTEREST SHALL BE DUE ON THE 29TH DAY OF MARCH, 2009.**

TO SECURE to Lender the repayment of any and all loan advances which Lender may make now or in the future under the Revolving Credit Loan Plan, with interest, no other charges thereon, together with the payment of all other sums advanced in accordance herewith to protect the security of this Mortgage, as well as all late charges, costs and attorney's fees; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby grant and convey to Lender and Lender's successors and assigns, with power

to act, the following described property located in the County of Cook, State of Illinois:

ALL OF LOT FOUR (4); THE EAST EIGHT (8) FEET OF LOT FIVE (5) IN BLOCK ONE (1) IN
DUESCHI'S SUBDIVISION, 68th & 7th SUBDIVISION IN THE SOUTH HALF (1/2) OF SECTION 15,
TERMINUS AD NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE
PLAT MAPS REGISTERED AS DOCUMENT NUMBER 1300627, IN COOK COUNTY, ILLINOIS.

2.1.M. 12-15-318-033

3768548

which has the address of 5222 Marie Lane, Schiller Park, Illinois
60176, (Street)
(often "Property Address")
(Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and fixtures all
 whatsoever shall be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with all property
 (or household goods if this Mortgage is on a leasehold) are hereinafter 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 the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower will not
 withhold generally the title to the Property against all claims and demands, subject to encumbrances of record filed prior to the date of
 recording of this Mortgage.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Aggregate Principal and Interest. Borrower shall promptly pay when due the total indebtedness evidenced by the Revolving
 Credit Loan Plan which includes principal, interest, and other charges.

2. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Revolving Credit Loan Plan
 and paragraph 1 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower for interest and charges payable under
 the Revolving Credit Loan Plan, and then to the principal under the Revolving Credit Loan Plan.

3. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage,
 deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments
 when due. Borrower shall pay or cause to be paid all taxes, assessments, fines and other charges attributable to the Property which may
 obtain a priority over this Mortgage, and household payments or ground rents, if any.

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.

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 insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a
 standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals
 thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.
 In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make payment of loss if not made
 promptly by 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 sum secured by this Mortgage.

5. Preservation and Maintenance of Property; Leasholds; 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 develop-
 ment, by laws and regulations of the condominium or planned unit development, and constituent documents.

6. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any
 action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to
 Borrower, may make such appearances, disclosure such sums, including reasonable attorneys' fees, and take such action as is necessary to
 protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall
 pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower and Lender's written agreement or applicable law.

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Any additional interest in this Mortgage is deemed to be a separate and full interest, the same, of the Revolving Credit Loan Agreement rate, shall become additional interest due and owing to Lender on this Mortgage. Unless otherwise set forth, Lender retains all other forms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph shall require Lender to incur any expense or take any action hereunder.

7. Disposition. Lender may make at any time to him 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 any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of this Mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

9. Successors and Assigns; Pre-emption by Lender. Notwithstanding the facts for payment or pre-emption of amortization of the sum secured by this Mortgage provided 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 amortization of the sum secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

10. Successors and Assigns Bound; Joint and Several Liability; Co-signers. 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 15 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Revolving Credit Loan Plan, (a) is co-signing this Mortgage only to mortgage, grant and convey that borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Revolving Credit Loan Plan or under this Mortgage, (c) agrees that Lender and any other Borrower hereunder may agree to amend, modify, forbear, or make any other accommodation with regard to the terms of this Mortgage or the Revolving Credit Loan Plan without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

11. Notices. 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 delivering it or by mailing such notice by certified mail addressed to Borrower at the Properly 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 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.

12. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Revolving Credit Loan Plan conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage, or the Revolving Credit Loan Plan which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Revolving Credit Loan Plan are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited by law.

13. Borrower's Copy. Borrower shall be furnished a conformed copy of the Revolving Credit Loan Plan and of this Mortgage at the time of execution or after recording, if any.

14. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

15. Transfer of the Property. If the Borrower shall cause or permit the transfer of any legal or equitable interest in the real estate which is described in the Mortgage, or enter into any contract for the sale of said real estate or any part thereof, the Lender may at the Lender's option, without prior notice, declare the then outstanding balance of the revolving credit loan immediately due and payable. Nothing in the Revolving Credit Loan Plan shall serve to limit a transfer otherwise except from such a restriction under state or Federal law. Notice of acceleration in accordance with paragraph 13 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sum declared due. If Borrower fails to pay such sum prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 16 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

16. Acceleration; Remedies. Except as provided in paragraph 15 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, or in the Revolving Credit Loan Plan, including the covenants to pay when due any sums secured by this Mortgage, Lender, prior to acceleration, shall give notice to Borrower as provided in paragraph 11 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to re-suit in the foreclosure proceeding if non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, 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 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 attorney's fees and costs of documentary evidence, abstracts and title reports.

17. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Revolving Credit Loan Plan had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; and if enforcing Lender's remedies as provided in paragraph 16 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to ensure that the title of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

18. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 16 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 13 hereof or after the intent of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and the Property and to collect the rents of the Property including those past due. 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, 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.

19. Release. Upon payment of all sums secured by this Mortgage, Lender, upon Borrower's written request, shall release this Mortgage without charge to Borrower.

20. Waiver of Homestead. Borrower hereby waives all rights of homestead exemption in the Property.

21. Priority of Future Advances. All future advances shall have the same priority as if advanced at the date of this Mortgage.

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust 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.

22. IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Arthur R. Schultz
Arthur R. Schultz
President

Borrower

STATE OF ILLINOIS, County of Cook

I, Marjorie C. Gloor

I, Arthur R. Schultz and Peggy J. Schultz (hereinafter each other), as joint tenants with a right of survivorship,

Personally known to me to be the same persons whose names I have this day in presence and by my signature to the X signed and delivered the said instrument as their free voluntary act.

Given under my hand this day of March, 1989.

NOTARY PUBLIC STATE OF ILLINOIS
My Commission Expires JUNE 1991

Notary Public State of Illinois
My Commission Expires JUNE 1991

Notary Public State of Illinois
My Commission Expires JUNE 1991