

UNOFFICIAL COPY

Prepared by:
Wells Fargo Bank N.A.
Wells Fargo Equity Direct
526 Chapel Hills Drive
Colorado Springs, CO 80920



Doc#: 0601943312 Fee: \$56.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/19/2006 10:37 AM Pg: 1 of 17

After recording mail to:
Wells Fargo Bank N.A.
Wells Fargo Services
Consumer Loan Servicing
P.O. Box 31557
Billings, MT 59107

_____ State of Illinois _____ Space Above This Line For Recording Data _____

MORTGAGE

65001017411998

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Deed of Trust ("Security Instrument") is 15 December 2005 and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR (Include Marital Status):

RANDALL R MARTIN, AS TRUSTEE UNDER THE PROVISIONS OF A TRUST AGREEMENT DATED THE 6TH DAY OF OCTOBER, 1990, AND KNOWN AS RANDALL R. MARTIN TRUST

whose address is 1930 N ORCHARD ST, CHICAGO, IL 60614

LENDER: Wells Fargo Bank N.A.
420 Montgomery Street
San Francisco, CA 94104

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, sells, conveys, mortgages and warrants to Lender the following described property:
See attached Exhibit A

Permanent Tax ID Number:

The property is located in Cook

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

ILLINOIS - MORTGAGE

LEIL1 (0403)

Page 1 of 8

VMP Mortgage Solutions (800)521-7291

20053353377314

FIRST AMERICAN TITLE

ORDER # 1897536

17

UNOFFICIAL COPY

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 1,500,000.00 . This limitation of amount does not include interest, attorney 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.
4. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:
- A. Debt incurred under the terms of the promissory note, revolving line of credit agreement, contract, guaranty or other evidence of debt dated 12/15/2005, together with all amendments, extensions, modifications or renewals. The maturity date of the Secured Debt is 12/15/2045 .
 - B. All future advances from Lender to Mortgagor under such evidence of debt, whether obligatory or discretionary. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances which exceed the amount shown in Section 3. Any such commitment must be agreed to in a separate writing.
 - C. All sums advanced and expenses incurred by Lender for insuring, preserving or otherwise under the terms of this Security Instrument.
5. **PAYMENTS.** Mortgagor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.
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:
- A. To make all payments when due and to perform or comply with all covenants.
 - B. To promptly deliver to Lender any notices that Mortgagor receives from the holder.
 - 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.
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.
8. **DUE ON SALE OR ENCUMBRANCE.** Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any lien or encumbrance, transfer or sale of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable. This covenant shall run with the Property and shall remain in effect until the Secured Debt is paid in full and this Security Instrument is released.
9. **PROPERTY CONDITION, ALTERATIONS AND INSPECTION.** Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor shall 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.
10. 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 shall give Mortgagor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection.

UNOFFICIAL COPY

- 11. 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 shall 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.
- 12. ASSIGNMENT OF LEASES AND RENTS.** Mortgagor irrevocably grants, bargains, sells, conveys and warrants to Lender as additional security all right, title and interest in and to any and all existing or future leases, subleases, extensions, renewals, modifications, or substitutions of such agreements (all referred to as "Leases") and rents, issues and profits (all referred to as "Rents"). 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 under the terms of this Security Instrument.
- 13. LEASEHOLDS; CONDOMINIUMS; PLANNED UNIT DEVELOPMENTS.** Mortgagor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the property is a unit in a Condominium Project or is part of a Planned Unit Development ("PUD"), Mortgagor agrees to the following:
- A. **Obligations.** Mortgagor shall perform all of Mortgagor's obligations under the Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project or PUD and any homeowners association or equivalent entity ("Owners Association"); (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Mortgagor shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.
 - B. **Hazard Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project or PUD which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then Mortgagor's obligation under Section 18 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owner's Association policy. Mortgagor shall give Lender prompt notice of any lapse in required hazard insurance coverage. In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to Property, whether to the unit or to common elements, any proceeds payable to Mortgagor are hereby assigned and shall be paid to Lender for application to the sums secured by this Security Instrument, with any excess paid to Mortgagor.
 - C. **Flood Insurance.** Mortgagor agrees to maintain flood insurance for the life of the Secured Debt which is acceptable, as to form, amount and extent of coverage to Lender.
 - D. **Public Liability Insurance.** Mortgagor shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.
 - E. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Mortgagor in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 16.

UNOFFICIAL COPY

- F. **Lender's Prior Consent.** Mortgagor shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project or PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management by the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.
- G. **Remedies.** If Mortgagor does not pay condominium or PUD dues and assessments when due, then Lender may pay them. Any amount disbursed by Lender under this section shall become additional debt of Mortgagor secured by this Security Instrument. Unless Mortgagor and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Secured Debt rate and shall be payable, with interest, upon notice from Lender to Mortgagor requesting payment.
- 14. DEFAULT.** Mortgagor will be in default if any party obligated on the Secured Debt fails to make payment when due. Mortgagor will be in default if a breach occurs under the terms of this Security Instrument or any other document executed for the purpose of creating, securing or guarantying the Secured Debt. A good faith belief by Lender that Lender at any time is insecure with respect to any person or entity obligated on the Secured Debt or that the prospect of any payment or the value of the Property is impaired shall also constitute an event of default.
- 15. REMEDIES ON DEFAULT.** In some instances, federal and state law will require Lender to provide Mortgagor with notice of the right to cure or other notices and may establish time schedules for foreclosure actions. Subject to these limitations, if any, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default. Upon default, Lender shall the right, without declaring the whole indebtedness due and payable, to foreclose against all or part of the Property. This Mortgage shall continue as a lien on any part of the Property not sold on foreclosure.
- 16.** At the option of Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. In addition, Lender shall be entitled to all the remedies provided by law, the terms of the Secured Debt, this Security Instrument and any related documents. 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 Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it continues or happens again.
- 17. EXPENSES; ADVANCES ON COVENANTS; ATTORNEYS' FEES; COLLECTION COSTS.** Except when prohibited by law, Mortgagor agrees to pay all of Lender's expenses if Mortgagor breaches any covenant in this Security Instrument. Mortgagor will also pay on demand any amount incurred by Lender for insuring, inspecting, preserving or otherwise protecting the Property and Lender's security interest. These expenses will bear interest from the date of the payment until paid in full at the highest interest rate in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. This Security Instrument shall remain in effect until released.

UNOFFICIAL COPY

- 18. 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, 42 U.S.C. 9601 et seq.), and 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 substances," "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 is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
 - B. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.
 - C. Mortgagor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, and/or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor shall take all necessary remedial action in accordance with any Environmental Law.
 - D. Mortgagor shall immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.
- 19. 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 shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.
- 20. INSURANCE.** Mortgagor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval, which shall not be unreasonably withheld. If Mortgagor fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.
- 21.** All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause." Mortgagor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Mortgagor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Mortgagor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Mortgagor.

UNOFFICIAL COPY

22. Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Mortgagor. If the Property is acquired by Lender, Mortgagor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.
23. **ESCROW FOR TAXES AND INSURANCE.** If otherwise provided in a separate agreement, Mortgagor may be required to pay to Lender funds for taxes and insurance in escrow.
24. **FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS.** Mortgagor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. 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 Lender's lien status on the Property.
25. **JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND.** All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. 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. Mortgagor agrees that Lender and any party to this Security Instrument may extend, modify or make any change in the terms of this Security Instrument or any evidence of debt without Mortgagor's consent. Such a change will not release Mortgagor from the terms of this Security Instrument. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.
26. **APPLICABLE LAW; SEVERABILITY; INTERPRETATION.** This Security Instrument is governed by the laws of the jurisdiction in which Lender is located, except to the extent otherwise required by the laws of the jurisdiction where the Property is located. This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Instrument. Time is of the essence in this Security Instrument. In the event any section of this Security Instrument directly conflicts with any section of the revolving line of credit agreement or promissory note referenced in Section 4, the terms and conditions of said revolving line of credit agreement or promissory note (as applicable), the arbitration agreement, and the agreement to provide flood/property insurance, all of which Mortgagor agrees to by signing this Security Instrument, the terms of said documents and not the Security Instrument shall control.
27. **NOTICE.** Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address on page 1 of this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.
28. **WAIVERS.** Except to the extent prohibited by law, Mortgagor waives and right regarding the marshalling of liens and assets, and hereby releasing and waives all rights under and by virtue of the homestead exemption laws of this state.

UNOFFICIAL COPY

28. **OTHER TERMS.** If checked, the following are applicable to this Security Instrument:

- Line of Credit.** The Secured Debt includes a revolving line of credit provision. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.
- Construction Loan.** This Security Instrument secures an obligation incurred for the construction of an improvement on the Property.
- Fixture Filing.** Mortgagor grants to Lender a security interest in all goods that Mortgagor owns now or in the future and that are or will become fixtures related to the Property. This Security Instrument suffices as a financing statement and any carbon, photographic or other reproduction may be filed of record for purposes of Article 9 of the Uniform Commercial Code.
- Additional Terms.**
Third Party Rider

SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.

- If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, their signatures and acknowledgments.

Randall R Martin
 _____ Borrower _____ Borrower

RANDALL R MARTIN, Trustee

_____ Borrower _____ Borrower

_____ Borrower _____ Borrower

_____ Borrower _____ Borrower

UNOFFICIAL COPY

ACKNOWLEDGMENT:

(Individual)

State of IL

County of Cook

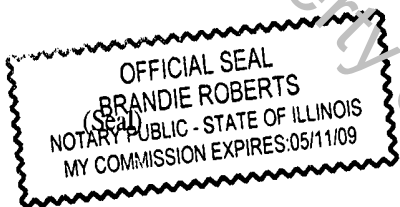
The foregoing instrument was acknowledged before me this December 15, 2005 (date) by
RANDALL R MARTIN, Trustee

(Name of person who acknowledged).

Brandie Robe A.
(Signature of person taking acknowledgment)

Clerk
(Title or Rank)

My commission expires: 05-11-09



UNOFFICIAL COPY

LEGAL DESCRIPTION - EXHIBIT A

Legal Description: LOTS 1 AND 2 IN SOLOMON M. WILSON'S SUBDIVISION OF THE SOUTH EAST 1/4 OF LOT 24 IN BLOCK 2 IN SHEFFIELD'S ADDITION TO CHICAGO IN SECTION 33, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index #'s: 14-33-301-066-0000 Vol. 0495 and 14-33-301-067-0000 Vol. 0495

Property Address: 1930 North Orchard Street, Chicago, Illinois 60614

Property of Cook County Clerk's Office

UNOFFICIAL COPY

THIRD PARTY RIDER

REFERENCE #: 20053353377314

ACCOUNT #: 65001017411998

THIS THIRD PARTY RIDER is made on 12/15/2005, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("the Security Instrument") given by the undersigned Trustee(s) to secure the Secured Debt from RANDALL R MARTIN, AS TRUSTEE UNDER THE PROVISIONS OF A TRUST AGREEMENT DATED

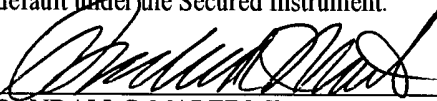
(the "Debtor") to Lender.

With respect to the Trust, this Security Instrument constitutes a third party mortgage/deed of trust and grant of security interest by the undersigned as Trustee(s) of said Trust in the Property described in this Security Instrument to secure the Note of the Debtor to the Lender.

Consequently, references in the text to "Borrower" refer to the undersigned Trustee(s) and the Debtor if the context in which the term is used so requires. Without limiting the generality of the foregoing, the use of the term "Borrower" in the context of warranties, representations and obligations pertaining to the Property shall refer to the undersigned Trustee(s). The use of the term "Borrower" in the context of the requirements under the Note shall refer to the Debtor.

Except with respect to the obligation(s) of the undersigned as individuals, and not as Trustee(s), with respect to the Secured Debt before the date first set forth herein above and the obligation(s) of the undersigned as individuals with respect to Secured Debt prior to the transfer of the Property into the Trust, the Trust and the undersigned, as Trustee(s), are not liable for the debt evidenced by the Note and are a party hereunder except insofar as their interest in the Property is made subject to the Security Instrument.

Further, revocation of the Trust, distribution of trust assets, or death of any Debtor shall constitute an event of default under the Secured Instrument.

 12-15-05

RANDALL R MARTIN, Trustee Date

Date

Date

Date

Date

Date

Date

Date

UNOFFICIAL COPY

**COMPLETION INSTRUCTIONS
CERTIFICATE OF TRUST
(EXHIBIT D)**

For use in all states except California, Delaware, Idaho, Iowa, Minnesota, Nebraska, Nevada, New Mexico, Oregon, South Dakota and Tennessee.

The original completed Certificate of Trust should NOT be recorded, but should be retained in the bank's files.

Important Note: The remainder of this form should be completed by the signer, NOT the bank.

1. Insert the name of the trust as it appears in the trust agreement.
2. Insert the name of all grantors (also known as "settlers" or "trustors") as shown in the trust agreement.
3. This is the date the settlors/trustors signed the trust agreement. The date will be on the signature page of the trust agreement or the first page of the trust agreement.
4. Check appropriate box.
5. Indicate how the trust should be identified in a deed transferring ownership to or from the trust.
6. Insert names of the trustees who were initially the trustees under the trust.
7. If the initial trustees have been replaced, insert names and addresses of all current trustees. If the initial trustees have not been replaced, insert their names and addresses. It is possible that this information may be the same as #6 above.
8. If a trustee can be replaced, insert names of the alternate trustees.
9. Check the box that applies.
10. Insert the location where this certificate is signed.
11. All trustees must sign on these lines.
12. All trustees must insert the date they sign this certificate.
13. This section to be completed by notary public.

UNOFFICIAL COPY

Exhibit D

Wells Fargo Bank, N.A.

CERTIFICATE OF TRUST

(For use in all states **except** California, Delaware, Idaho, Iowa, Minnesota, Nebraska, Nevada, New Mexico, Oregon, South Dakota and Tennessee)

(Office Use Only)

WFB Account 65001017411998

All Trustees must sign this Certificate.

In connection with the credit extended or to be extended by Wells Fargo Bank, N.A. ("Wells Fargo Bank") to ("Borrower"),

RANDALL R MARTIN, AS TRUSTEE UNDER THE PROVISIONS OF A TRUST AGREEMENT DATED

each Trustee, being first duly sworn, certifies, represents and warrants as follows:

TRUST INFORMATION

Trust Name (as stated in the Trust Agreement):

Randall B. Martin as Trustee

Names of All Settlers/Trustors:

Randall B. Martin

Date Trust Was Executed: _____

Type of Trust (Check One):

Revocable: Persons having power to revoke, modify or amend the Trust Agreement

____ All Settlers/Trustors:

____ Other [if none, so indicate]: _____

Irrevocable or Testamentary

Manner in which title to Trust property should be titled:

Randall B. Martin, as Trustee under the provisions of a Trust Agreement dated the 10th day of October, 1990 and known as Randall R. Martin Trust.

UNOFFICIAL COPY

TRUSTEES

Names of all Original Trustees:

 Randall B. Martin

Names and Addresses of All Currently Acting Trustees:

 Randall B. Martin
 1930 N Orchard St
 Chicago, IL 60614

Names of All Successor Trustees (if none, so indicate):

 Randall B. Martin

The Trustees named in this Certificate are all the currently acting and authorized Trustees of the Trust.

Under the terms of the trust Agreement (Please check the box that applies).

Each Trustee is authorized to act independently for the benefit of the Trust and without the consent of any other person. {13}

The Trustees are not authorized to act independently, but only with the consent of: {13}

All Trustees or any (insert number) Trustees (If neither box is checked, "both/all" applies.)

All Trustees are are not (If neither box is checked, "are not" applies) authorized by the Trust to sell convey, pledge mortgage, lease and transfer title to any interest in the real estate or personal property except as limited by the following (if none, so indicate):

Property of Cook County Clerk's Office

UNOFFICIAL COPY

- The Trustees have provided Wells Fargo with a true and accurate copy of the trust agreement and all amendments to the trust agreement. To the best of the Trustees' knowledge, the Trust is in full force and effect and has not been revoked, modified or amended in any way that would cause the representations in this Certificate to be inaccurate or incorrect.
- None of the Settlers/Trustors are deceased or incapacitated.
- The Trustees will promptly notify Wells Fargo Bank of any change in the Trustees or of any amendment or modification to the Trust that would cause the representations made in this Certificate to be inaccurate or incorrect.
- The representations made in this Certificate are true and correct and Wells Fargo Bank may rely on such representations until it receives a revised Certificate of Trust.
- This Certificate was completed by the Trustees, NOT Wells Fargo Bank.
- The Trustees, jointly and severally, agree to indemnify Wells Fargo Bank and each of its officers, directors, employees and agents from, and hold such persons harmless against any claims, judgements, surcharges, settlement amount, or other liabilities or costs of defense or settlement (including attorneys' fees) arising out of or related to actual or alleged improper actions taken by Wells Fargo Bank at the direction of the Trustees. This indemnification is made by the undersigned Trustees in their Trustee and individual capacities.
- The Trustees agree to provide a new Certificate of Trust for any changes to representations made in this Certificate. The representations and obligations stated in this Certificate shall survive the termination of the Trust Agreement and discharge/release of the mortgage deed of trust securing the above referenced extension of credit by Wells Fargo Bank to the Borrower.

DECLARATION UNDER PENALTY OF PERJURY

All currently acting Trustees must sign below. (Each signature must be notarized.)

Each Trustee declares under penalty of perjury under the laws of the state in which this Certificate is executed that the foregoing is true and correct and that this Certificate is executed at

(City/State) {14}

UNOFFICIAL COPY

Randall R Martin on 12-15-05
RANDALL R MARTIN, Trustee Date

_____ on _____
Date

_____ on _____
Date

_____ on _____
Date

_____ on _____
Date

_____ on _____
Date

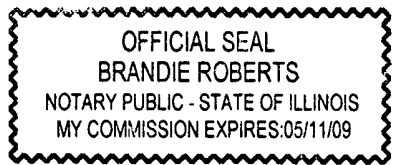
_____ on _____
Date

_____ on _____
Date

{14}
State of Illinois Cook County

Subscribed and sworn to before me this 15 day of December, 2005.

Brandie Roberts
Notary Public
(Seal)



UNOFFICIAL COPY

FOR USE AT CLOSING:

Re-certified, under penalties of perjury, as true and accurate this 15 day of December, 2005,
the date of closing.

Chicago, IL
(City/State) {14}

Randall R Martin on 12-15-05
RANDALL R MARTIN, Trustee Date

_____ on _____
Date

_____ on _____
Date

_____ on _____
Date

_____ on _____
Date

_____ on _____
Date

_____ on _____
Date

_____ on _____
Date

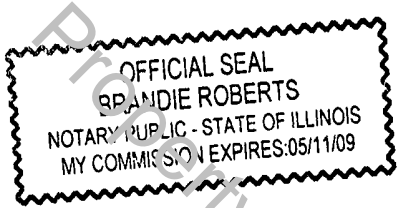
Property of Cook County Clerk's Office

UNOFFICIAL COPY

{14}
State of Illinois
Cook County

Subscribed and sworn to before me this 15 day of December, 20005.

Brandie Roberts
Notary Public
(Seal)



Property of Cook County Clerk's Office