

Mortgage -  
Home Equity Line of Credit

RETURN TO:

Old Kent Bank N. A.

**UNOFFICIAL COPY**

THIS IS A MORTGAGE between the Mortgagors who sign below and the Bank whose name appears at the top of this Mortgage, as the Mortgagee. Additional terms of the Mortgage appear on the other side.

The Mortgagor mortgages and warrants to the Mortgagee land located in the Village of Western Springs County of Cook State of Illinois, described as follows:

Lot Five (except the South 35 feet thereof) (5) in Block Two (2) in Forest Hills of Western Springs, Cook County, Illinois, a Subdivision by Henry Einfeldt and George L. Bruckert of the East Half (1/2) of Section 7, Township 38 North, Range 12 East of the Third Principal Meridian and that part of Blocks 12, 13, 14 and 15 in The Highlands, being a Subdivision of the Northwest Quarter (1/4) and the West 800 feet of the North 144 feet of the Southwest Quarter (1/4) of Section 7, Township 38 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois, lying East of a line 33 feet West of and parallel with the East line of said Northwest Quarter (1/4) of said Section 7.

PIN #18 07 204 019 Commonly Known As: 4732 Lawn, Western Springs, IL 60558 together with all easements, improvements, hereditaments and appurtenances that now or in the future belong to this land, any rents, income and profits from this land, and all fixtures, including all plumbing, heating, air conditioning and ventilating equipment, that are now or in the future attached to or used in connection with this land (the "PROPERTY").

This Mortgage is given to secure the DEBT, which includes the payment of all indebtedness and the performance of all obligations that the Mortgagor now and hereafter owes the Mortgagee under this Mortgage and under a certain Home Equity Line of Credit

Disclosure and Agreement dated August 21 1990

including all renewals, and modifications thereof ("Agreement"). The Agreement has a credit limit of \$ 50,000.00

unless the limit is increased and a Notice of Increase is filed in the Office of the Register of Deeds where this Mortgage has been recorded. Under the terms of the Agreement, the Mortgagee has the absolute obligation in certain circumstances to make, and shall make, future advances to Mortgagor upon demand. When this obligation is terminated, Mortgagee will record in the Office of the Register of Deeds where this Mortgage has been recorded, a Notice of Termination of Obligation which shall recite the then outstanding indebtedness under the Agreement.

Additional Provisions: Mortgagor grants this Mortgage to Mortgagee free from all rights and benefits under and by virtue of the Homestead Exemption laws, of the State of Illinois, which said rights and benefits the Mortgagor does hereby expressly release and waive.

Additional Provisions:

Each Mortgagor agrees to all of the terms of the Mortgage Agreement, which appear on the other side. The Mortgagor has executed this Mortgage as of August 21 1990.

Witnesses:  
Signature: X \_\_\_\_\_  
Name: \_\_\_\_\_  
Signature: X \_\_\_\_\_  
Name: \_\_\_\_\_

Mortgagors:  
Signature: X Jean Catherine Hieber  
Name: Jean Catherine Hieber  
Address: 4732 Lawn  
Western Springs, IL 60558  
Marital Status: Divorced and not remarried

Signature: X \_\_\_\_\_  
Name: \_\_\_\_\_  
Address: \_\_\_\_\_

STATE OF ILLINOIS )  
COUNTY OF DuPage ) ss.

I, the undersigned certify that Joan Catherine Hieber Divorced And Not Remarried personally known to me to be the same person whose name is/are subscribed to the foregoing instrument, appeared before me this 21 day of August 1990, and acknowledged that she signed and delivered the instrument as her free and voluntary act, for the uses and purposes therein set forth.

Jean J. Van Epps  
NOTARY  
Clifford Scott-Rudnick  
105 S. York St.  
Elmhurst, IL 60126

Dated August 21 1990

Subsequent tax bills are to be sent to the following \_\_\_\_\_

2-2136-00 7/8/90

"OFFICIAL SEAL"  
Jean J. Van Epps  
Notary Public, State of Illinois  
My Commission Expires 5/1/93

NOTE IDENTIFIED

3305078

