



0020037304



Return to: TCF National Bank  
Consumer Lending Department  
500 Burr Ridge Parkway  
Burr Ridge, Illinois 60521

SPACE ABOVE RESERVED FOR RECORDING DATA

CONSUMER LOAN MORTGAGE

LAND TRUST  
TCF NATIONAL BANK  
ILLINOIS CONSUMER LENDING DEPARTMENT

Account Number: 092 - 082

\* LASALLE BANK NATIONAL ASSOCIATION AS SUCCESSOR TRUSTEE TO

NOTWITHSTANDING ANYTHING TO THE CONTRARY HEREIN, THE MAXIMUM PRINCIPAL  
INDEBTEDNESS SECURED BY THIS MORTGAGE AT ANY ONE TIME IS \_\_\_\_\_ DOLLARS  
ONE HUNDRED SIX THOUSAND NINE HUNDRED TWENTY-NINE AND 62/100

(\$106,929.62) DECEMBER 2001  
\* THIS CONSUMER LOAN MORTGAGE ("Mortgage") is made this 21<sup>ST</sup> day of 8<sup>9</sup> AS TRUST NUMBER 20172017  
\* THE FIRST NATIONAL BANK OF DES PLAINES VIA DATED 3-14-89

Trustee of Trust, an Illinois Corporation, not personally but as Trustee under the provisions of a deed or deeds in  
trust duly recorded and delivered to said Company in pursuance of a Trust Agreement dated 3-14-89  
and known as Trust number 201720, herein referred to as "Trustee", and the phrase "Trustee" as used in the  
covenants, conditions, and provisions shall also mean the beneficiary or beneficiaries of the trust and all persons  
responsible for payment of the Debt secured hereby, who grants, conveys, mortgages and warrants to TCF  
National Bank, a national banking association, 800 Burr Ridge Parkway, Burr Ridge, Illinois 60521 (the  
"Lender"), land and property in COOK County, Illinois, described as:

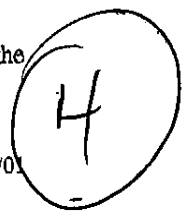
LOT 10 IN BLOCK 5 IN DOUGLAS MANOR, A SUBDIVISION OF THE EAST 1/2 OF  
THE SOUTHEAST " OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 12, EAST  
OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.  
PREPARED BY: S. BOOKER, 555 E BUTTERFIELD RD, LOMBARD, IL 60148

street address: 2133 N SPRUCEWOOD, DES PLAINES, IL 60018  
PIN # 09-30-404-021

together with all buildings, improvements, and fixtures on the property, whether now on the property or added in  
the future, and all easements and other rights that pertain to the Property (collectively the "Property"). This  
Mortgage secures performance and payment under the terms of this Mortgage and the note bearing TRUST NUMBER 20172017  
\* THE FIRST NATIONAL BANK OF DES PLAINES VIA DATED 3-14-89

("Borrower") dated the same date as this Mortgage in the principal amount of  
ONE HUNDRED SIX THOUSAND NINE HUNDRED TWENTY-NINE AND 62/100 Dollars  
(\$106,929.62), subject to any written amendments to the note agreed to by Lender and Borrower ("Note"),  
and any additional amounts advanced by Lender to protect its rights under paragraph 6 below. In addition to the  
indebtedness under the Note, this Mortgage secures Protective Advances which may be in excess of the maximum  
principal amount stated above with interest thereon (collectively "Debt"), and the performance of all covenants  
and agreements of the Trustee contained herein. "Protective Advance" is defined as a payment made by Lender  
for performance of covenants of Trustee pertaining to insuring or preserving the Property upon Trustee's failure  
to perform. The full Debt, if not paid earlier, is due and payable on 12-21-2016  If the box  
preceding this sentence is checked, the interest rate under the Borrower's Note is variable and can change daily, as  
described in the Note.

THIS MORTGAGE is executed by the Trustee, not personally but as Trustee as aforesaid, in the exercise of the  
power and authority conferred upon and vested in it as such Trustee, and said Trustee, hereby warrants that it  
possesses full power and authority to execute this instrument, and it is expressly understood and agreed that  
nothing herein or in said Agreement contained shall be construed as creating any liability on the said Trustee  
personally to pay amounts owed under the Agreement or any interest that may accrue thereon, or any indebtedness  
accruing hereunder, or to perform any covenant either express or implied herein contained, all such liability if  
any, being expressly waived by Trustee and by every person now or hereafter claiming any right or security  
hereunder and that so far as the Trustee and its successors personally are concerned, the legal Lender and the  
owner or owners of any indebtedness accruing hereunder shall look solely to the Property hereby conveyed for the  
payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said Agreement  
provided or by action to enforce the personal liability of the guarantor, if any.



**Trustee promises and agrees:**

1. To keep the Property in good repair, and to comply with all laws and ordinances, which affect the Property.
2. To pay all taxes, assessments, and water bills levied on the Property and any other amounts which would become a Security Interest against the Property. "Security Interest" includes any lien, mortgage or other encumbrance.
3. To perform all obligations under any prior Security Interest on the Property. Also, that as of the date hereof, there exists no other Security Interest on the Property, other than as were disclosed to Lender on the title search and report or other title evidence obtained by Lender prior to accepting this Mortgage, or on Trustee's loan application. "Security Interest" includes any mortgage or other encumbrance.
4. To keep the Property insured against fire, windstorm, flood, and such other hazards as Lender may require, in an amount and manner with companies acceptable to Lender, and with the proceeds made payable in the policies to Lender as mortgagee, and to deliver such proof of insurance as Lender may require. Lender will apply any insurance proceeds to pay the Debt, unless Lender agrees in writing that the proceeds can be used differently. If Lender uses the proceeds to reduce the Debt, Borrower will still have to make regular monthly payments until the Debt is satisfied. Unless Trustee provides Lender with evidence of the insurance coverage required by Trustee's Agreement with Lender, Lender may purchase insurance at Trustee's expense to protect Lender's interests in Trustee's property ("Collateral"). This insurance may, but need not, protect Trustee's interests. The coverage that Lender purchases may not pay any claim that Trustee makes, or any claim that is made against Trustee in connection with the Collateral. Trustee may later cancel any insurance purchased by Lender, but only after providing Lender with evidence that Trustee has obtained insurance as required by this Agreement. If Lender purchases insurance for the Collateral, Trustee will be responsible for the costs of that insurance, including interest and any other charges Lender may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to Trustee's total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance Trustee may be able obtain on Trustee's own. Lender is not required to obtain the lowest cost insurance that might be available.
5. That if all or part of the Property is condemned or taken by eminent domain, Trustee directs the party condemning or taking the Property to pay all of the money to Lender. Lender will apply the money to pay the Debt, unless Lender agrees in writing that the proceeds can be used differently. If Lender uses the money to reduce the Debt, Trustee will still have to make regular monthly payments until the Debt is satisfied.
6. That if Trustee fails to perform any of Trustee's obligations under this Mortgage, Lender may pay for the performance of such obligations. Any amount so paid and the cost of any title search and report made after any Default may be added to the Debt as a Protective Advance.
7. If Borrower or Trustee is in default of any of the provisions of the Agreement or this Mortgage, then Lender at its option may require immediate payment in full of all sums secured by this Mortgage without further demand and may foreclose this Mortgage by judicial proceeding and may avail itself of all other rights available under applicable law. Lender shall give notice to Borrower or Trustee prior to acceleration following Borrower's or Trustee's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 9 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower or Trustee, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower or Trustee of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower or Trustee to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this section, including but not limited to, the amount of the Debt outstanding, the costs and charges of such sale, reasonable attorneys' fees and costs of title evidence. In the event of any foreclosure or other sale under this Mortgage by virtue of judicial proceedings, advertisement, or otherwise, the Property may be sold in one parcel and as an entirety, or in such parcels, manner, or order as the Lender in its sole discretion may elect.

- 8. That the term "Default" means (a) Trustee's failure to meet the terms of this Mortgage; or (b) Borrower's failure to comply with the terms of the Note; or (c) Trustee's failure to comply with the terms of any Security Interest having priority over this Mortgage.

The term "Lender" includes Lender's successors and assigns, and the term "Trustee" includes and binds the heirs, personal and legal representatives, successors, and assigns of the undersigned. If this Mortgage is signed by two or more persons, the obligations and Security Interest granted by this Mortgage shall be cumulative and in addition to any other remedies provided by law. Each person that signs this Mortgage is responsible for keeping all of the promises made by Trustee. Lender may choose to enforce its rights against anyone signing the Mortgage or against all of them. However, if someone signed this Mortgage, but signed the Note as collateral owner only, then that person will not be required to pay any amount under the Note, but will have signed only to grant, convey, mortgage and warrant any rights that person has in the Property. Also, Trustee may agree to extend, modify, forbear, or make any accommodations with regard to the Note or Mortgage without such collateral owner's consent.

- 9. That the Trustee shall not assign or transfer the Property or any beneficial interest in the Property by deed, land contract, or other instruments in any manner whatsoever, without Lender's prior written consent or unless authorized by applicable law.
- 10. That Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Trustee notice at the time of or prior to an inspection specifying reasonable cause for the inspection.
- 11. That if the loan secured by this Mortgage is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charge is collected or to be collected in connection with the loan exceeds the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Trustee which exceeded permitted limits will be refunded to Trustee. Lender may choose to make this refund by reducing the outstanding Debt or by making a direct payment to Trustee. If a refund reduces the Debt, the reduction will be treated as a partial pre-payment, without any prepayment charge under the Note.
- 12. That this Mortgage, and any actions arising out of this Mortgage, are governed by Illinois law to the extent not preempted by federal law. If any provision of this Mortgage is found to be unenforceable, all other provisions will remain in full force and effect. Lender's failure to exercise any right or remedy under this Mortgage will not waive Lender's rights in the future.
- 13. That upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower or Trustee shall pay any recordation costs. Lender may charge Borrower or Trustee a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage. Borrower shall pay any recordation costs.

BY SIGNING BELOW, TRUSTEE HAS SIGNED AND DELIVERED THIS MORTGAGE AS OF THE DATE FIRST WRITTEN ABOVE AND HEREBY RELEASES AND WAIVES ALL RIGHTS UNDER AND BY VIRTUE OF THE HOMESTEAD EXEMPTION LAWS OF THIS STATE.

Trustee: LASALLE BANK NATIONAL ASSOCIATION AS SUCCESSOR TRUSTEE TO THE FIRST NATIONAL BANK OF DES PLAINES UTA DATED 3-14-89 AS TRUST NUMBER 20172017

BY: Maureen Paige  
 (signature) LAND TRUST ADMINISTRATOR

(signature) 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 jointly. The statements herein made are made in good faith, 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

Maureen Paige  
 (type or very clearly print name)

(type or very clearly print name)

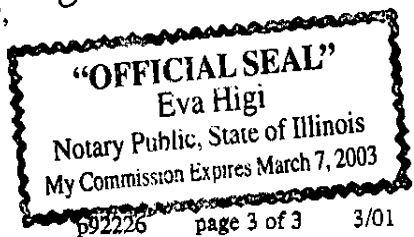
\*LASALLE BANK NATIONAL ASSOCIATION SUCCESSOR TRUSTEE TO

State of Illinois )  
 County of COOK ) ss.

The foregoing instrument was acknowledged before me this 27th day of December 2001, by

\*THE FIRST NATIONAL BANK OF DES PLAINES UTA DATED 3-14-89 AS TRUST NUMBER 20172017

Eva Higi  
 Notary Public  
 County,  
 My commission expires:



REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Trustee and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Trustee has executed this Mortgage.

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

LaSalle Bank National Association, successor trustee to -Trustee

THE FIRST NATIONAL BANK OF DESPLAINES BY: Maureen Poy Land Trust Administrator -Trustee

STATE OF ILLINOIS,

COOK County ss:

I, THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that personally known to me to be the same person(s) whose name(s) subscribed to the forgoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as free voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 27th day of DECEMBER 2001.

My Commission expires:



Eva Higi Notary Public

92226 3/01

(Space Below This Line Reserved For Lender and Recorder)

