21 975 488 This Indenture, Made 19 72 between June 3 9 JAMES R. SMITH and JANET PRICE SMITH, his wife herein referred to as "Mortgagors," and **-**NATIONAL BOULEVARD BANK OF CHICAGO 5 a National Banking Association, as trustee hereunder, witnesseth: THAT, WHEREAS the Mortgagors are justly indebted to the legal holder or holders of the Instaln ant Note hereinafter described, said legal holder or holders being herein referred to as HOLDERS OF THE OTE, in the PRINCIPAL SUM OF -- TWENTY EIGHT THOUSAND AND NO/100----evilanced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to BI AR IR and itive ed, in and by which said Note the Mortgagors promise to pay the said principal sum and interest from date loan disbursement on the balance of principal remaining from time to time unpaid at the rate of per cent per annum in instalments as follows: ----(\$197.90)----day of September 19 72and-----(\$197.90)-----Dollars on the day of each Dollar, on the first 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 first day of August 19 97. All such payments on account of the indebt dress evidenced by said note to be first applied to interest on the unpaid principal balance and the remainder of principal; provided that the principal of each instalment unless paid when due shall bear interest at the and of each principal and interest being made payable at such banking hous or rust company in City of Chicago, County of Cook, 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 National Boulevard Bank of Chicago NOW, THEREFORE, the Mortgagors to secure "Le ayment of the said principal sum of money and said interest in accordance with the terms, provisions and amitations of this trust deed, and the performance of the covenants and agreements herein contained, or the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt we reof 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 there in situate, lying and being in the Village of Northbrook , COUNTY OF COOK AND STATE OF ILLINOIS. to wit:

The North half of Lot 1 and the North half of Lot 2 in Block A in First Addition to Northbrook Manor, being a Subdivision of the Weit'alf of the South East quarter of the South West quarter (except the East 3) feet thereof for street) and that part of the North half of the South Fort quarter of the South West quarter lying East of the right of way of Chicago Milwaukee and St. Paul Railroad and the South half of the South West quarter of the South West quarter (except railroad) in Section 10, Township 2 North Range 12, East of the Third Principal Meridian, in COOK COUNTY, ILLINOIS.*

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 cover-

ings, 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.

IT IS FURTHER UNDERSTOOD AND AGREED THAT:

- 1. Mortgagors shall (1) promptly repair, restore or rebuild any buildings or improvements now or ereafter on the premises which may become damaged 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 lien not expressly sub-ordinated to the lien hereof; (3) pay when due any indebtedness which may be secured by a lien or charge or the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge can be not out that the prior lien to Trustee or to holders of the note; (4) complete within a reasonable time any building or bundle as now or at any time in process of erection upon said premises; (5) comply with all requirements of law, r n nicipal ordinances with respect to the premises and the use thereof; (6) make no material alterations in so of premises except as required by law or municipal ordinance.
- 2. Mort agors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assess hen , 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 he eurder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.
- 3. Mortgagors has been all buildings and improvements now or hereafter situated on said premises insured against loss or dar are by fire, lightning or windstorm under policies providing for payment by the insurance companies of ...or ys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness scured be been 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 candard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and consecutive the note, and in case of insurance about to expire, shall deliver renewal policies not less than the days prior to the respective dates of expiration.
- shall deliver renewal policies not iest then ten days prior to the respective dates of expiration.

 4. In case of default therein, "r." or the holders of the note may, but need not, make any payment or perform any act hereinbefore equired of Mortgagors in any form and manner deemed expedient, and may, but need not, make full or path any axments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or sether 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 an all expenses paid or incurred in connection therewith, including attorney's fees, and any other moneys ad anced by Trustee or the holders of the note to protect the mortgaged premises and the lien hereof, plus reas table compensation to Trustee for each matter concerning which action herein authorized may be taken, shan b st much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the rate of seven per cent per annum. Inaction 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. The Trustee or the holders of the note hereby secured making any payment hereby authorized relat-
- 5. The Trustee or the holders of the note hereby seev do aking any payment hereby authorized relating to taxes or assessments, may do so according to any bill, str. er nt or estimate procured from the appropriate public office without inquiry into the accuracy of such bill str. erent or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim the erent or estimate or into the validity
- 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 a string in the note or in this Trust Deed to the contrary, become due and payable (a) immediately in the cast "I deall in making payment of any instalment of principal or interest on the note, or (b) when default shall could not any other agreement of the Mortgagors herein continued.
- 7. When the indebtedness hereby secured shall become due whether by accele atic. or otherwise, holders of the note or Trustee shall have the right to foreclose the lien hereof. In any sui' to foreclose the lien hereof. In the accele atic. or otherwise, holders of the note or Trustee shall have the right to foreclose the lien hereof. In any sui' to foreclose the lien hereof. In the accele atic. or otherwise, holders of the note or Trustee shall have the right to foreclose the lien hereof. In any sui' 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 no' of or attorneys' fees, Trustee's fees, appraiser's fees, outlays for documentary and expert evidence, steno no plens' 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 erth cates, and similar data and assurances with respect to title as Trustee or holders of the note may deem to be r asonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be h d prosecute such suit or to evidence to bidders at any sale which may be h d prosecute such suit or the value of the premises. All expenditures and expenditures and expenditures and expenditures and expenditure to the nature in this paragraph mentioned shall become so much additional indebtedness secured here by additio
- 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 evidence 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.
- gagors, 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 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: (1) 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 cases 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 challed to record this trust deed or to exercise any power herein given unless expressly oblir atec by the terms hereof, nor be liable for any acts or omissions hereunder, except in case of its own grasher prices or misconduct or that of the agents or employees of Trustee, and it may require indemnities satisfact by the independent of the control of the agent of the premises.
- satisfact w o it before exercising any power herein given.

 13. Tustre shall release this trust deed and the lien thereof by proper instrument upon presentation of satisfactory widence that all indebtedness secured by this trust deed has been fully paid; and Trustee may execute and divice a release hereof to and at the request of any person who shall, either before or after maturity thereof roughest of the representation 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 certifiate of it entile with the described profine it is substance with the described herein contained of the note and which purports to be executed by the persons herein designated as the maker "hereof; and where the release is requested of the original trustee and it has never executed a certificate or any instrument identifying same as the note described herein, it may accept as the genuine note herein de cribed any note which may be presented and which conforms in substance with the description herein contained of the note and which conforms in substance with the description herein contained of the note and 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. The Trustee may resign of a strument in writing filed in the office of the Recorder or Registrar of Titles in which this instrument slall have been recorded or filed. In case of the resignation, inability or refusal to act as Trustee, the then accorder of Deeds of the county in which the premises are situated shall be Successor in Trust. Any Successor in a rist hereunder shall have the identical title, powers and authority as are herein given Trustee, and any Trustee or processor shall be entitled to reasonable compensation for all acts performed hereunder.
- 15. This Trust Deed and all provisions h reof, shall extend to and be binding upon Mortgagors and all persons claiming under or through Mortgagors, and 'ne vord "Mortgagors" when used herein shall include all such persons and all persons liable for the payment of he indebtedness or any part thereof, whether or not such persons shall have executed the note or this Trust P ed.
- such persons shall have executed the note or this Trus. C ed.

 16. The Mortgagors shall not without the written coment of the Trustee or the holders of the note sell or convey the property herein described subject to the interest of the Trustee or the holder of the note whether or not such purchaser shall assume or agree to pay the indebtedness hereby secured. Upon any application for the Trustee's or the holder's of the note conent to such a transaction, the Trustee or the holder of the note may require from the purchaser such information as would normally be required if the purchaser were a new loan applicant. Consent shall not be unreasonably withheld, but Trustee or the holder of the note may impose a service charge not exceeding 1% of the origin is an ount of the indebtedness hereby secured and may adjust the contractual interest rate upon the unpair balance of the obligation secured by this trust deed.
- 17. The lien of this Trust Deed also secures the repayment of the rucipal and interest on any other indebtedness due and owing from the mortgagors to the holder of the principal note secured by this Trust Deed.
- 18. It is understood that in addition to the above mentioned monthly principlian interest payment, the Mortgagors agree to deposit in an escrow account 1/12th of the estimated improved Peal Estate tax bill or the last ascertainable improved Real Estate tax bill monthly, from year to year o. calendar basis (January to January), not on a "when issued and payable" basis. In addition the st, the mortgagors agree to deposit 1/12th of the annual hazard insurance premium based on when the policy explanation of the next premium instalment is due. It is also understood that the Trustee or the holder of the ote will pay no interest for any monies deposited in said escrow account for taxes and/or insurance tremium.

WHINESS the hand ...and seal... of Mortgagors the day and year first above written.

[Seal.]

James & Smith [Seal.]

[Seal.]

975 488

COOK COUNTY, ILLINOIS

CHANNEY R. Cheen.

21975488

JUL 14 '72 13 26 AF

STATE OF ILLENOIS,

County, in the State aforesaid, DO HEREBY CERTIFY THAT James R.

subscribed to the foregoing Instrument, appeared before me this day in person .. signed, sealed and delivered the said Instrument

... free and voluntary act, for the uses and purposes therein cluding the release and waiver of the right of homestead.

oli. GIVEN under my hand and Notarial Seal thi

My Commission Expires Joy 6, 1974

AFTER RECORDING MAIL THIS INSTRUMENT TO

NAME NATIONAL BOULEVARD BANK OF CHICAGO

ADDRESS 400 NORTH MICHIGAN AVENUE

CITY CHICAGO, ILLINOIS

For the protection of bot, 'the 'or-rower and lender, the note seemed by this Trust Deed should be identi-fied by the Trust'se na red herein before the Trust' Deed 's filed for record.

Trust Feed has been identified herewith under identification No. The Installment Note mentioned in the within

NATIONAL BOULEVARD BANK
OFF CHICAGO

400-410 NORTH MICHIGAN AVENUE CHICAGO, ILLINOIS 60611

For Instalment Note TRUST DEED

NATIONAL BOULEVARD BANK OF CHICAGO

PROPERTY ADDRESS

NATIONAL BOULEVARD BANK

end of recorded document