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COOK COUNTY, ILLINOIS
FILED FOR RECORD

Daniel C. Aiken
RECORDERS OFFICE

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TRUST DEED

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THIS INDENTURE, made October 2nd, 1973, between

KWOK CHEUNG LAI & WING KWAI LAI, his wife

herein referred to as "Mortgagors," and

CHICAGO TITLE AND TRUST COMPANY

an Illinois corporation doing business 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 holder or holders being herein referred to as Holders of the Note, in the principal sum of

TWENTY THOUSAND FIVE HUNDRED & no/100 (\$20,500.00) Dollars,

evidenced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to THE ORDER OF BEARER

and delivered in and by which said Note the Mortgagors promise to pay the said principal sum and interest from October 15, 1973

as provided for in said Instalment Note, the balance of principal remaining from time to time unpaid at the rate of 11 1/2 per cent per annum in instalments (including principal and interest) as follows:

ONE HUNDRED NINETY FIVE & 91/100 (\$195.91) Dollars on the 15th day

of November 1973, and **ONE HUNDRED NINETY FIVE & 91/100** Dollars on the 15th day

of the 15th day of each and every 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 15th day of October 1988.

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 11 1/2 per cent

per annum, and all of said principal and interest being made payable at such banking house or trust company in Chicago Illinois, as the holders of the note may, from time to time, in writing

appoint, and in absence of such appointment, at the office of LINCOLN NATIONAL BANK in said City.

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this trust deed, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt for which is hereby acknowledged, do by these presents CONVEY and WARRANT unto the Trustee, its successors and assigns, the following described Real Estate, together with all of their estate, right, title and interest therein, situate, lying and being in the

to wit: City of Chicago COUNTY OF Cook AND STATE OF ILLINOIS,

The South 17 feet of Lot 5 and the North 12 feet of Lot 6 in Ogden Estates Subdivision of Block 13 in the Subdivision of Section 19, Township 40 North, Range 14, East of the Third Principal Meridian, (except the South West quarter of the North East quarter, the South East quarter of the North West quarter and the East half of the South East quarter thereof) in Cook County, Illinois.**

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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 coverings, in-door 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 right and benefits the Mortgagors do hereby expressly release and waive.

This trust deed consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this trust deed) are incorporated herein by reference and are a part hereof and shall be binding on the mortgagors, their heirs, successors and assigns.

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

..... [SEAL] Kwok Cheung Lai [SEAL]

..... [SEAL] Wing Kwai Lai [SEAL]

STATE OF ILLINOIS,) I, DANIEL C. AIKEN
County of Cook) SS. a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT
KWOK CHEUNG LAI & WING KWAI LAI, his wife

who are personally known to me to be the same person, S..... whose name S..... 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.

Given under my hand and Notarial Seal this 6 day of oct, 1973

Daniel C. Aiken Notary Public

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THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS TRUST DEED):

Mortgagors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter 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 subordinated to this 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.

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16. Mortgagors agree to pay to the legal holder of Note in addition to all other payments to be made by the mortgagors hereunder, additional monthly payments of 1/12th of the annual general taxes as such general taxes are from time to time estimated by the legal holder of Note, and the legal holder of Note shall not be liable for the payment of any interest on such fund. The mortgagors shall be entitled to a refund of the payments made by them to the legal holder of Note for the general taxes of any particular year upon furnishing to the legal holder of the Note satisfactory evidence of the payment of such taxes by them. In default of payment of such general taxes by the mortgagors when due, the legal holder of Note may make payment of the same.

IMPORTANT THE NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY Chicago Title and Trust Company BEFORE THE TRUST DEED IS FILED FOR RECORD.

MAIL TO: LINCOLN NATIONAL BANK 3959 N. Lincoln Avenue Chicago, Illinois 60613 PLACE IN RECORDER'S OFFICE BOX NUMBER 55-201-21 RETURN TO BOX - 162

Identification No. 573981 CHICAGO TITLE AND TRUST COMPANY, Trustee By [Signature]

FOR RECORDER'S INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE 3844 N. Damen Avenue Chicago, Illinois

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