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COMMERCIAL
MORTGAGE

01074080

THIS MORTGAGE made this 19TH day of DECEMBER 1994 between BILLY JOE WINGO AND LIA E. WINGO, HIS WIFE (hereinafter referred to as "Mortgagor") and the

PRairie BANK AND TRUST COMPANY

(hereinafter referred to as "Mortgagee")

WHEREAS, Mortgagor is indebted to Mortgagee in the principal sum of ONE HUNDRED THOUSAND AND 00/100----- DOLLARS (\$100,000.00) which indebtedness is evidenced by Mortgagor's Note dated DECEMBER 19, 1994 (hereinafter referred to as the "Note") which Note provides for monthly installments of principal ~~and interest~~ of \$1,000.00 PLUS INTEREST on the 19TH day of each month commencing with JANUARY 19, 1995 until the Note is fully paid with the balance of the indebtedness, if not sooner paid, due and payable on DECEMBER 19, 1996.

NOW, THEREFORE, the Mortgagor, to secure the payment of this Note with interest thereon, the payment of all other sums with interest thereon advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of the Mortgagor herein contained the Mortgagor does hereby mortgage, grant and convey to Mortgagee the following described real estate located in the County of COOK State of Illinois

LOTS 10 AND 11 IN BLOCK 3 IN BARTLETT'S 71ST STREET SUBDIVISION OF THE EAST 60 ACRES OF THE WEST 1/2 OF THE NORTH EAST 1/4 OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

R DEPT-01 RECORDING \$25.50
197777 TRAN 2250 12/27/94 13:42:00
#9232 + DW **-04-074080
COOK COUNTY RECORDER

01074080

PERMANENT TAX IDENTIFICATION # 18-25-201-010 AND 011

Which real estate has the address of 7149 S. FERDINAND, BRIDGEVIEW, ILLINOIS 60455 and which, with the property herein 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 Mortgagor may be entitled thereto (which are plighted primarily and on a parity with said real estate and not secondarily), and all fixtures, apparatus, equipment or articles now or hereafter thereon used to supply heat, gas, air conditioning, water, light, power, sprinkler protection, waste removal, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), all fixtures, apparatus, equipment and articles, other than such as constitute trade fixtures used in the operation of any business conducted upon the Premises as distinguished from fixtures which relate to the use, occupancy, and enjoyment of the Premises, it being understood that the enumeration of any specific articles of property shall in no way exclude or be held to exclude any items of property not specifically mentioned. All of the land, estate and property hereinabove described, real, personal and mixed, whether affixed or unaffixed or not (except where otherwise hereinabove specified) and all rights hereby conveyed and mortgaged are intended so to be as a unit and are hereby understood, agreed and declared to form a part and parcel of the real estate and to be appropriated to the use of the real estate, and shall be for the purposes of this Mortgage to be deemed to be real estate and conveyed and mortgaged hereby.

Mortgagor covenants that Mortgagor is lawfully seized of the real estate hereby conveyed and has the right to mortgage, grant and convey the Premises, that the Premises is unencumbered and that Mortgagor will warrant and defend generally the title to the Premises against all claims and demands subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Mortgagor's interest in the Premises.

IT IS FURTHER UNDERSTOOD THAT

1. Mortgagor shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any future advances secured by this Mortgage.
2. In addition, the Mortgagor shall:
 - (a) Promptly repair, restore or rebuild any improvement now or hereafter on the property which may become damaged or destroyed.
 - (b) Pay immediately when due and payable all general taxes, special taxes, special assessments, water charges, sewer service charges and other taxes and charges against the property, including those heretofore due, (the monthly payments provided in the Note in anticipation of such taxes and charges to be applied thereto), and to furnish the Mortgagee, upon request, with the original or duplicate receipts therefor and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement.
 - (c) Keep the improvements now existing or hereafter erected on the property insured against loss or damage by fire, lightning, wind storm or such other hazards, as the Mortgagee may reasonably require to be insured against under policies providing for payment by the insurance companies of monies sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby in such companies through such agents or brokers and in such form as shall be satisfactory to the Mortgagee, until said indebtedness is fully paid, or in the case of foreclosure, until expiration of the period of redemption, such insurance policies, including additional and renewal policies shall be delivered to and kept by the Mortgagee and shall contain a clause satisfactory to the Mortgagee making them payable to the Mortgagee as its interest may appear, and in case of loss under such policies, the Mortgagor is authorized to adjust, collect and compromise, in its discretion, all claims thereunder and the Mortgagor agrees to sign, upon demand, all receipts, vouchers and releases required of him by the insurance companies, application by the Mortgagee of any of the proceeds of such insurance to the indebtedness hereby secured shall not excuse the Mortgagor from making all monthly payments until the indebtedness is paid in full. In the event of a loss, Mortgagor shall give prompt notice to the insurance carrier and Mortgagee.

This instrument was prepared by
PRAIRIE BANK AND TRUST COMPANY
7661 SOUTH HARLEM AVENUE
BRIDGEVIEW, IL 60455

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14. Except to the extent any notice shall be required under applicable law to give notice of a change in the address of the property owner, any notice to the property owner of a change in the address of the property manager or any notice to the property manager of a change in the address of the property manager's agent or any notice to the property manager of a change in the address of the property manager's agent's agent shall be provided by the property manager to the property manager's agent or to the property manager's agent's agent.

13. The co-ordinates, outlined here, shall bind and the rights hereunder shall inhere to the respective successors and assigns of Mortgagor and Mortgagee shall be joint and several.

17. All contributions of members to this Mortgagee are a debt and chargeable to any other right or remedy under this Mortgage as afforded by law or equity
and may be recovered by the Mortgagee in respect of such deficiency.

10 In the event of the permanent or temporary breakdown of any part of the equipment or facilities used for the provision of services, the service provider shall be entitled to interrupt or suspend such services for a reasonable period of time if necessary to repair or replace the equipment or facilities. The service provider shall not be liable for any damage or loss suffered by the customer as a result of such interruption or suspension.

11 Any liability arising from the provision of services shall be limited to the amount of any damage suffered by the customer as a result of the provision of services.

9. Expansion of the major role of Paymaster or mobilization of armchair critics of the sums set aside to buy a successor should not operate to release us in any manner the liability of the original Mortagator and Mortagagee to make good by this mortgagee by reason of any demand made by the original Mortagor and Mortagagees successors in interest.

Mothers' perceptions of their child's behavior and parenting skills were assessed using the Child Behavior Checklist (CBCL; Achenbach & Resnick, 1983). The CBCL is a parent-report measure of child behavior problems. The CBCL has been used in previous studies of mothers of children with autism (e.g., Risi et al., 2005).

the mortgagee underpinning under the terms of this Mortgage for the purpose of protecting the security.

This copy of the book was made available by the Library of Congress under the terms of the Digital Library Project.

After this, the author continues with a detailed description of the results obtained by the two methods, followed by a discussion of the results and some concluding remarks.

(b) Comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof.

(d) Not suffer or permit any hardware or software of any nature to exist on DIPS premises or to do any act or omission of any kind which would interfere with or damage the equipment or facilities of Karp SIPS or its premises in good condition and repair without written notice at least one month prior to such time as Karp SIPS may require such removal.

With a reasonable time any buildings or improvements now or at any time in process of erection upon said property, may be taken and sold by the commissioners, and the proceeds shall provide for the payment of all debts and expenses incurred in the making of the same.

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15 Upon payment of all sums secured by this Mortgage, Mortgagor shall release this Mortgage without charge to Mortgagor. Mortgagor shall pay all costs of recordation of any documentation necessary to release this Mortgage.

16 Mortgagor assigns to Mortgagee and authorizes the Mortgagee to negotiate for and collect any award for condemnation of all or any part of the Premises. The Mortgagee may, in its discretion, apply any such award to amounts due hereunder or for restoration of the Premises.

17 Mortgagor shall not and will not apply for or avail itself of any appraisement, valuation, stay, extension or exemption laws, or any so-called "moratorium Laws" now existing or hereafter enacted, in order to prevent or hinder the enforcement or foreclosure of this Mortgage, but hereby waives the benefit of such laws. Mortgagor does hereby expressly waive any and all rights of redemption from sale under any order or decree of foreclosure of this Mortgage on behalf of Mortgagor and each and every person except decree or judgment creditors of the Mortgagor in its representative capacity and of the trust estate, acquiring any interest in or title to the Premises subsequent to the date of this Mortgage.

18 This Mortgage shall be governed by the law of the jurisdiction in which the Premises are located. In the event one or more of the provisions contained in this Mortgage shall be prohibited or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Mortgage.

IN WITNESS WHEREOF, the undersigned have signed this Mortgage on the day and year first above written at BRIDGEVIEW
Illinois

Billy Joe Wingo

BILLY JOE WINGO

Ila E. Wingo

ILA E. WINGO

STATE OF ILLINOIS } SS.
COUNTY OF

I, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT

personally known to me and known by me to be the President and Secretary respectively of in whose name the above and foregoing instrument is executed, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act and as the free and voluntary act of said as aforesaid, for the uses and purposes therein set forth and the said Secretary then and there acknowledged that he, as custodian of the corporate seal of said did affix the said corporate seal to said instrument as his free and voluntary act and as the free and voluntary act of said as aforesaid for the uses and purposes therein set forth

GIVEN under my hand and notarial seal this _____ day of _____ 19____

Notary Public

My commission expires

STATE OF ILLINOIS } SS.
COUNTY OF COOK

I, THE UNDERSIGNED, a Notary Public in and for said county, in the State aforesaid, DO HEREBY CERTIFY that BILLY JOE WINGO AND ILA E. WINGO, personally known to me to be the same person(s) whose name(s) is (are) subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that THEY signed, sealed and delivered the said Instruments as THEIR free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead

GIVEN under my hand and Notarial Seal this 19TH day of DECEMBER A.D. 19 94



Margaret M. McCue

Notary Public

My Commission Expires

04074050

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Property of Cook County Clerk's Office

MORTGAGE

Box _____

TO _____

BILLY JOE AND ILA E. WINGO
7149 SOUTH FERNAND
BRIDGEVIEW, IL 60455

MAIL TO
PRAIRIE BANK AND TRUST COMPANY
7661 SOUTH HARLEM AVENUE
BRIDGEVIEW, IL 60455

Loan No. _____