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60093 11 Northfield, IL 60093

NOT IDENTIFIED

REAL ESTATE INDEX GROUP SERVICES

871-327

1820 RIDGE AVE
EVANSTON, IL 60120

THIS MORTGAGE ("Security Instrument") is given on November 6, 1994

Gail E. Tideman a/k/a Gail Murphy
 a/k/a Gail Murphy married to JOHN MURPHY

400 Central Avenue, Northfield, Illinois 60093
 and whose address is 25,000.00
 ("Lender"), Borrower owes Lender the principal sum of Dollars (U.S. \$) 25,000.00

This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides that Borrower has opened a credit with Lender obligating Borrower to make monthly payments of interest, with the full debt, if not paid earlier, due and payable on November 15, 1994

The Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note and future advances made pursuant to the Note to the extent as if such future advances were made on the date hereof and regardless of whether or not any advance has been made as of the date of this Security Instrument or whether there is any outstanding indebtedness at the time of any future advances; interest in accordance with the terms of the Note, and all renewals and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 5 to protect the security of this Security Instrument; (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note, for this purpose, Borrower does hereby mortgage and convey to Lender the following described property located in Cook County, Illinois:

LOT EIGHTEEN (18) -----
 in Block Two (2), in Provident Mutual Land Association, subdivision of Blocks Seven (7) to Twelve (12), Twenty Eight (28) to Thirty Three (33), and Fifty Four (54), to Fifty Nine (59) in Winnetka, in Section 20, Township 42 North, Range 13, East of the Third Principal Meridian.

Palmtax ID # 05-20-200-014-0000
 995 Spruce Street,
 Winnetka, Illinois 60093
 which has the address of

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, minerals, oil and 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, 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 the leasehold) (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 Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions in the deed of exception to coverage in any title insurance policy insuring Lender's interest in the Property.

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, plus charges as provided in the Note, and the principal of and interest on any future advances secured by this Mortgage.

2. Taxes; Insurance; Charges; Liens. Borrower shall pay all taxes, hazard insurance, assessments and other charges, fines and impositions attributable to the Property. Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority to this Mortgage; 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 by such lien in a manner acceptable to Lender, or shall in good faith consent 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.

3. 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. 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 by Borrower making payment, when due, directly to the insurance carrier.

All insurance policies and renewals that shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender, Lender shall have the right to hold copies of the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts for 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 properly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided a 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, to be 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 as Lender may see fit to restoration or repair of the Property, and the sums secured by this Mortgage shall be applied to the sums secured by this Mortgage. Lender is authorized to collect and apply the insurance proceeds as Lender may see fit to restoration or repair of the Property, and the sums secured by this Mortgage shall be applied to the sums secured by this Mortgage.

186-186

MORTGAGE 3844931

Gail E. Tideman a/k/a Gail Murphy

0 3 8 4 1 9 3 1

1667580

Property of Cook County Clerk

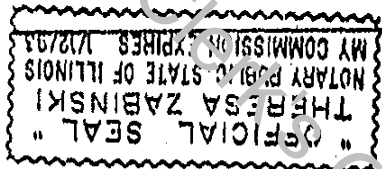
18. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recording costs.
19. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

State Murphy
John Murphy
Gall E. Tideman
Gall E. Tideman

STATE OF ILLINOIS)
COUNTY OF COOK)
SS

I, the undersigned, a Notary Public in and for the said County and State aforesaid, do hereby certify that GALL E. TIDEMAN APPEARED TO JOHN MURPHY personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth; include the release and waiver of the right of homestead.

Given under my hand and Notarial seal, this 6th day of November, 19 89
Notary Public
Theresa Zabinski



STATE OF ILLINOIS)
COUNTY OF)
SS

I, the undersigned, a Notary Public in and for the said County and State aforesaid, do hereby certify that free and voluntary act, for the uses and purposes therein set forth; include the release and waiver of the right of homestead.

Given under my hand and Notarial seal, this _____ day of _____, 19 _____
Notary Public

My commission expires: _____, 19 _____

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3841931

NOV 21 12 24 PM '14
CAROL MOORE, CLERK
REGISTERED TITLES

Property of Cook County Clerk's Office

Submitted by _____

Address _____

P.O. Box _____

City/State/Zip _____

3841931

Deliver duplicate Trust

County _____

Address _____

Numbered _____

R.E.I.

REAL ESTATE INDEX GROUP

1820 Ridge Avenue

Evansston, IL 60201

Order #

111-227