THIS MORTGAGE IS dated as of July 22

1991

and is between Mylvin W. Erickson and Carol A.

Erickeon, his wife ("Mortgagor" and Old Kent Bank - Chicago, 233 south Wacker Drive, Chicago, Illinois ("Mort ("Mortgagor")

WITNESSETH

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Mortgagor has executed a Home Equity Line of Gredit Revolving Credit Note, dated of even date herewith and payable to the order of the Mortgagee (the "Note"), in the principal amount of Thirty Thousand & 00/100**

30,000.00) (the " Credit Limit") interest on the Note shall be calculated and payable as provided therein rentire unpaid balance of principal and interest shalf be due and payable five (5) years after the date of this Mortgage. The Note and this Mortgage are made pursuant to a certain Home Ec. ity Line of Credit Agreement and Federal Truth in Lending Disclosures, dater of even date herewith (the "Loan Agreement"), between Mortgagor and Mortgage.

To secure payment of the interest evidenced by the Note and the Liabilities (defined below), including any and all renewals and extensions of the Note and the Loan Agreement. Notigation does by these presents CONVEY. WARRANT and MORTGAGE unto North age, all of Mortgagor's estate, right, title and interest in the real estate situated, lying and being in the County of Cook. scribed as follows

Lot Fifteen (15) in Block 1, in Arthur T.
McIntosh & Co.'s Mission Rivia Estates, being a Subdivision of the South Half (1/2) of the Southeast Quarter (1/4) and that part of the South Half (1/2) of the South Half (1/2) of the South Which Idea Fact of Sandara Part of (1/4) which lies East of Sanders Read of Section 7, Township 42 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois, according to the place registered as Document Number 1282197.

Property Index No

04 07 403 015

Property Address

3802 Maple Avenue

Northbrook, Illinais , 60062

or which is referred to herein as the "Premises," together with all improvements, whiten is retrieve to perent as the Premises. Integerner with an improvements. Distillations, tenements, hereditaments, appuritenances, gas, oit, immerals, easements located in, on, over or under the Premises, and all types and kinds of fixtures, apparatus, machinery and equipment, including without limitation, all of the foregoing used to supply heat, gas, air conditioning, water, light, power, refrigeration or ventilation (whether single units of centrally controlled) and all screens, window shades, storm doors and windows. Their controlled and all screens, window shades, storm doors and windows. screens, window shades, storm doors and windows, floor coverings, awnings, stoves and water heaters, whether now on or in the Premises or hereafter erected, installed or placed on or in the Premises, and whether or not physically attached to the Premises. The foregoing terms are and shall be deemed a part of the Premises and whether or not physically attached to the Premises. The foregoing terms are and shall be deemed a part of the Premises and a portion of the security for the Liabilities.

Further, Mortgagor does hereby pledge and assign to Mortgagee, all teases, written or verbal, rents issues and profits of the Premises, including without limitation, all rents, issues, profits, revenues, royalties, bonuses, rights and benefits due, payable or accruing, and all deposits of money as advance rent or for security, under any and all present or future leases of the Premises, together with the right, but not the obligation, to collect, demand, sue for and recover the same when due or payable. Mortgages by acceptance of this Mortgage agrees, as a personal covenant applicable to Mortgagor only, and not as a gape agrees, as a personal covertant appreame to mortgagor only, and not as a limitation or condition bereot and not available to anyone other than Mortgagor, that until a Default shall occur or an event shall occur, which under the terms hereof shall occur, which under the terms hereof shall occur, and the terms hereof shall occur, which under the terms hereof shall occur on a value of the terms hereof shall occur on the terms hereof shall occ

Statutes Chapter 17, Paradraph 6405 The lien or this Mortgage secures payment of any existing indebtedness and 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's any indebtedness outstanding at the time any advance is made All the access hereunder shall have the same priority

Mortgagor does hereby expressly waive and release all rights and bene tits under and by virtue of the Homestead Exemption Laws of the State of ittin 614

Further, Mortgagor covenants and agrees as follows

Mortgagor shall (a) promptly repair, restore or rebuild any buildings or Mortgagor shall (a) promptly repair, restore or reduited any buildings or improvements now or hereafter on the Premises which may become damaged or be deskroyed. (b) keep the Premises in good condition and copair, without waste, and, except for this Mortgage, keep the Premises the formany encumbrances, security interests, liens, mechanics. Hens deskrom any encumbrances, security interests, liens, mechanics. Hens deskrom for lien. (c) pay when due any indebtedness which may be screen by a lien or charge on the Premises, and upon request exhibit satisfactory evidence of the discharge of such lien or charge to Mortgagee: (d) complete within a reasonable time any building or buildings now

or at any time in process of construction upon the Premises; (e) comply with all requirements of all laws or municipal ordinances with respect to the Premises and the use of the Premises; (f) make no material afterations in the Premises, except as required by law or municipal ordinance, unless such alterations have been previously approved in writing by Mortgagee, and (g) refrain from impairing or diminishing the value of the Premises.

- Mortgagor shall pay, when due and before any penalty attaches, all general taxes, special taxes, special assessments, water taxes or charges, drainage taxes or charges, sewer service taxes or charges, and other drainage taxes or charges, sewer service taxes or charges, and other taxes, assessments or charges against the Premises. Mortgagor shall, support written request, furnish to Mortgaged duplicate paid receipts for such taxes, assessments and charges. To prevent Default hereunder. Mortgagor shall pay in full under protest, in the manner provided by statute, any tax assessment or charge which Mortgagor may desire to contest prior to such tax, assessment or charge becoming delinquent.
- Upon the request of Mortgagee, Mortgagor shall deliver to Mortgagee all original leases of all or any portion of the Premises, together with assignments of such leases from Mortgagor to Mortgagee, which assignments shall be in form and substance satisfactory to Mortgagee; Mortgagor shall not, without Mortgagee's prior written consent, procure, permit or accept any prepayment, discharge or compromise of any rent or release any tenant from any obligation, at any time while the indebtedness secured hereby remains unpaid.
- Any award of damages resulting from condemnation proceedings, exercise of the power of eminent domain, or the taking of the Premises for public use are hereby transferred, assigned and shall be paid to Mortga-gee: and such awards or any part thereof may be applied by Mortgagee, after the payment of all of Mortgagee's expenses, including costs and legal fees, to the reduction of the indebtedness secured hereby and Mortgagee is hereby authorized, on behalf and in the name of Mortgagor, to execute and deliver valid acquittances and to appeal from any such
- No remedy or right of Mortgagee hereunder or under the Loan Agree-5 ment shall be exclusive. Each right or remedy of Mortgagee with respect to the Liabilities, this Mortgage or the Premises shall be in addition to every other remedy or right now or hereafter existing at law or in equity. every other remedy or right now or nerearier existing at taw or in equity. No delay by Mortgagee in exercising, or omitting to exercise, stry remedy or right accruing on Default shall impair any such remedy or right, or shall be construed to be a waiver of any such Default, or acquiescence therein, or shall affect any subsequent Default of the same of a different nature. Every such remedy or right may be exercised concurrently or independently, and when and as often as may be deemed expedient by Mortgages.

Mortgagor shall maintain, with respect to the Premises and all buildings and improvements now or hereafter situated on the Premises, property damage insurance which shall cover, without limitation, loss or damage by fire, lightning, windstorm, vandalism and malicious damage and such other hazards as may from time to time be designated by Mortgages. If th P emises is located in a flood hazard zone. Mortpapor shall keep all buildings and improvements now or hereafter situated on the Premises insur dingainst loss or damage by flood. Each insurance policy shall be to the amount sufficient to pay in full the cost of replacing or repairing the buildings and in provements on the Premises, which amount shall in no event be its than the sum of the principal amount of the Note and the principal amount of all prior notes secured in whole or in part by the Premises. Montring I shall also obtain liability insurance with respect to the Premises in an amount which is acceptable to Mortgagee. All policies shall be issued by cumcanies satisfactory to Mortgagee and Mortgagor shall be issued by cum innes satisfactory to Mortgagee and Mortgagor shall deliver same to his igagee. Each insurance policy shall be payable, in case of loss of dain ige. In Mortgagee. Each insurance policy shall contain a lender's loss payable clause or endorsement, in form and substance satisfactory to Mortgagee. In the event that Mortgagor falls to provide any such required insurance or if such insurance is not acceptable to Mortgagee. Mortgagee in ay of tain such insurance and the cost thereof shall be paid by Mortgagor as provind in the Loan Agreement. In case of insurance about to expire. Mortgagor shall deliver to Mortgage renewal policies not less than ten days prior to the respective dates of expiration. Each insurance policy shall not be cancellable by the insurance company without at least 30 days' prior in ten notice to Mortgagee.

- Upon Default by Mortgagor hereunder, Mortgagee may, but is not required to, make any payment or perform any act required of Mortgagor hereunder in any torm and manner deemed expedient by Mortgagee, and Mortgagee may, but is not required to, make full or partial payments of Mortgagee may, but is not required to, make full or partial payments of principal or interest on any encumbrances, liens or security interests affecting the Premises and Mortgagee may purchase, discharge, compromise or settle any tax lien or other lien or title or claim thereof, or redeem from any tax sale or forteiture affecting the Premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including legal lees, and any other funds advances by Mortgagee to protect the Premises or the lien hereof, plus reasonable compensation to Mortgagee for each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shalf become immediately due and payable without notice and with interest thereon at a per annum rate equivalent to the post maturity rate set forth in the Note Inaction of Mortgagee shall under no circumstances by Considered a waiver of any right accruing to Mortgagee on account of any Default hereunder on the part of the Mortgage.
- If Mortgagee makes any payment authorized by this Mortgage relating to in Mortgagee makes any payment aumonate by this Mortgage relating to taxes, assessments, charges, tiens, security interests or encumbrances. Mortgagee may do so according to any bill, statement or estimate received from the appropriate party claiming such funds without inquiry into the accuracy or validity of such bill, statement or estimate or into the validity of the lien, encumbrance, security interest, tax, assessment, sale, forfeiture, tax lien or claim of any of the foregoing.

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My Commission Expires

This document prepared by Old Kent Bank - Chicago

233 So. Wacker Drive

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