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RIDER "A" TO TRUST DEED ("Trust Deed") DATED NOVEMBER 22, 1993, IN THE PRINCIPAL SUM OF \$42,000.00 MADE BY SOON N. KIM ("Borrower").

R-1 Principal and interest upon this Trust Deed shall be payable as follows:

(a) On the first day of December, 1993, interest only at the rate of SEVEN PERCENT (7%) per annum shall be paid upon the outstanding principal hereof.

(b) Commencing on the first day of January, 1994 and on the first day of each and every month thereafter to, through and including the Maturity Date (hereinafter referred to) there shall be paid on account of principal, and of interest at the rate of SEVEN PERCENT (7%) per annum, the sum of \$279.43.

(c) The principal balance outstanding hereon together with all accrued and unpaid interest thereon shall be due and payable without notice or grace on December 1, 1995 (herein called the "Maturity Date"). THIS IS A TRUST DEED SECURING A BALLOON NOTE AND ON THE MATURITY DATE A SUBSTANTIAL PORTION OF THE PRINCIPAL AMOUNT OF SAID NOTE WILL REMAIN UNPAID BY THE MONTHLY PAYMENTS ABOVE REQUIRED.

R-2 In no event shall the indebtedness hereby secured exceed 200% of the original principal amount of the Note.

R-3 In order to assure the payment of real estate taxes and insurance premiums payable with respect to the Premises as and when the same shall become due and payable:

(a) The Borrower shall deposit with the Holder of the Note (the "Holder"), on the first day of each and every month, commencing with the date the first payment of interest, or principal and interest, shall become due on the indebtedness secured hereby, an amount equal to:

(i) One-twelfth (1/12) of the real estate taxes next to become due upon the Premises; provided that in the case of the first such deposit, there shall be deposited in addition an amount which, when added to the aggregate amount of monthly sums next payable under this subparagraph (i), will result in a sufficient reserve to pay the real estate taxes becoming due one month prior to the date when such taxes are, in fact, due and payable, plus

(ii) One-twelfth (1/12) of the annual premiums on each policy of insurance upon the Premises; provided that in the case of the first such deposit, there shall be deposited in addition an amount which, when added to the aggregate amount of monthly sums next payable under this subparagraph (ii), will result in a sufficient reserve to pay the insurance premiums next becoming due one month prior to the date when such insurance premiums are, in fact, due and payable;

provided that the amount of such deposits (herein generally called "Tax and Insurance Deposits") shall be based upon Holder's reasonable estimate as to the amount of real estate taxes and insurance premiums next to be payable; and all Taxes and Insurance Deposits shall be held by the Holder (or its agent) without any allowance or interest thereon.

(b) The aggregate of the monthly Tax and Insurance Deposits; together with monthly payments of interest or

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IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the Court at Chicago, Illinois, this 1st day of January, 1911.

CLERK OF THE COURT

CHIEF JUSTICE

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principal and interest payable on the Note shall be paid in a single payment each month, to be applied prior to default of the following items in the order stated:

- (i) Real estate taxes and insurance premiums;
- (ii) Indebtedness hereby secured other than principal and interest on the Note;
- (iii) Interest on the Note;
- (iv) The principal balance of the Note.

(c) The Holder will, out of the Tax and Insurance Deposits, upon the presentation to the Holder by the Borrower of the bills therefore, pay the insurance premiums and real estate taxes or will, upon the presentation of receipted bills therefore, reimburse the Borrower for such payments made by the Borrower. If the total Tax and Insurance Deposits on hand shall not be sufficient to pay all of the real estate taxes and insurance premiums when the same shall become due, then the Borrower shall pay to the Holder on demand any amount necessary to make up the deficiency. If the total of such Deposits exceeds the amount required to pay the real estate taxes and insurance premiums, such excess shall be credited on subsequent payments to be made for such Tax and Insurance Deposits.

Notwithstanding anything in this Trust Deed, and Rider, to the contrary, as long as the Condominium Association provides for the casualty insurance of the secured property, Borrower shall not be required to directly insure the property, or to make deposits to the Borrower for future insurance premiums.

R-4 In the event of a conflict between the Trust Deed and this Rider, this Rider shall control.

Soon N. Kim

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Notice of Public Hearing and Sale of Property of Cook County, Illinois, to be held at the Court House, Cook County, Illinois, on the 15th day of March, 1988, at 10:00 A.M.

At a Public Hearing held at the Court House, Cook County, Illinois, on the 15th day of March, 1988, at 10:00 A.M.

Present: Honorable Judge [Name], Clerk of the Court; Honorable Judge [Name], Clerk of the Court; Honorable Judge [Name], Clerk of the Court.

Present: [Name], [Address], [City, State, Zip].

Present: [Name], [Address], [City, State, Zip].

At a Public Hearing held at the Court House, Cook County, Illinois, on the 15th day of March, 1988, at 10:00 A.M., the following property was sold to the highest bidder for the sum of \$[Amount].

[Name], [Address], [City, State, Zip], the highest bidder, has deposited with the Clerk of the Court the sum of \$[Amount] as full payment for the property.

The property is located at [Address], [City, State, Zip]. The property is being sold pursuant to the provisions of the Cook County Code, Chapter [Section].

The property is being sold to the highest bidder for the sum of \$[Amount].

Witness my hand and the seal of the Court at the Court House, Cook County, Illinois, on the 15th day of March, 1988.

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Unit No. 19 C. in Astor Tower Condominium as delineated on the Survey of the following described parcels of real estate (hereinafter collectively referred to as "Parcel"):

PARCEL I:

The South 7.07 feet of Lot 3, all of Lots 4, 5 and 6 and that part of Lot 7 lying East of a line drawn 21 feet East of and parallel with the West line of said Lot 7 in Subdivision of Lots 9, 10 and 11 in Block 4 in Stone's Resubdivision of Astor's Addition to Chicago, in Section 3, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois; and

PARCEL II:

That part of E. Goethe Street and N. Astor Street described as follows: Beginning at a point in the North line of E. Goethe Street which is 23.5 feet East of the Southwest corner of Lot 7 aforesaid, thence South at right angles to the North line of E. Goethe Street a distance of 17.5 feet thence East along a line which is 17.5 feet South of and parallel with the North line of E. Goethe Street a distance of 102 feet; thence North at right angles to the last described course a distance of 12.5 feet; thence East at right angles to the last described course a distance of 17.83 feet to a line which is 17.25 feet Easterly of, measured at right angles to and parallel with the Westerly line of N. Astor Street; thence Northerly on said parallel line a distance of 83 feet more or less to a point on a line which is 0.42 feet South of and parallel to the North line of the South 7.07 feet of Lot 3 aforesaid; thence West along said parallel line a distance of 17.46 feet to the Westerly line of North Astor Street; thence Southerly along the Westerly line of N. Astor Street to the North line of E. Goethe Street; thence West along the North line of E. Goethe Street to the place of beginning, in Cook County, Illinois

which Survey is attached to Astor Tower Condominium Declaration of Condominium Ownership and By-Laws, Easement Restrictions and Covenants made by Brookham Corporation, an Illinois corporation, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document No. 25146808, and amended by First Amendment to Astor Tower Condominium Declaration of Condominium Ownership and By-Laws, Easements, Restrictions and Covenants recorded in the Office of the Recorder of Deeds of Cook County, Illinois on October 22, 1979 as Document No. 25203725; together with its percentage interest in the Parcel (excepting from the Parcel all the property and spaces comprising all of the units thereof as defined and set forth in said Declaration and Survey), and IN COOK COUNTY ILLINOIS

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