

Mortgage — **Home Equity Line of Credit** RETURN TO: NAME: Old Kent Bank N. A.
ADDRESS: 105 S. York St.
CITY: Erling STATE: IL ZIP: 60126

THIS IS A MORTGAGE between the Mortgagors who sign below and the Bank whose name appears at the top of this Mortgage, as the Mortgagors. 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, shy 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 Mortgagor under this Mortgage and under a certain Home Equity Line of Credit.

Disclosure and Agreement dated August 21, 1990

including all extensions, 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 Mortgagor has the absolute obligation in certain circumstances to make, and shall make, future advances to Mortgagor upon demand. When this obligation is terminated, Mortgagor 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 Mortgagor 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 Joan Catherine Hieber

Name: Joan 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)
I, the undersigned,)
certify that

Joan Catherine Hieber Divorced And Not Remarried

known to me to be the same person whose name is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she personally

acknowledged that she signed and delivered the

Instrument as her free and voluntary act, for the uses

and purposes therein set forth.

Joan Catherine Hieber
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

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

UNOFFICIAL COPY

3908370

AT&T
John

Guarantees You will find that the demand and guarantees including those
concerning delivery dates, quality, quantity, price, and payment, are made in writing
and are binding on both parties. The parties may agree to pay without
determining the amount of compensation in case of damage or loss, but in
order to keep within the limits of liability, it is better to make a written
agreement. In such cases, you must be aware of all conditions
of sale, in particular the right to withdraw from the contract within a
certain period of time. Any such guarantees not paid on demand will be
deemed part of the debt.

We will take the right steps and measures provided in this message to do our best to address the challenges ahead. We will work hard to identify opportunities and seize them. We will also make sure that our message is clear and consistent across all our channels. We will continue to listen to our customers and partners and act on their feedback. We will remain focused on our mission and values, and we will always strive to do what is right for our stakeholders. We will also ensure that our operations are sustainable and responsible. We will continue to invest in our people and our products, and we will always prioritize safety and quality. We will also work closely with our partners and suppliers to ensure that we can deliver the best possible products and services to our customers. We will also work to build strong relationships with our customers and partners, and we will always strive to exceed their expectations. We will also work to build a positive culture within our organization, and we will always strive to treat everyone with respect and dignity. We will also work to build a strong brand, and we will always strive to be the best in our industry. We will also work to build a strong reputation, and we will always strive to be seen as a reliable and trustworthy company. We will also work to build a strong future, and we will always strive to be successful in everything we do.

78 CAROL HODGKIN BRAK
REGISTRAR OF TITLES

78 CAROL MUSSELY BRAUN
REGISTRAR OF TITLES

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