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07-05-0221 18 001 Page 1 of 8  
2001-11-05 11:00:30  
Cook County Recorder 35.00



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This instrument was prepared by Loan Administration Department, STATE FINANCIAL BANK, NATIONAL ASSOCIATION, 16 N. SPRING STREET, ELGIN, Illinois 60120  
When recorded return to Loan Administration Department, STATE FINANCIAL BANK, NATIONAL ASSOCIATION, 16 N. SPRING STREET, ELGIN, Illinois 60120

**MORTGAGE**

**DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is November 1, 2001. The parties and their addresses are:

MORTGAGOR: LaSalle Bank National Association formerly known as  
**LASALLE NATIONAL BANK, TRUSTEE U/T/A DTD 2-1-99 AS TRUST #122195**  
a Trust  
2355 S Arlington Heights Road  
Arlington Heights, Illinois 60005

**LENDER:**  
**STATE FINANCIAL BANK, NATIONAL ASSOCIATION**  
Organized and existing under the laws of the United States of America  
1301 Waukegan Rd.  
Glenview, Illinois 60025  
36-1078950

**1. CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debts and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, sells, conveys, mortgages and warrants to Lender, the following described property:

Lots 9, 10, 11, 12, 13, 14, 15, 16 and 17 in Block 12 in Newberry's Addition to Chicago, A Subdivision of the East 1/2 of the West 1/2 of the Northeast 1/4 of section 9, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

PIN #s - 17-09-244-001; 17-09-244-002; 17-09-244-003.  
The property is located in Cook County at 213 West Grand, Chicago, Illinois.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, crops, timber, all diversion payments or third party payments made to crop producers and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the

**BOX 333-CTI**

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**A. Power.** Mortgagor is duly organized, and validly existing and in good standing in all jurisdictions in which Mortgagor operates. Mortgagor has the power and authority to enter into this transaction and to carry on

representations which will continue as long as this Security Instrument is in effect:

**10. WARRANTIES AND REPRESENTATIONS.** Mortgagor makes to Lender the following warranties and representations which will continue as long as this Security Instrument is in effect:

However, Lender may not demand payment in the above situations if it is prohibited by law as of the date of this Security Instrument.

**C.** There is a change in ownership of more than 25 percent of the voting stock of a corporation or similar entity.

**B.** There is a change in either the identity or number of members of a partnership or similar entity.

**A.** A beneficial interest in Mortgagor is sold or transferred.

**9. TRANSFER OF AN INTEREST IN THE MORTGAGOR.** If Mortgagor is an entity other than a natural person (such as a corporation or other organization), Lender may demand immediate payment if:

as applicable, right is subject to the restrictions imposed by federal law governing the preemption of state due-on-sale laws,

due and payable upon the creation of, or contract for the creation of, a transfer or sale of the Property. This right is subject to the restrictions imposed by federal law governing the preemption of state due-on-sale laws,

**8. DUE ON SALE.** Lender may, at its option, declare the entire balance of the Secured Debts to be immediately due and payable upon the creation of, or contract for the creation of, a transfer or sale of the Property. This right is subject to the restrictions imposed by federal law governing the preemption of state due-on-sale laws,

defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.

**7. CLAIMS AGAINST TITLE.** Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.

**C.** Not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written consent.

**B.** To promptly deliver to Lender any notices that Mortgagor receives from the holder.

**A.** To make all payments when due and to perform or comply with all covenants.

**6. PRIOR SECURITY INTERESTS.** With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees:

Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

**5. WARRANTY OF TITLE.** Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell and mortgage the Property. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell and mortgage the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

**4. PAYMENTS.** Mortgagor agrees that all payments under the Secured Debts will be paid when due and in accordance with the terms of the Secured Debts and this Security Instrument.

**B. Sums Advanced.** All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

November 1, 2008.

November 2, 2001, after which time it may change as the promissory note prescribes and maturing on with a loan amount of \$3,000,000.00 with an initial variable interest rate of 6.0 percent per year until

replacements. A promissory note, No. 1290001995, dated November 1, 2001, from Mortgagor to Lender, with a loan amount of \$3,000,000.00 with an initial variable interest rate of 6.0 percent per year until

**A. Specific Debts.** The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note, No. 1290001995, dated November 1, 2001, from Mortgagor to Lender, with a loan amount of \$3,000,000.00 with an initial variable interest rate of 6.0 percent per year until

**3. SECURED DEBTS.** This Security Instrument will secure the following Secured Debts:

the covenants contained in this Security Instrument.

advances made under the terms of this Security Instrument to protect Lender's security and to perform any of other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to time will not exceed \$3,000,000.00. This limitation of amount does not include interest, attorneys' fees and

**2. MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time will not exceed \$3,000,000.00. This limitation of amount does not include interest, attorneys' fees and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

Secured Debts and all underlying agreements have been terminated in writing by Lender.

real estate described (all referred to as Property). This Security Instrument will remain in effect until the

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Mortgagor's business or activity as it is now being conducted and, as applicable, is qualified to do so in each jurisdiction in which Mortgagor operates.

**B. Authority.** The execution, delivery and performance of this Security Instrument and the obligation evidenced by this Security Instrument are within Mortgagor's powers, have been duly authorized, have received all necessary governmental approval, will not violate any provision of law, or order of court or governmental agency, and will not violate any agreement to which Mortgagor is a party or to which Mortgagor is or any of Mortgagor's property is subject.

**11. PROPERTY CONDITION, ALTERATIONS AND INSPECTION.** Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor will not commit or allow any waste, impairment, or deterioration of the Property. Mortgagor will keep the Property free of noxious weeds and grasses. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims, and actions against Mortgagor, and of any loss or damage to the Property.

No portion of the Property will be removed, demolished or materially altered without Lender's prior written consent except that Mortgagor has the right to remove items of personal property comprising a part of the Property that become worn or obsolete, provided that such personal property is replaced with other personal property at least equal in value to the replaced personal property, free from any title retention device, security agreement or other encumbrance. Such replacement of personal property will be deemed subject to the security interest created by this Security Instrument. Mortgagor will not partition or subdivide the Property without Lender's prior written consent.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender will give Mortgagor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property will be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection.

**12. AUTHORITY TO PERFORM.** If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor will not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument. If any construction on the Property is discontinued or not carried on in a reasonable manner, Lender may take all steps necessary to protect Lender's security interest in the Property, including completion of the construction.

**13. ASSIGNMENT OF LEASES AND RENTS.** Mortgagor grants, bargains, sells, conveys, mortgages and warrants to Lender as additional security all the right, title and interest in and to any and all:

**A.** Existing or future leases, subleases, licenses, guaranties and any other written or verbal agreements for the use and occupancy of any portion of the Property, including any extensions, renewals, modifications or substitutions of such agreements (all referred to as Leases).

**B.** Rents, issues and profits (all referred to as Rents), including but not limited to security deposits, minimum rent, percentage rent, additional rent, common area maintenance charges, parking charges, real estate taxes, other applicable taxes, insurance premium contributions, liquidated damages following default, cancellation premiums, "loss of rents" insurance, guest receipts, revenues, royalties, proceeds, bonuses, accounts, contract rights, general intangibles, and all rights and claims which Mortgagor may have that in any way pertain to or are on account of the use or occupancy of the whole or any part of the Property.

In the event any item listed as Leases or Rents is determined to be personal property, this Security Instrument will also be regarded as a security agreement.

Mortgagor will promptly provide Lender with true and correct copies of all existing and future Leases. Mortgagor may collect, receive, enjoy and use the Rents so long as Mortgagor is not in default. Except for one lease period's rent, Mortgagor will not collect in advance any future Rents without Lender's prior written consent.

Upon default, Mortgagor will receive Rents in trust for Lender and Mortgagor will not commingle the Rents with any other funds. Amounts collected will be applied at Lender's discretion to payments on the Secured Debts as therein provided, to costs of managing, protecting and preserving the Property and to any other necessary related expenses including Lender's attorneys' fees and court costs.

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Lafayette National Bank, Trustee U/T/A dtd 2-1999 as Trust #122195

15. REMEDIES. Lender may use any and all remedies Lender has under state or federal law or in any instrument evidencing or pertaining to the Secured Debts. Any amounts advanced on Mortgageor's behalf will be immediately due and may be added to the balance owing under the Secured Debts. Lender may make a claim for any and all insurance benefits or refunds that may be available on Mortgageor's default. Subject to any right to cure, required time schedules or other notice rights Mortgageor may have under federal and state law, Lender may make all or any part of the amount owing by the terms of the Secured Debts

N. Insecurity. Lender reasonably believes that Lender is insecure.

M. Material Change. Without first notifying Lender, there is a material change in Mortgageor's business, including ownership, management, and financial conditions.

L. Property Value. The value of the Property declines or is impaired.

DUE ON SALE section.

K. Property Transfer. Mortgageor transfers all or a substantial part of Mortgageor's money or property. This condition of default, as it relates to the transfer of the Property, is subject to the restrictions contained in the

Lender before making such a change.

J. Name Change. Mortgageor changes Mortgageor's name or assumes an additional name without notifying authority.

I. Forfeiture. The Property is used in a manner or for a purpose that threatens confiscation by a legal authority.

H. Judgment. Mortgageor fails to satisfy or appeal any judgment against Mortgageor.

G. Misrepresentation. Mortgageor makes any verbal or written statement or provides any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.

F. Other Agreements. Mortgageor is in default on any other debt or agreement Mortgageor has with Lender.

E. Other Documents. A default occurs under the terms of any other transaction document.

D. Failure to Perform. Mortgageor fails to perform any condition or to keep any promise or covenant of this Security Instrument.

C. Business Termination. Mortgageor merges, dissolves, reorganizes, ends its business or existence, or a partner or majority owner dies or is declared legally incompetent.

B. Insolvency. Mortgageor makes an assignment for the benefit of creditors or becomes insolvent, either because Mortgageor's liabilities exceed Mortgageor's assets or Mortgageor is unable to pay Mortgageor's debts as they become due.

A. Payments. Mortgageor fails to make a payment in full when due.

14. DEFAULT. Mortgageor will be in default if any of the following occur:

assignment under this section.

indemnify Lender for any and all liability, loss or damage that Lender may incur as a consequence of the due to Lender's gross negligence or intentional torts. Otherwise, Mortgageor will hold Lender harmless and does not assume or become liable for its maintenance, depreciation, or other losses or damages, except those encumber the Leases or any future Rents. If Lender acts to manage, protect and preserve the Property, Lender surrender of the Property covered by such Leases (unless the Leases so require), or to assign, compromise or authorization before Mortgageor consents to sublet, modify, cancel, or otherwise alter the Leases, to accept the terms of the Leases, then Lender may opt to enforce compliance. Mortgageor will obtain Lender's written will promptly notify Lender of any noncompliance. If Mortgageor neglects or refuses to enforce compliance with agrees to maintain, and to require the tenants to comply with, the Leases and any applicable law. Mortgageor also Mortgageor warrants that no default exists under the Leases or any applicable landlord law. Mortgageor also and deliver to Lender any payments of Rents.

all Rents due or to become due directly to Lender. On receiving the notice of default, Mortgageor will endorse defaults and Lender notifies Mortgageor of the default and demands that Mortgageor and Mortgageor's tenants pay to Lender after such recording, however, Lender agrees not to notify Mortgageor's tenants until Mortgageor entitled to notify Mortgageor or Mortgageor's tenants to make payments of Rents due or to become due directly effective during any period of redemption until the Secured Debts are satisfied. Mortgageor agrees that Lender is and effective as to third parties on the recording of this Security Instrument. This assignment will remain Mortgageor agrees that this assignment is immediately effective between the parties to this Security Instrument

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immediately due and foreclose this Security Instrument in a manner provided by law upon the occurrence of a default or anytime thereafter.

Upon default, Lender will have the right, without declaring the whole indebtedness due and payable, to foreclose against all or part of the Property and will have the right to possession provided by law. This Security Instrument will continue as a lien on any part of the Property not sold on foreclosure.

All remedies are distinct, cumulative and not exclusive, and the Lender is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Lender of any sum in payment or partial payment on the Secured Debts after the balance is due or is accelerated or after foreclosure proceedings are filed will not constitute a waiver of Lender's right to require complete cure of any existing default. By choosing any one or more of these remedies Lender does not give up Lender's right to use any other remedy. Lender does not waive a default if Lender chooses not to use a remedy. By electing not to use any remedy, Lender does not waive Lender's right to later consider the event a default and to use any remedies if the default continues or happens again.

**16. COLLECTION EXPENSES AND ATTORNEYS' FEES.** On or after Default, to the extent permitted by law, Mortgagor agrees to pay all expenses of collection, enforcement or protection of Lender's rights and remedies under this Security Instrument. Mortgagor agrees to pay expenses for Lender to inspect and preserve the Property and for any recordation costs of releasing the Property from this Security Instrument. Expenses include all costs and disbursements, including reasonable attorneys' fees and collection agency charges, incurred to collect or enforce this debt. These expenses are due and payable immediately. If not paid immediately, these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of the Secured Debts. To the extent permitted by the United States Bankruptcy Code, Mortgagor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secured Debts as awarded by any court exercising jurisdiction under the Bankruptcy Code.

**17. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES.** As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA), all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substance," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.

Mortgagor represents, warrants and agrees that:

- A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance has been, is, or will be located, transported, manufactured, treated, refined, or handled by any person on, under or about the Property, except in the ordinary course of business and in strict compliance with all applicable Environmental Law.
- B. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor has not and will not cause, contribute to, or permit the release of any Hazardous Substance on the Property.
- C. Mortgagor will immediately notify Lender if (1) a release or threatened release of Hazardous Substance occurs on, under or about the Property or migrates or threatens to migrate from nearby property; or (2) there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor will take all necessary remedial action in accordance with Environmental Law.
- D. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor has no knowledge of or reason to believe there is any pending or threatened investigation, claim, or proceeding of any kind relating to (1) any Hazardous Substance located on, under or about the Property; or (2) any violation by Mortgagor or any tenant of any Environmental Law. Mortgagor will immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any such pending or threatened investigation, claim, or proceeding. In such an event, Lender has the right, but not the obligation, to participate in any such proceeding including the right to receive copies of any documents relating to such proceedings.
- E. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are and will remain in full compliance with any applicable Environmental Law.

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Illinois Mortgage

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Mortgagor will immediately notify Lender of cancellation or termination of insurance. If Mortgagor fails to keep the Property insured Lender may obtain insurance to protect Lender's interest in the Property. This insurance may include coverages not originally required of Mortgagor, may be written by a company other than one

to Lender to the extent of the Secured Debts. Mortgagor will give Lender and the insurance company immediate notice of any loss. All insurance proceeds will be applied to restoration or repair of the Property or to the Secured Debts, at Lender's option. If Lender acquires the Property in damaged condition, Mortgagor's rights to any insurance policies and proceeds will pass

required escrow account deposits (if agreed to separately in writing.) All insurance policies and renewals will include a standard "mortgage clause" and, where applicable, "loss payee clause." If required by Lender, Mortgagor agrees to maintain comprehensive general liability insurance and rental loss or business interruption insurance in amounts and under policies acceptable to Lender. The comprehensive general liability insurance must name Lender as an additional insured. The rental loss or business interruption insurance must be in an amount equal to at least coverage of one year's debt service, and

subject to Lender's approval, which will not be unreasonably withheld. Mortgagor agrees to keep the Property insured against the risks reasonably associated with the Property. Mortgagor will maintain this insurance in the amounts Lender requires. This insurance will last until the Property is released from this Security Instrument. Mortgagor may choose the insurance company,

19. **INSURANCE.** Mortgagor agrees to keep the Property insured against the risks reasonably associated with the terms of any prior mortgage, deed of trust, security agreement or other lien document. Mortgagor agrees to keep the Property insured against the risks reasonably associated with the terms of any prior mortgage, deed of trust, security agreement or other lien document.

18. **CONDEMNATION.** Mortgagor will give Lender prompt notice of any pending or threatened action by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds will be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to

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Mortgagor would choose, and may be written at a higher rate than Mortgagor could obtain if Mortgagor purchased the insurance.

**20. ESCROW FOR TAXES AND INSURANCE.** Mortgagor will not be required to pay to Lender funds for taxes and insurance in escrow.

**21. CO-SIGNERS.** If Mortgagor signs this Security Instrument but does not sign the Secured Debts, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debts and Mortgagor does not agree to be personally liable on the Secured Debts. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws.

**22. WAIVERS.** Except to the extent prohibited by law, Mortgagor waives all appraisal and homestead exemption rights relating to the Property.

**23. APPLICABLE LAW.** This Security Instrument is governed by the laws of Illinois, except to the extent otherwise required by the laws of the jurisdiction where the Property is located, and the United States of America.

**24. JOINT AND INDIVIDUAL LIABILITY AND SUCCESSORS.** Each Mortgagor's obligations under this Security Instrument are independent of the obligations of any other Mortgagor. Lender may sue each Mortgagor individually or together with any other Mortgagor. Lender may release any part of the Property and Mortgagor will still be obligated under this Security Instrument for the remaining Property. The duties and benefits of this Security Instrument will bind and benefit the successors and assigns of Lender and Mortgagor.

**25. AMENDMENT, INTEGRATION AND SEVERABILITY.** This Security Instrument may not be amended or modified by oral agreement. No amendment or modification of this Security Instrument is effective unless made in writing and executed by Mortgagor and Lender. This Security Instrument is the complete and final expression of the agreement. If any provision of this Security Instrument is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable.

**26. INTERPRETATION.** Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Security Instrument.

**27. NOTICE, FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS.** Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one party will be deemed to be notice to all parties. Mortgagor will inform Lender in writing of any change in Mortgagor's name, address or other application information. Mortgagor will provide Lender any financial statements or information Lender requests. All financial statements and information Mortgagor gives Lender will be correct and complete. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and to confirm Lender's lien status on any Property. Time is of the essence.

**SIGNATURES.** By signing, Mortgagor agrees to the terms and covenants contained in this Security Instrument. Mortgagor also acknowledges receipt of a copy of this Security Instrument.

**MORTGAGOR:** LaSalle Bank National Association formerly known as LaSalle National Bank, Trustee U/T/A dtd ~~2-1999~~ <sup>2-1-99 WF</sup> as Trust #122195 and not personally

*Patricia E. Schuler*  
Authorized Signer

This instrument is executed by LASALLE BANK National Association, not personally but solely as Trustee, as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee. All the terms, provisions, stipulations, covenants and conditions to be performed by LASALLE BANK National Association are undertaken by it solely as Trustee, as aforesaid, and not individually and all statements herein made are made on information and belief and are to be construed accordingly, and no personal liability shall be asserted or be enforceable against LASALLE BANK National Association by reason of any of the terms, provisions, stipulations covenants and/or statements contained in this instrument

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Illinois Mortgage  
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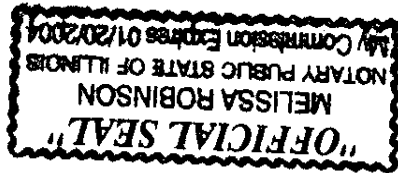
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Property of Cook County Clerk's Office



(Notary Public)

*Melissa Robinson*

My commission expires:

behalf of the Trust.

by Authorized Signer - of LaSalle National Bank, Trustee U/T/A dtd 2-1999 as Trust #122195 a Trust on

This instrument was acknowledged before me this 1st day of November, 2001.

STATE OF IL County OF Cook ss.

(Business or Entity)

ACKNOWLEDGMENT.

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