

TRUST DEED

UNOFFICIAL COPY

Trust Deed 7 Individual
Mortgagor One Instalment Note
Interest Included in Payment
USE WITH NOTE 7
Form 807 R.6/98

0030165079

4988/0053 81 001 Page 1 of 19
2003-02-04 08:25:48
Cook County Recorder 60.00



This trust deed consists of six pages (3 sheets 2 sides). The covenants, conditions and provisions appearing on subsequent pages are incorporated herein by reference and are a part hereof and shall be binding on the mortgagors, their heirs, successors and assigns.

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**LASALLE BANK NATIONAL ASSOCIATION successor trustee to THIS INDENTURE, made this 22nd day of January, 2003, between Robert O'Malley and American National Bank & Trust Co., of Chicago, as Trustee, u/t/a dated August 1, 1996, and known as Trust No. 121*, hereinafter referred to as "Mortgagors" and CHICAGO TITLE LAND TRUST COMPANY, an Illinois corporation doing business in Chicago, Illinois, herein referred to as TRUSTEE, witnesseth: *958-06

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THAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Installment Note hereinafter described, said legal holder or holders being herein referred to as Holders Of The Note, in the Total Principal Sum of FOUR HUNDRED TWENTY-SEVEN THOUSAND EIGHT HUNDRED and 00/100ths DOLLARS, evidenced by one certain Installment Note of the Mortgagors of even date herewith, made payable to THE ORDER OF BEARER, James J. Curtis, Jr., and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest from the 15th day of January, 2003 on the balance of principal remaining from time to time unpaid at the rate of 22% per cent per annum in installments (including principal and interest) as follows: \$3,712.57 Dollars or more on the 15th day of March, 2003, and \$3,712.57 Dollars or more on the 15th day of each month thereafter until said note is fully paid except that the final payment of principal and interest, if not sooner paid, shall be due on the 14th day of February, 2008. All such payments on account of the indebtedness evidenced by said note to be first applied to interest on the unpaid principal balance and the remainder to principal; provided that each installment unless paid when due shall result in liquidated damages of:

- 1. \$185.00 PER LATE PAYMENT, or
- ~~XX~~ ~~PER CENT OF THE TOTAL MONTHLY PAYMENT~~ ~~OR~~
- ~~XX~~ ~~NO LIQUIDATED DAMAGES FOR LATE PAYMENT~~ ~~OR~~

BOX 333-CTR

and all of said principal and interest being made payable at such banking house or trust company in
"Darien", Illinois, as holders of the notes may, from time to time, in writing appoint,
and in the absence of such appointment, then at the office of James J. Curtis, Jr., 1449
Coventry Court, Darien, IL 60559, in said city,

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NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this trust deed, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in the consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, does by these presents CONVEY and WARRANT unto the Trustee, its successors and assigns, the following described Real Estate and all of its estate, right, title and interest therein, situate, lying and being in the, COUNTY OF COOK AND STATE OF ILLINOIS, to wit:

PARCEL 1: Lots 50 through 56, inclusive, in Greenbaum's Resubdivision of Block 30 in Canal Trustee's Subdivision of Section 7, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois;

Parcel 2: The vacated north and south alley lying east of and adjoining Lots 50 through 56, inclusive, in Greenbaum's Resubdivision of Canal Trustee's Subdivision of Section 7 Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel 3: The vacated west 1/2 of the north-south alley lying east of and adjoining** P.I.N.: 17-07-237-020 & 019; **Lots 55 and 56 in Greenbaum's Resubdivision of Block 30 aforesaid.
Commonly Known as: 411 N. Wolcott, Chicago, IL 60622;

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which with the property hereinafter described, is referred to herein as the "premises,"

TOGETHER with all improvements, tenements, easements, fixtures and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily), and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, inador beds, awnings, stoves, and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by the mortgagors or their successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth, 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 Mortgagors do hereby expressly release and waive.

See Attached Rider for Trustee's Exoneration Clause:
**LASALLE BANK NATIONAL ASSOCIATION successor Trustee to

WITNESS the hand and seal of Mortgagors the day and year first afore written.

** American National Bank & Trust Co., of Chicago,
as Trustee u/t/a dated August 1, 1996, and known as Trust No. 121958-06: mortgagor
and not personally [SEAL]

By: =

Nancy A. Carlin [SEAL]
Assistant Vice President

Robert O'Malley [SEAL]
Robert O'Malley, Mortgagor

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RIDER ATTACHED TO AND MADE A PART OF THE TRUST DEED OR MORTGAGE
DATED January 22, 2003 UNDER TRUST NO. 121958-06

This Mortgage or Trust Deed in the nature of a mortgage is executed by LaSalle National Bank, not personally, but as trustee under Trust No. 121958-06, in the exercise of the power and authority conferred upon and vested in it as such trustee (and said LaSalle National Bank hereby warrants that it possesses full power and authority to execute the instrument) and it is expressly understood and agreed that nothing contained herein or in the note, or in any other instrument given to evidence the indebtedness secured hereby shall be construed as creating any liability on the part of said mortgagor or grantor, or on said LaSalle National Bank, personally to pay said note 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 hereby expressly waived by the mortgagee or trustee under said Trust Deed, the legal owners or holders of the note, and by every person now or hereafter claiming any right or security hereunder; and that so far as the mortgagor or grantor and said LaSalle National Bank personally are concerned, the legal holders of the note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby mortgaged or conveyed for the payment thereof by the enforcement of the lien created in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor or guarantors, if any. Trustee does not warrant, indemnify, defend title nor is it responsible for any environmental damage.

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Office

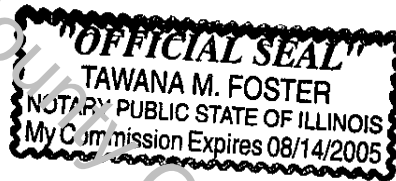
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STATE OF ILLINOIS)
)
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT Nancy A. Carlin of LaSalle Bank National Association personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Asst Vice President appeared before me this day in person and acknowledged that she signed and delivered said instrument as his/her own free and voluntary act, and as the free and voluntary act of said bank, for the uses and purposes therein set forth; and said officer did also then and there acknowledged that she as custodian of the corporate seal of said bank did affix said corporate seal of said bank to said instrument as his/her own free and voluntary act, as the free and voluntary act of said bank for the uses and purposes therein set forth.

Given under my name and notarial seal this 23rd day of January, 2003.

Tawana M. Foster
NOTARY PUBLIC



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Clerk's Office

I, M. Pinkowski

a Notary Public in and for the residing in said

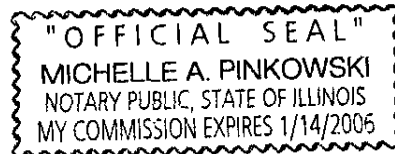
County, in the state aforesaid, DO HEREBY CERTIFY THAT ROBERT O'MALLEY and American National Bank & Trust Company of Chicago, not personally in the latter instance, but as Trustee, u/t/a dated August 1, 1996, and known as Trust No. 121958-06, who personally known to me to be the same person (s) whose name (s) subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said Instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this ^{22nd} ~~14th~~ day of, ^{JAN. 2013} ~~December, 2002~~ XX

Notary Public

[Signature]

Notarial Seal



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THE COVENANTS, CONDITIONS AND PROVISIONS PREVIOUSLY REFERRED TO ARE:

1. Mortgagors shall (a) promptly repair, restore and rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (b) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien hereof; (c) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior lien to Trustee or to holders of the note, (d) complete within a reasonable time, (i) any building or buildings now under construction, (ii) or any building or buildings to be constructed upon said premises; (e) comply with all requirements of laws or municipal ordinances with respect to the premises and the use thereof; (f) make no material alterations in said premises except as required by law or municipal ordinance.
2. Mortgagors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to the Trustee or to the holders of the note duplicate receipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors desire to contest.
3. Mortgagors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or windstorm (and flood damage, where the lender is required by law to have its loan so insured) under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to the holders of the note, under insurance policies payable, in case of loss or damage, to the Trustee for the benefit of the holders of the note, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to the holders of the note, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.

4. In case of default therein, the Trustee or the holders of the note, or any of them, may, but need not, make any payment or perform any act hereinbefore required of Mortgagors in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said 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 attorneys' fees, and any other moneys advanced by the Trustee or the holders of the note, or of any of them, to protect the mortgaged premises and the lien hereof, plus reasonable compensation to the Trustee for each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at a rate equivalent to the highest post maturity rate set forth in the note secured by this trust deed, if any, otherwise the highest pre maturity rate set forth therein. Inaction of the Trustee or the holders of the note shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of the Mortgagors.

5. The Trustee or the holders of the note hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof.

6. Mortgagors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the holders of the instalment note, and without notice to Mortgagors, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the instalment note or in this Trust Deed to the contrary, become due and payable (a) immediately in the case of default in making any payment on the instalment note, or (b) when default shall occur and continue for three days in the payment of any interest or in the performance of any other agreement of the Mortgagors herein contained.

7. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, holders of the note, or the Trustee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses, which may be paid or incurred by or on behalf of the Trustee or holders of the notes, or any of them, for attorneys' fees, Trustee's fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, guarantee policies, Torrens certificates, and similar data and assurances with respect to tile as Trustee or holders of the notes, or any of them, may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at a rate equivalent to the highest post maturity rate set forth in the notes securing this trust deed, if any, otherwise the highest pre maturity rate set forth therein, when paid or incurred by Trustee or holders of the notes in connection with (a) any proceeding including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this trust deed or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the securit hereof, whether or not actually commenced.

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8. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the principal notes with interest thereon as herein provided; third, all principal and interest remaining unpaid on the principal notes; fourth, any overplus to Mortgagors, their heirs, legal representatives or assigns, as their rights may appear.

9. Upon, or at any time after the filing of a bill to foreclose this trust deed, the court in which such bill is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of the Mortgagors at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not and the Trustee hereunder may be appointed as such receiver. Such receiver shall have the power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management, and operation of the premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (a) The indebtedness secured hereby, or by any decree foreclosing this trust deed, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (b) the deficiency in case of sale and deficiency.

10. No action for the enforcement of the lien, or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the notes hereby secured.

11. Trustee or the holders of the notes, or of any of them, shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

12. Trustee has no duty to examine the title, location, existence, or condition of the Premises, or to inquire into the validity of the signatures or the identity capacity, or authority of the signatories on the note or the trust deed, nor shall Trustee be obligated to record this trust deed or to exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any acts or omissions hereunder, except in case of its own gross negligence or misconduct or that of the agents or employees of Trustee, and it may require indemnities satisfactory to it before exercising any power herein given.

13. Trustee shall release this trust deed and the lien thereof by proper instrument upon presentation of satisfactory evidence that all indebtedness secured by this trust deed has been fully paid; and Trustee may execute and deliver a release hereof to and at the request of any person who shall either before or after maturity thereof, produce and exhibit to Trustee the principal notes, representing that all indebtedness hereby secured has been paid, which representation Trustee may accept as true without inquiry. Where a release is requested of a successor trustee, such successor trustee may accept as the genuine notes herein described any notes which bear an identification number purporting to be placed thereon by a prior trustee hereunder or which conform in substance with the description herein contained of the principal notes and which purport to be executed by the persons herein designated as the makers thereof; and where the release is requested of the original trustee and it has never placed its identification number on the principal notes

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described herein, it may accept as the genuine principal notes herein described any notes which may be presented and which conform in substance with the description herein contained of the principal notes and which purport to be executed by the persons herein designated as makers thereof.

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14. Trustee may resign by instrument in writing filed in the office of the Recorder in which this instrument shall have been recorded. Any Successor in Trust hereunder shall have the identical title, powers and authority as are herein given Trustee.

15. This Trust Deed and all provisions hereof, shall extend to the be binding upon Mortgagors and all persons claiming under or through Mortgagors, and the word "Mortgagors" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the principal notes or this Trust Deed.

16. Before releasing this trust deed, Trustee or successor shall receive for its services a fee as determined by its rate schedule in effect when the release deed is issued. Trustee of successor shall be entitled to reasonable compensation for any other act or service performed under any provisions of this trust deed.

17.***

The provisions of the "Trust and Trustees Act" of the State of Illinois shall be applicable to this trust Deed.

FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER THE PRINCIPAL NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY CHICAGO TITLE LANDTRUST COMPANY, TRUSTEE, BEFORE THE TRUST DEED IS FILED FOR RECORD.

*** Commencing with the first payment due hereunder and under the Installment Note, Mortgagor shall pay James J. Curtis, Jr., at the location for payment under said note an additional \$800.00 monthly as an escrow for real estate taxes, which amount may ++ Identification No. _____ ++ be amended from time to time

by James J. Curtis, Jr.,

CHICAGO TITLE LAND TRUST COMPANY

BY _____
Assistant Vice President, Assistant Secretary.

Trust Deed 7. Individual Mortgagor One Instalment Note Interest Included in Payment Use with Note 7. Form 807 R 6/98

[] RECORDER'S OFFICE BOX NUMBER 333

[] MAIL TO: Chris J. Aiello, P.C.,
322 S. Ardmore Av
NAME Villa Park, IL 60181

STREET

CITY

FOR INFORMATION ONLY INSERT
STREET ADDRESS OF ABOVE
DESCRIBED PROPERTY HERE
411 N. Wolcott
Chicago, IL 60622

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Amortiz

Loan Amount	427,802		
Number of Payments	240		
Rate	0.085		\$421,414.54
Payment	\$3,712.57		#NUM!

Period	Payment	Interest	Principal	Total Principal	Principal Balance	Total Interest
1	\$3,712.57	\$3,030.26	\$682.30	\$682.30	427,120	\$3,030.26
2	\$3,712.57	\$3,025.43	\$687.13	\$1,369.43	426,433	\$6,055.70
3	\$3,712.57	\$3,020.56	\$692.00	\$2,061.44	425,741	\$9,076.26
4	\$3,712.57	\$3,015.66	\$696.90	\$2,758.34	425,044	\$12,091.92
5	\$3,712.57	\$3,010.73	\$701.84	\$3,460.18	424,342	\$15,102.65
6	\$3,712.57	\$3,005.75	\$706.81	\$4,166.99	423,635	\$18,108.40
7	\$3,712.57	\$3,000.75	\$711.82	\$4,878.81	422,923	\$21,109.15
8	\$3,712.57	\$2,995.71	\$716.86	\$5,595.67	422,206	\$24,104.86
9	\$3,712.57	\$2,990.63	\$721.94	\$6,317.60	421,484	\$27,095.48
10	\$3,712.57	\$2,985.51	\$727.05	\$7,044.65	420,757	\$30,081.00
11	\$3,712.57	\$2,980.36	\$732.20	\$7,776.85	420,025	\$33,061.36
12	\$3,712.57	\$2,975.18	\$737.39	\$8,514.24	419,288	\$36,036.54
13	\$3,712.57	\$2,969.95	\$742.61	\$9,256.85	418,545	\$39,006.50
14	\$3,712.57	\$2,964.69	\$747.87	\$10,004.72	417,797	\$41,971.19
15	\$3,712.57	\$2,959.40	\$753.17	\$10,757.89	417,044	\$44,930.59
16	\$3,712.57	\$2,954.06	\$758.50	\$11,516.39	416,286	\$47,884.65
17	\$3,712.57	\$2,948.69	\$763.88	\$12,280.27	415,522	\$50,833.34
18	\$3,712.57	\$2,943.28	\$769.29	\$13,049.55	414,752	\$53,776.62
19	\$3,712.57	\$2,937.83	\$774.74	\$13,824.29	413,978	\$56,714.45
20	\$3,712.57	\$2,932.34	\$780.22	\$14,604.51	413,197	\$59,646.79
21	\$3,712.57	\$2,926.82	\$785.75	\$15,390.26	412,412	\$62,573.61
22	\$3,712.57	\$2,921.25	\$791.32	\$16,181.58	411,620	\$65,494.86
23	\$3,712.57	\$2,915.64	\$796.92	\$16,978.50	410,824	\$68,410.50
24	\$3,712.57	\$2,910.00	\$802.57	\$17,781.06	410,021	\$71,320.50
25	\$3,712.57	\$2,904.31	\$808.25	\$18,589.31	409,213	\$74,224.82
26	\$3,712.57	\$2,898.59	\$813.98	\$19,403.29	408,399	\$77,123.41
27	\$3,712.57	\$2,892.82	\$819.74	\$20,223.03	407,579	\$80,016.23
28	\$3,712.57	\$2,887.02	\$825.55	\$21,048.58	406,753	\$82,903.25
29	\$3,712.57	\$2,881.17	\$831.40	\$21,879.97	405,922	\$85,784.42
30	\$3,712.57	\$2,875.28	\$837.28	\$22,717.25	405,085	\$88,659.70
31	\$3,712.57	\$2,869.35	\$843.21	\$23,560.47	404,242	\$91,529.05
32	\$3,712.57	\$2,863.38	\$849.19	\$24,409.66	403,392	\$94,392.43
33	\$3,712.57	\$2,857.36	\$855.20	\$25,264.86	402,537	\$97,249.79
34	\$3,712.57	\$2,851.30	\$861.26	\$26,126.12	401,676	\$100,101.09
35	\$3,712.57	\$2,845.20	\$867.36	\$26,993.48	400,809	\$102,946.30
36	\$3,712.57	\$2,839.06	\$873.50	\$27,866.99	399,935	\$105,785.36
37	\$3,712.57	\$2,832.87	\$879.69	\$28,746.68	399,055	\$108,618.23
38	\$3,712.57	\$2,826.64	\$885.92	\$29,632.60	398,169	\$111,444.87
39	\$3,712.57	\$2,820.37	\$892.20	\$30,524.80	397,277	\$114,265.24
40	\$3,712.57	\$2,814.05	\$898.52	\$31,423.32	396,379	\$117,079.29
41	\$3,712.57	\$2,807.68	\$904.88	\$32,328.20	395,474	\$119,886.97
42	\$3,712.57	\$2,801.27	\$911.29	\$33,239.49	394,563	\$122,688.24
43	\$3,712.57	\$2,794.82	\$917.75	\$34,157.24	393,645	\$125,483.06
44	\$3,712.57	\$2,788.32	\$924.25	\$35,081.49	392,721	\$128,271.38
45	\$3,712.57	\$2,781.77	\$930.79	\$36,012.28	391,790	\$131,053.15
46	\$3,712.57	\$2,775.18	\$937.39	\$36,949.67	390,852	\$133,828.32
47	\$3,712.57	\$2,768.54	\$944.03	\$37,893.70	389,908	\$136,596.86

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48	\$3,712.57	\$2,761.85	\$950.72	\$38,844.41	388,958	\$139,358.71
49	\$3,712.57	\$2,755.12	\$957.45	\$39,801.86	388,000	\$142,113.83
50	\$3,712.57	\$2,748.33	\$964.23	\$40,766.09	387,036	\$144,862.16
51	\$3,712.57	\$2,741.50	\$971.06	\$41,737.16	386,065	\$147,603.67
52	\$3,712.57	\$2,734.63	\$977.94	\$42,715.09	385,087	\$150,338.29
53	\$3,712.57	\$2,727.70	\$984.87	\$43,699.96	384,102	\$153,065.99
54	\$3,712.57	\$2,720.72	\$991.84	\$44,691.80	383,110	\$155,786.71
55	\$3,712.57	\$2,713.70	\$998.87	\$45,690.67	382,111	\$158,500.41
56	\$3,712.57	\$2,706.62	\$1,005.94	\$46,696.61	381,105	\$161,207.03
57	\$3,712.57	\$2,699.50	\$1,013.07	\$47,709.68	380,092	\$163,906.53
58	\$3,712.57	\$2,692.32	\$1,020.24	\$48,729.93	379,072	\$166,598.85
59	\$3,712.57	\$2,685.09	\$1,027.47	\$49,757.40	378,045	\$169,283.94
60	\$3,712.57	\$2,677.82	\$1,034.75	\$50,792.15	377,010	\$171,961.76
61	\$3,712.57	\$2,670.49	\$1,042.08	\$51,834.23	375,968	\$174,632.25
62	\$3,712.57	\$2,663.11	\$1,049.46	\$52,883.69	374,918	\$177,295.35
63	\$3,712.57	\$2,655.67	\$1,056.89	\$53,940.58	373,861	\$179,951.02
64	\$3,712.57	\$2,648.19	\$1,064.38	\$55,004.96	372,797	\$182,599.21
65	\$3,712.57	\$2,640.65	\$1,071.92	\$56,076.88	371,725	\$185,239.85
66	\$3,712.57	\$2,633.05	\$1,079.51	\$57,156.39	370,646	\$187,872.91
67	\$3,712.57	\$2,625.41	\$1,087.16	\$58,243.55	369,558	\$190,498.31
68	\$3,712.57	\$2,617.71	\$1,094.86	\$59,338.41	368,464	\$193,116.02
69	\$3,712.57	\$2,609.95	\$1,102.61	\$60,441.03	367,361	\$195,725.97
70	\$3,712.57	\$2,602.14	\$1,110.42	\$61,551.45	366,251	\$198,328.11
71	\$3,712.57	\$2,594.27	\$1,118.29	\$62,669.74	365,132	\$200,922.38
72	\$3,712.57	\$2,586.35	\$1,126.21	\$63,795.95	364,006	\$203,508.74
73	\$3,712.57	\$2,578.38	\$1,134.19	\$64,930.14	362,872	\$206,087.11
74	\$3,712.57	\$2,570.34	\$1,142.22	\$66,072.36	361,730	\$208,657.46
75	\$3,712.57	\$2,562.25	\$1,150.31	\$67,222.68	360,579	\$211,219.71
76	\$3,712.57	\$2,554.10	\$1,158.46	\$68,381.14	359,421	\$213,773.81
77	\$3,712.57	\$2,545.90	\$1,166.67	\$69,547.81	358,254	\$216,319.71
78	\$3,712.57	\$2,537.63	\$1,174.93	\$70,722.74	357,079	\$218,857.34
79	\$3,712.57	\$2,529.31	\$1,183.25	\$71,905.99	355,896	\$221,386.66
80	\$3,712.57	\$2,520.93	\$1,191.64	\$73,097.63	354,704	\$223,907.59
81	\$3,712.57	\$2,512.49	\$1,200.08	\$74,297.70	353,504	\$226,420.07
82	\$3,712.57	\$2,503.99	\$1,208.58	\$75,506.28	352,296	\$228,924.06
83	\$3,712.57	\$2,495.43	\$1,217.14	\$76,723.42	351,079	\$231,419.49
84	\$3,712.57	\$2,486.81	\$1,225.76	\$77,949.17	349,853	\$233,906.30
85	\$3,712.57	\$2,478.12	\$1,234.44	\$79,183.62	348,618	\$236,384.42
86	\$3,712.57	\$2,469.38	\$1,243.18	\$80,426.80	347,375	\$238,853.80
87	\$3,712.57	\$2,460.57	\$1,251.99	\$81,678.79	346,123	\$241,314.38
88	\$3,712.57	\$2,451.71	\$1,260.86	\$82,939.65	344,862	\$243,766.08
89	\$3,712.57	\$2,442.77	\$1,269.79	\$84,209.44	343,593	\$246,208.86
90	\$3,712.57	\$2,433.78	\$1,278.78	\$85,488.23	342,314	\$248,642.64
91	\$3,712.57	\$2,424.72	\$1,287.84	\$86,776.07	341,026	\$251,067.36
92	\$3,712.57	\$2,415.60	\$1,296.96	\$88,073.03	339,729	\$253,482.96
93	\$3,712.57	\$2,406.41	\$1,306.15	\$89,379.18	338,423	\$255,889.37
94	\$3,712.57	\$2,397.16	\$1,315.40	\$90,694.59	337,107	\$258,286.54
95	\$3,712.57	\$2,387.84	\$1,324.72	\$92,019.31	335,783	\$260,674.38
96	\$3,712.57	\$2,378.46	\$1,334.10	\$93,353.41	334,449	\$263,052.84
97	\$3,712.57	\$2,369.01	\$1,343.55	\$94,696.97	333,105	\$265,421.85
98	\$3,712.57	\$2,359.49	\$1,353.07	\$96,050.04	331,752	\$267,781.35
99	\$3,712.57	\$2,349.91	\$1,362.66	\$97,412.69	330,389	\$270,131.26
100	\$3,712.57	\$2,340.26	\$1,372.31	\$98,785.00	329,017	\$272,471.51
101	\$3,712.57	\$2,330.54	\$1,382.03	\$100,167.03	327,635	\$274,802.05

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102	\$3,712.57	\$2,320.75	\$1,391.88	\$1,210,558.85	326,243	\$277,122.80
103	\$3,712.57	\$2,310.89	\$1,401.68	\$102,960.52	324,841	\$279,433.69
104	\$3,712.57	\$2,300.96	\$1,411.60	\$104,372.13	323,430	\$281,734.65
105	\$3,712.57	\$2,290.96	\$1,421.60	\$105,793.73	322,008	\$284,025.61
106	\$3,712.57	\$2,280.89	\$1,431.67	\$107,225.40	320,577	\$286,306.50
107	\$3,712.57	\$2,270.75	\$1,441.81	\$108,667.22	319,135	\$288,577.25
108	\$3,712.57	\$2,260.54	\$1,452.03	\$110,119.25	317,683	\$290,837.79
109	\$3,712.57	\$2,250.25	\$1,462.31	\$111,581.56	316,220	\$293,088.04
110	\$3,712.57	\$2,239.89	\$1,472.67	\$113,054.23	314,748	\$295,327.94
111	\$3,712.57	\$2,229.46	\$1,483.10	\$114,537.33	313,265	\$297,557.40
112	\$3,712.57	\$2,218.96	\$1,493.61	\$116,030.94	311,771	\$299,776.36
113	\$3,712.57	\$2,208.38	\$1,504.19	\$117,535.12	310,267	\$301,984.74
114	\$3,712.57	\$2,197.72	\$1,514.84	\$119,049.97	308,752	\$304,182.46
115	\$3,712.57	\$2,186.99	\$1,525.57	\$120,575.54	307,226	\$306,369.45
116	\$3,712.57	\$2,176.19	\$1,536.38	\$122,111.92	305,690	\$308,545.64
117	\$3,712.57	\$2,165.30	\$1,547.26	\$123,659.18	304,143	\$310,710.95
118	\$3,712.57	\$2,154.35	\$1,558.22	\$125,217.40	302,585	\$312,865.28
119	\$3,712.57	\$2,143.31	\$1,569.26	\$126,786.65	301,015	\$315,008.60
120	\$3,712.57	\$2,132.19	\$1,580.37	\$128,367.03	299,435	\$317,140.79
121	\$3,712.57	\$2,121.00	\$1,591.57	\$129,958.59	297,843	\$319,261.79
122	\$3,712.57	\$2,109.72	\$1,602.84	\$131,561.43	296,241	\$321,371.51
123	\$3,712.57	\$2,098.37	\$1,614.19	\$133,175.63	294,626	\$323,469.88
124	\$3,712.57	\$2,086.94	\$1,625.63	\$134,801.26	293,001	\$325,556.82
125	\$3,712.57	\$2,075.42	\$1,637.14	\$136,438.40	291,364	\$327,632.24
126	\$3,712.57	\$2,063.83	\$1,648.74	\$138,087.14	289,715	\$329,696.07
127	\$3,712.57	\$2,052.15	\$1,660.42	\$139,747.56	288,054	\$331,748.22
128	\$3,712.57	\$2,040.39	\$1,672.18	\$141,419.74	286,382	\$333,788.60
129	\$3,712.57	\$2,028.54	\$1,684.02	\$143,103.76	284,698	\$335,817.14
130	\$3,712.57	\$2,016.61	\$1,695.95	\$144,799.71	283,002	\$337,833.75
131	\$3,712.57	\$2,004.60	\$1,707.97	\$146,507.68	281,294	\$339,838.35
132	\$3,712.57	\$1,992.50	\$1,720.06	\$148,227.74	279,574	\$341,830.86
133	\$3,712.57	\$1,980.32	\$1,732.25	\$149,959.99	277,842	\$343,811.17
134	\$3,712.57	\$1,968.05	\$1,744.52	\$151,704.51	276,097	\$345,779.22
135	\$3,712.57	\$1,955.69	\$1,756.87	\$153,461.38	274,341	\$347,734.91
136	\$3,712.57	\$1,943.25	\$1,769.32	\$155,230.70	272,571	\$349,678.16
137	\$3,712.57	\$1,930.71	\$1,781.85	\$157,012.55	270,789	\$351,608.87
138	\$3,712.57	\$1,918.09	\$1,794.47	\$158,807.03	268,995	\$353,526.96
139	\$3,712.57	\$1,905.38	\$1,807.18	\$160,614.21	267,188	\$355,432.34
140	\$3,712.57	\$1,892.58	\$1,819.98	\$162,434.20	265,365	\$357,324.92
141	\$3,712.57	\$1,879.69	\$1,832.88	\$164,267.07	263,535	\$359,204.61
142	\$3,712.57	\$1,866.71	\$1,845.86	\$166,112.93	261,689	\$361,071.32
143	\$3,712.57	\$1,853.63	\$1,858.93	\$167,971.87	259,830	\$362,924.95
144	\$3,712.57	\$1,840.46	\$1,872.10	\$169,843.97	257,958	\$364,765.41
145	\$3,712.57	\$1,827.20	\$1,885.36	\$171,729.33	256,073	\$366,592.61
146	\$3,712.57	\$1,813.85	\$1,898.72	\$173,628.05	254,174	\$368,406.46
147	\$3,712.57	\$1,800.40	\$1,912.17	\$175,540.22	252,262	\$370,206.86
148	\$3,712.57	\$1,786.85	\$1,925.71	\$177,465.93	250,336	\$371,993.72
149	\$3,712.57	\$1,773.21	\$1,939.35	\$179,405.28	248,397	\$373,766.93
150	\$3,712.57	\$1,759.48	\$1,953.09	\$181,358.37	246,444	\$375,526.41
151	\$3,712.57	\$1,745.64	\$1,966.92	\$183,325.29	244,477	\$377,272.05
152	\$3,712.57	\$1,731.71	\$1,980.86	\$185,306.14	242,496	\$379,003.76
153	\$3,712.57	\$1,717.68	\$1,994.89	\$187,301.03	240,501	\$380,721.44
154	\$3,712.57	\$1,703.55	\$2,009.02	\$189,310.05	238,492	\$382,424.99
155	\$3,712.57	\$1,689.32	\$2,023.25	\$191,333.29	236,469	\$384,114.30

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156	\$3,712.57	\$1,671.59	\$2,037.58	\$193,370.87	234,431	\$385,789.29
157	\$3,712.57	\$1,660.55	\$2,052.01	\$195,422.88	232,379	\$387,449.85
158	\$3,712.57	\$1,646.02	\$2,066.55	\$197,489.43	230,313	\$389,095.86
159	\$3,712.57	\$1,631.38	\$2,081.18	\$199,570.61	228,231	\$390,727.24
160	\$3,712.57	\$1,616.64	\$2,095.93	\$201,666.54	226,135	\$392,343.88
161	\$3,712.57	\$1,601.79	\$2,110.77	\$203,777.31	224,025	\$393,945.68
162	\$3,712.57	\$1,586.84	\$2,125.72	\$205,903.04	221,899	\$395,532.52
163	\$3,712.57	\$1,571.78	\$2,140.78	\$208,043.82	219,758	\$397,104.30
164	\$3,712.57	\$1,556.62	\$2,155.94	\$210,199.76	217,602	\$398,660.92
165	\$3,712.57	\$1,541.35	\$2,171.22	\$212,370.98	215,431	\$400,202.27
166	\$3,712.57	\$1,525.97	\$2,186.60	\$214,557.57	213,244	\$401,728.24
167	\$3,712.57	\$1,510.48	\$2,202.08	\$216,759.66	211,042	\$403,238.72
168	\$3,712.57	\$1,494.88	\$2,217.68	\$218,977.34	208,825	\$404,733.61
169	\$3,712.57	\$1,479.17	\$2,233.39	\$221,210.73	206,591	\$406,212.78
170	\$3,712.57	\$1,463.35	\$2,249.21	\$223,459.94	204,342	\$407,676.14
171	\$3,712.57	\$1,447.42	\$2,265.14	\$225,725.08	202,077	\$409,123.56
172	\$3,712.57	\$1,431.38	\$2,281.19	\$228,006.27	199,796	\$410,554.94
173	\$3,712.57	\$1,415.22	\$2,297.35	\$230,303.61	197,498	\$411,970.16
174	\$3,712.57	\$1,398.95	\$2,313.62	\$232,617.23	195,185	\$413,369.10
175	\$3,712.57	\$1,382.56	\$2,330.01	\$234,947.24	192,855	\$414,751.66
176	\$3,712.57	\$1,366.05	\$2,346.51	\$237,293.75	190,508	\$416,117.72
177	\$3,712.57	\$1,349.43	\$2,363.13	\$239,656.88	188,145	\$417,467.15
178	\$3,712.57	\$1,332.69	\$2,379.87	\$242,036.75	185,765	\$418,799.85
179	\$3,712.57	\$1,315.84	\$2,396.73	\$244,433.48	183,369	\$420,115.68
180	\$3,712.57	\$1,298.86	\$2,413.70	\$246,847.18	180,955	\$421,414.54
181	\$3,712.57	\$1,281.76	\$2,430.90	\$249,277.99	178,524	\$422,696.31
182	\$3,712.57	\$1,264.55	\$2,448.02	\$251,726.01	176,076	\$423,960.85
183	\$3,712.57	\$1,247.20	\$2,465.36	\$254,191.37	173,611	\$425,208.06
184	\$3,712.57	\$1,229.74	\$2,482.82	\$256,674.19	171,128	\$426,437.80
185	\$3,712.57	\$1,212.16	\$2,500.41	\$259,174.60	168,627	\$427,649.95
186	\$3,712.57	\$1,194.44	\$2,518.12	\$261,692.72	166,109	\$428,844.40
187	\$3,712.57	\$1,176.61	\$2,535.96	\$264,228.68	163,573	\$430,021.00
188	\$3,712.57	\$1,158.64	\$2,553.92	\$266,782.60	161,019	\$431,179.65
189	\$3,712.57	\$1,140.55	\$2,572.01	\$269,354.61	158,447	\$432,320.20
190	\$3,712.57	\$1,122.34	\$2,590.23	\$271,944.84	155,857	\$433,442.54
191	\$3,712.57	\$1,103.99	\$2,608.58	\$274,553.42	153,249	\$434,546.53
192	\$3,712.57	\$1,085.51	\$2,627.05	\$277,180.47	150,622	\$435,632.04
193	\$3,712.57	\$1,066.90	\$2,645.66	\$279,826.13	147,976	\$436,698.94
194	\$3,712.57	\$1,048.16	\$2,664.40	\$282,490.54	145,311	\$437,747.10
195	\$3,712.57	\$1,029.29	\$2,683.28	\$285,173.81	142,628	\$438,776.39
196	\$3,712.57	\$1,010.28	\$2,702.28	\$287,876.09	139,926	\$439,786.68
197	\$3,712.57	\$991.14	\$2,721.42	\$290,597.52	137,204	\$440,777.82
198	\$3,712.57	\$971.87	\$2,740.70	\$293,338.22	134,464	\$441,749.68
199	\$3,712.57	\$952.45	\$2,760.11	\$296,098.33	131,704	\$442,702.13
200	\$3,712.57	\$932.90	\$2,779.66	\$298,877.99	128,924	\$443,635.04
201	\$3,712.57	\$913.21	\$2,799.35	\$301,677.35	126,125	\$444,548.25
202	\$3,712.57	\$893.38	\$2,819.18	\$304,496.53	123,305	\$445,441.63
203	\$3,712.57	\$873.41	\$2,839.15	\$307,335.68	120,466	\$446,315.04
204	\$3,712.57	\$853.30	\$2,859.26	\$310,194.94	117,607	\$447,168.35
205	\$3,712.57	\$833.05	\$2,879.52	\$313,074.46	114,728	\$448,001.40
206	\$3,712.57	\$812.65	\$2,899.91	\$315,974.37	111,828	\$448,814.05
207	\$3,712.57	\$792.11	\$2,920.45	\$318,894.82	108,907	\$449,606.16
208	\$3,712.57	\$771.43	\$2,941.14	\$321,835.96	105,966	\$450,377.59
209	\$3,712.57	\$750.59	\$2,961.97	\$324,797.94	103,004	\$451,128.18

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210	\$3,712.57	\$719.51	\$2,982.85	\$327,780.89	100,021	\$451,857.79
211	\$3,712.57	\$708.48	\$3,004.08	\$330,784.97	97,017	\$452,566.28
212	\$3,712.57	\$687.20	\$3,025.36	\$333,810.33	93,992	\$453,253.48
213	\$3,712.57	\$665.77	\$3,046.79	\$336,857.12	90,945	\$453,919.25
214	\$3,712.57	\$644.19	\$3,068.37	\$339,925.49	87,877	\$454,563.45
215	\$3,712.57	\$622.46	\$3,090.11	\$343,015.60	84,786	\$455,185.91
216	\$3,712.57	\$600.57	\$3,111.99	\$346,127.60	81,674	\$455,786.48
217	\$3,712.57	\$578.53	\$3,134.04	\$349,261.63	78,540	\$456,365.00
218	\$3,712.57	\$556.33	\$3,156.24	\$352,417.87	75,384	\$456,921.33
219	\$3,712.57	\$533.97	\$3,178.59	\$355,596.47	72,206	\$457,455.30
220	\$3,712.57	\$511.46	\$3,201.11	\$358,797.58	69,004	\$457,966.76
221	\$3,712.57	\$488.78	\$3,223.78	\$362,021.36	65,781	\$458,455.54
222	\$3,712.57	\$465.95	\$3,246.62	\$365,267.98	62,534	\$458,921.48
223	\$3,712.57	\$442.95	\$3,269.62	\$368,537.59	59,264	\$459,364.43
224	\$3,712.57	\$419.79	\$3,292.78	\$371,830.37	55,972	\$459,784.22
225	\$3,712.57	\$396.47	\$3,316.10	\$375,146.47	52,656	\$460,180.69
226	\$3,712.57	\$372.98	\$3,339.59	\$378,486.06	49,316	\$460,553.67
227	\$3,712.57	\$349.32	\$3,363.24	\$381,849.30	45,953	\$460,902.99
228	\$3,712.57	\$325.50	\$3,387.07	\$385,236.37	42,566	\$461,228.49
229	\$3,712.57	\$301.51	\$3,411.06	\$388,647.43	39,155	\$461,529.99
230	\$3,712.57	\$277.34	\$3,435.22	\$392,082.65	35,719	\$461,807.34
231	\$3,712.57	\$253.01	\$3,459.55	\$395,542.20	32,260	\$462,060.35
232	\$3,712.57	\$228.51	\$3,484.06	\$399,026.26	28,776	\$462,288.86
233	\$3,712.57	\$203.83	\$3,508.74	\$402,535.00	25,267	\$462,492.68
234	\$3,712.57	\$178.97	\$3,533.59	\$406,068.59	21,733	\$462,671.66
235	\$3,712.57	\$153.95	\$3,558.62	\$409,627.21	18,175	\$462,825.60
236	\$3,712.57	\$128.74	\$3,583.83	\$413,211.03	14,591	\$462,954.34
237	\$3,712.57	\$103.35	\$3,609.21	\$416,820.25	10,982	\$463,057.69
238	\$3,712.57	\$77.79	\$3,634.78	\$420,455.02	7,347	\$463,135.48
239	\$3,712.57	\$52.04	\$3,660.52	\$424,115.55	3,686	\$463,187.52
240	\$3,712.57	\$26.11	\$3,686.45	\$427,802.00	0	\$463,213.64
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260	\$3,712.57	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
261	\$3,712.57	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
262	\$3,712.57	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
263	\$3,712.57	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!

UNOFFICIAL COPY

INSURANCE RIDER

**LASALLE BANK NATIONAL ASSOCIATION successor trustee to

THIS INSURANCE RIDER is made this 2nd day of JANUARY, 2003, between the Mortgagor, AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO, as Trustee under Trust Agreement dated August 1, 1996 and known as Trust Number 121958-06 (herein "Borrower"), and the Mortgagee, James J. Curtis, Jr., as his interest may appear on the attached Exhibit "B" which is incorporated herein as though fully set forth (collectively the "Lender") and is incorporated into the Trust Deed to which it is attached of even date herewith (the "Mortgage").

WHEREAS, Borrower is indebted to Lender in the principal sum of \$427,802.00, which indebtedness is evidenced by Borrower's Installment Note of even date herewith (herein "Note"), providing for payment of the entire outstanding principal balance and accrued interest thereon at the rate of 8.5% per annum on or before March 14, 2008;

Lender hereby waives its right to enforce the insurance escrow provisions set forth in the Mortgage subject to the following:

1. Borrower must tender to Lender prior to funding of the Mortgage (a) a policy of insurance from a property insurer reasonably acceptable to Lender (the "Company") showing Lender as an additional insured of the Property Address and (b) a paid receipt showing the first year premium on said policy of insurance as being paid in full for the first year. Borrower must promptly pay all fees and charges imposed by the Company to maintain the coverages hereinafter set forth until such time as the Mortgage is paid in full.

A. The policy of insurance referred to in the preceding paragraph shall include the following coverages for the Property Address in the amounts stated:

- (i) commercial property coverage in an amount equal to not less than \$350,000.00.
- (ii) public liability coverage in an amount equal to not less than \$1,000,000.00/\$3,000,000.00 per occurrence.
- (iii) medical coverage in an amount equal to not less than \$10,000.00 per occurrence

B. The aforementioned policy of insurance shall include a provision requiring the Company providing the insurance to give notice to the Lender in the event of any alterations to the coverages, including, without limiting the generality of the foregoing, notices for non-renewal and non-payment.

2. Nothing in this Rider shall affect the Borrower's obligation to pay to the Lender the property tax escrows set forth in Paragraph Two of the Mortgage.

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BALLOON RIDER

**LASALLE BANK NATIONAL ASSOCIATION successor trustee to

THIS BALLOON RIDER is made this 22ND day of JANUARY, 2003, between the Mortgagor, AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO, an Illinois Corporation, not personally, but solely as Trustee pursuant to Trust Agreement dated August 1, 1996 and known as Trust No. 121958-06 (herein "Borrower"), and the mortgagee, James J. Curtis, Jr., as his interests may appear in the attached Exhibit B, (collectively referred to herein as the "Lender"), and this Balloon Rider is incorporated into the Trust Deed and Installment Note to which it is attached which are made of even date herewith.

WHEREAS, Borrower is indebted to Lender in the principal sum of \$427,802.00, which indebtedness is evidenced by Borrower's Installment Note of even date herewith (herein "Note"), providing for payment of the entire outstanding principal balance and accrued interest thereon at the rate of 8.5% per annum on March 14, 2008;

BORROWER understands and covenants that the principal and accrued interest thereon at the rate of 8.5% is due and payable on March 14, 2008 (the "Final Payment Date"), and in the event Borrower fails to timely pay said amount by the Final Payment Date, then Borrower further understands, covenants and agrees that any of said amounts unpaid by the Final Payment Date shall bear interest at the rate of 14.0% per annum from the Final Payment Date until all said amounts plus interest thereon accrued after the Final Payment Date, are paid in full.

WHEREFORE, Borrower has set his hand and seal on the date first above written.

LASALLE BANK NATIONAL ASSOCIATION successor trustee to
AMERICAN NATIONAL BANK & TRUST
COMPANY OF CHICAGO, an Illinois
Corporation, as Trustee, under Trust
Agreement dated August 1, 1996 and known as
Trust No. 121958-06 and not personally

By:

Nancy A. Carson
Title Asst. Vice President

411 N. Wolcott
Chicago, Illinois 60622

Attest:

Attestation not required by
LaSalle Bank National Association
Title BY:GWS

This instrument is executed by LASALLE BANK National Association, not personally, but solely as Trustee, in the exercise of the power and authority conferred upon it by and on behalf of such Trustee. All the terms, provisions, stipulations, covenants and conditions to be performed by LASALLE BANK National Association in its capacity as Trustee, as set forth and stated in the instrument to which this Balloon Rider is attached, and the statements herein made are made on information and belief to be accurate according to the best of the personal knowledge and belief of the undersigned, and no personal liability shall be incurred by the undersigned 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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PREPAYMENT PREMIUM

LASALLE BANK NATIONAL ASSOCIATION Successor trustee to

THIS BALLOON RIDER is made this 22nd day of JANUARY, 2003, between the Mortgagor, AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO, an Illinois Corporation, not personally, but solely as Trustee pursuant to Trust Agreement dated August 1, 1996 and known as Trust No. 121958-06 (herein "Borrower"), and the mortgagee, James J. Curtis, Jr., as his interests may appear in the attached Exhibit B, (collectively referred to herein as the "Lender"), and this Balloon Rider is incorporated into the Trust Deed and Installment Note to which it is attached which are made of even date herewith.

WHEREAS, Borrower is indebted to Lender in the principal sum of \$427,802.00, which indebtedness is evidenced by Borrower's Installment Note of even date herewith (herein "Note"), providing for payment of the entire outstanding principal balance and accrued interest thereon at the rate of 8.5% per annum on March 14, 2008;

BORROWER understands and covenants that the principal and accrued interest thereon at the rate of 8.5% is due and payable on March 14, 2008 (the "Final Payment Date"), and in the event Borrower pre-pays any principal indebtedness secured by said Note and Mortgage, then one percent (1.0%) of the amount so pre-paid shall be charged to Borrower as a prepayment premium, and Borrower agrees to pay same in such event.

WHEREFORE, Borrower has set his hand and seal on the date first above written.

to LASALLE BANK NATIONAL ASSOCIATION successor trustee
AMERICAN NATIONAL BANK & TRUST
COMPANY OF CHICAGO, an Illinois
Corporation, as Trustee, under Trust
Agreement dated August 1, 1996 and known as
Trust No. 121958-06 and not personally

By: Nancy A. Carlin
Title Ass't Vice President

411 N. Wolcott
Chicago, Illinois 60622

Attest: _____
Title By: [Signature]

Attestation not required by
LaSalle Bank National Association

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 assessed 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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STATE OF ILLINOIS)
)
COUNTY OF COOK)

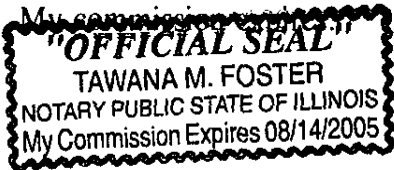
I, _____ the undersigned _____, a notary public in and for the county and state aforesaid, DO HEREBY CERTIFY that Nancy A. Carlin AVP of **American National Bank & Trust Company of Chicago, and _____, _____ of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Asst Vice President and _____, respectively, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act and as the free and voluntary act of said Bank, as Trustee aforesaid, for the uses and purposes therein set forth; and the said _____ then and there acknowledged that he, as custodian of the corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument as his own free and voluntary act and as the free and voluntary act of said bank, as Trustee aforesaid, for the uses and purposes therein set forth.

**LASALLE BANK NATIONAL ASSOCIATION successor trustee to

Given under my hand and seal this 23rd day of January, 2003.

Tawana M. Foster

Notary Public



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Deputy Clerk's Office