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Shirley A. Allen

RECORDS OF DEEDS  
COOK COUNTY ILLINOIS  
FILED FOR RECORD

1972 JUN 22 PM 1 45

JUN-22-72 459167 • 21949154 • A — Rec

5.00

TRUST DEED

21 949 154

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made June 15, 1972, between  
 WESTON K. WHITEMAN and JOAN M. WHITEMAN, his wife,  
 herein referred to as "Mortgagors," and  
 THE NORTHERN TRUST COMPANY,  
 an Illinois banking corporation located in Chicago, Illinois, herein referred to as TRUSTEE, witnesseth:  
 THAT, WHEREAS, the Mortgagors are justly indebted to the legal holder or holders of the Instalment Note  
 hereinafter described (said legal holder or holders being herein referred to as Holders of the Note) in the principal  
 sum of THIRTY THOUSAND AND NO/100ths (\$30,000.00) Dollars evidenced by one certain Instalment Note herein referred to as "Note" of the Mortgagors of even date  
 herewith, made payable to BEARER and delivered, in and by which said Note the Mortgagors promise to pay the  
 said principal sum and interest from date hereof on the balance of principal remaining from time to time unpaid at  
 the rate of 17% per annum in instalments as follows: TWO HUNDRED TWENTY EIGHT AND NO/100ths  
 (\$228.00) Dollars on the 1st day of September, 1972 and TWO HUNDRED TWENTY EIGHT AND  
 NO/100ths (\$228.00) Dollars on the 1st 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 1st day of August 19 92.

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 the principal of each instalment  
 unless paid when due shall bear interest at the rate of eight per cent per annum, and all of said principal and  
 interest being made payable at such banking house or trust company in the City of Chicago, Illinois, as the  
 Holders of the Note may from time to time in writing appoint, and in absence of such appointment then at  
 the office of The Northern Trust Company in said City.

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

Lot 12 in block "D" of Broadmeadow Properties, being a  
 subdivision of the South 2/3rds of the South West quarter of  
 the South West quarter of Section 20, Township 42 North,  
 Range 13 East of the Third Principal Meridian, in the  
 Village of Winnetka, in Cook County, Illinois,

21949154

500

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

TOGETHER with all buildings, 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 condi-  
 tioning, 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, 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.

It Is Further Understood and Agreed That:

1. Mortgagors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become dam-  
 aged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for liens not  
 expressly subordinated to the lien hereof; (3) 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; (4) complete within a  
 reasonable time any building or buildings now or at any time in process of erection upon said premises; (5) comply with all requirements of law or municipal  
 ordinances with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance  
 or as authorized by the Holders of the Note.
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 Trustee or to 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 Mort-  
 gagors may 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, windstorm  
 and such other hazards or contingencies as the Holders of the Note may require 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 Trustee for the benefit of the Holders of the Note, such rights to be evidenced by the standard mort-  
 gage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to 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. In case of loss, Trustee may, but need not, collect and  
 receipt for the proceeds of any such insurance and apply the proceeds in reduction of the indebtedness secured hereby, whether due or not.

# UNOFFICIAL COPY

4. In case Mortgagors shall fail to perform any covenants herein contained, Trustee or the Holders of the Note 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, taxes, and purchase, discharge, compromise or settle any tax lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or content 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 Trustee or the Holders of the Note to protect the mortgaged premises and the lien hereon, plus reasonable compensation to 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 the rate of eight per cent per annum. Fraction of Trustee or 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 Mortgagors.

5. 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 Note, and without notice to Mortgagors, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the Note or in this Trust Deed to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment of principal or interest on the Note, or (b) when default shall occur and continue for three days 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 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 Trustee or Holders of the Note for attorneys' fees, Trustee's fees, appraiser's fees, outlays for documentary and exact 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 title as Trustee or Holders of the Note 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 the rate of eight per cent per annum, when paid or incurred by Trustee or Holders of the Note 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 security hereof, whether or not actually commenced.

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 Note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the Note; 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 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 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 period 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 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; (2) the deficiency in case of a 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 note hereby secured.

11. Trustee or the Holders of the Note 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, 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 its 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 hereof 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 Note, 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 Note herein described any note which bears a certificate of identification purporting to be executed by a prior trustee hereunder or which conforms in substance with the description herein contained of the Note, and which purports 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 executed a certificate on any instrument identifying same as the Note described herein, it may accept as the genuine Note herein described any note which may be presented and which conforms in substance with the description herein contained of the Note and which purports to be executed by the persons herein designated as makers thereof.

14. Trustee may resign by instrument in writing filed in the office of the Recorder or Registrar of Titles in which this instrument shall have been recorded or filed. In case of the resignation, inability or refusal to act of Trustee, Chicago Title and Trust Company, Chicago, Illinois, an Illinois corporation, shall be Successor in Trust and in case of its resignation, inability or refusal to act, the then Recorder of Deeds of the county in which the premises are situated shall be Successor in Trust. Any Successor hereunder shall have the identical title, powers and authority as are herein given Trustee, and any Trustee or successor shall be entitled to reasonable compensation for all acts performed hereunder.

15. This Trust Deed and all provisions hereof, shall set off and 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 Note or this Trust Deed.

16. Without the prior written consent of the Holders of the Note, Mortgagors shall not convey or encumber title to the Premises. The Holders of the Note may elect to accelerate as provided in the Note for breach of this covenant, and no delay in such election after actual or constructive notice of such breach shall be construed as a waiver of or acquiescence in any such conveyance or encumbrance.

Witness the hand and seal of Mortgagors the day and year first above written.  
*Weston K. Whiteman* [SEAL] *Joan M. Whiteman* [SEAL]  
WESTON K. WHITEMAN [SEAL] JOAN M. WHITEMAN [SEAL]

STATE OF ILLINOIS, I, HAMILTON B. TALBERT  
a Notary Public in and for and residing in said County in the State aforesaid, DO HEREBY CERTIFY THAT  
County of Cook WESTON K. WHITEMAN and JOAN M. WHITEMAN, his wife,

who are personally known to me to be the same persons whose names are 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, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal this 15<sup>th</sup> day of June, A.D. 1977  
*HAMILTON B. TALBERT*  
Notary Public.

**IMPORTANT**  
FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER, THE NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY THE TRUSTEE NAMED HEREIN BEFORE THE TRUST DEED IS FILED FOR RECORD.  
The Installment Note mentioned in the within Trust Deed has been identified herewith under identification No. B6220  
THE NORTHERN TRUST COMPANY, Trustee,  
by *Richard C. Steyer*  
Notary Public.

D NAME \_\_\_\_\_  
E STREET \_\_\_\_\_  
I CITY \_\_\_\_\_  
V \_\_\_\_\_  
E \_\_\_\_\_  
R \_\_\_\_\_  
Y INSTRUCTIONS \_\_\_\_\_  
RECORDER'S OFFICE BOX NUMBER 980  
ATTN: WM. J. SCHMIDT

FOR RECORDER'S INDEX PURPOSES  
INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE  
1205 Hill Road  
Winnetka, Illinois

END OF RECORDED DOCUMENT

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