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TRUST DEED OF CORPORATION
SECURING INSTALLMENT NOTE

CMBA FORM 103
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GEO. E. COLE & CO. CHICAGO
LEGAL BLANKS

13-9
Mortgaged Property:

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TRUST DEED

On this 22nd day of October, 1973, the Grantor
1st National Bank of Elgin under trust agreement dated
September 7, 1972 known as Trust #72291

has organized under the laws of the State of Illinois
a trust in consideration of a principal indebtedness of \$ 45,000.00
herein described, and
of One Dollar in hand paid, and to secure the payment of said indebtedness and interest thereon in accordance with the terms
and limitations of this Trust Deed and the performance of the agreements herein, CONVEYS and WARRANTS to

Bank of Commerce in Berkeley

as Trustee, hereinafter called "Trustee," for the uses and purposes herein stated, the following described real estate, situated in
the County of Cook and State of Illinois, to-wit:

Lot 1 in Hill Top, a subdivision of part of Sections 22 and 23,
Township 41 North, Range 9, East of the Third Principal Meridian
in the Township of Lander, Cook County, Illinois.

Together with all improvements, easements, fixtures and appurtenances thereto belonging, and all rents, issues and profits
thereof, until expiration of statutory period allowed for redemption, whether there be redemption or not, or the issuance of Master's
or Commissioner's Deed, whichever occurs last, but if there be no redemption and no such deed be issued until expiration of the
statutory period during which it may be issued, together with all apparatus, equipment or articles now or hereafter therein or
thereon whether in single units or centrally controlled used to supply heat, gas, air conditioning, water, light, power, refrigeration,
ventilation, and any other thing now or hereafter therein or thereon the furnishing of which by lessors to lessees is customary or
appropriate, (whether said premises be now under lease or not), including, as a part thereof, window shades, storm doors and windows, floor
coverings, screen doors, in-door beds, awnings, stoves and water heaters. All easements and appurtenances are declared to be a part of said real
estate whether physically attached thereto or not. Said rents, issues and profits are to be applied primarily on a parity with said real
estate and not secondarily and the pledge thereof shall not be deemed merged in any mortgage decree.

Said indebtedness is evidenced by the principal note of Mortgage of even date herewith, payable to bearer in installments as follows:

Interest from date on the balance of principal remaining from time to time unpaid at the rate of 10 per cent per annum, such principal sum and interest to be payable in installments as follows: Four Hundred Eighty-Four or more Dollars on the 1st day of December, 1973, and Four Hundred Eighty-Four or more Dollars on the 1st day of each and every month thereafter until this 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 November, 1988. All such payments on account of the indebtedness evidenced by this Note shall be applied first to accrued and unpaid interest on the unpaid principal balance and remainder to principal. The portion of each of said installments constituting principal, to the extent not paid when due, shall bear interest after the date for payment thereof at the rate of eleven per cent per annum.

Said note provides that each said installment of principal shall bear interest at seven per cent per annum (1) after it becomes due, or (2) during the period of default, after any default either in the payment of any principal or interest due thereunder, and in case of any such default, then the whole of said principal sum remaining unpaid, together with accrued interest thereon, at the election of the holder, shall immediately without notice to anyone become due and payable. The holder at any time of said principal note is herein called "holder."

It is agreed as follows:

- Mortgagor shall (1) pay all taxes, special taxes, special assessments, water charges, sewer service charges, and other charges against said property (including those heretofore due), general taxes to be paid before any penalty attaches thereto, all other taxes, special taxes, special assessments and charges to be paid when due, all such taxes, special taxes, special assessments and charges heretofore due, however, to be paid immediately, and furnish Trustee or holder, upon request, duplicate receipts therefor, and all taxes, special taxes, assessments, and charges extended against said property, shall be conclusively deemed valid for the purpose of this requirement; (2) immediately after destruction or damage, commence and promptly complete the rebuilding or restoration of buildings, or improvements now or hereafter on said premises, that may have been destroyed or damaged, unless Trustee shall elect to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage as hereinafter authorized; (3) keep said premises in good condition and repair, and maintain same free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof; (4) pay, when due, all indebtedness secured by liens prior to the lien hereof, if any, on said property and immediately exhibit satisfactory

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evidence thereof to Trustee, and on request to holder; (6) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (7) comply with all requirements of law with respect to the mortgaged premises and the use thereof; (8) keep all buildings and improvements now or hereafter situated on said property insured against loss or damage by fire or lightning for the full insurable value thereof, and against tornadoes, windstorms, or cyclones.

For every centum of the insurable value thereof (the insurable value for all insurance purposes to be deemed not less than the amount of said principal indebtedness), all in companies satisfactory to holder, and make all insurance policies payable in case of loss to Trustee by the standard mortgage clause to be attached to each policy for the benefit of holder, deliver all policies including additional and renewal policies to holder, and in case of insurance about to expire, to deliver renewal policies not less than ten days prior to the respective dates of expiration.

5. If not otherwise provided by riders attached to any insurance policy, Trustee may, but need not, adjust, collect and compromise all claims thereunder and apply any amount so collected, less expenses and fees of Trustee in connection therewith, upon said indebtedness, or, in Trustee's discretion, upon architect's certificates or otherwise, to the rebuilding or restoration of buildings or improvements on said premises of at least equal value and of substantially the same character, or if such rebuilding and restoration has been done by Mortgagor and fully paid for, and evidence thereof satisfactory to Trustee has been furnished to Trustee, then Trustee may pay any insurance money held by it to Mortgagor, and Mortgagor constitutes Trustee a donee-in-fact irrevocably to sign all receipts and releases required by the insurers in connection with the payment of any such claims to Trustee; and also to execute any assignments or other instruments or take any action deemed necessary or expedient in connection with the settlement of insurance losses and other instruments or take any action deemed necessary, or to execute the provisions hereinafter set forth.

Holder, either before or after the commencement of proceedings to foreclose the lien hereof, shall have the power to cause any rider or riders to be attached to any such policy for the protection of the holder of any certificate of sale, the owner of any deficiency, and accept, any redemption, or the grantee in any Master's or Commissioner's Deed, any such rider to contain such provisions as an insurance company may require or agree to.

If any of said property be sold pursuant to a decree foreclosing the lien hereof, any interested party shall have the right by means of the attachment of riders or the cancellation of existing and issuance of new policies or otherwise to cause any insurance loss thereafter occurring to be made payable as follows: to the owner of the certificate of sale up to the amount which the owner of the deficiency up to the amount thereof and interest thereon and the balance remaining if any to the owner of the redemption; and in case of the issuance of a Master's or Commissioner's Deed to the grantee therein; and in case of balance, if any, to the redemption, and the holder of any such foreclosure shall be entitled to have the decree as provided; but policies shall be applied on new policies.

6. In case of default therein Trustee or holder may, but need not, make any payment or perform any act herebefore required of Mortgagor in any form and manner deemed prudent, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other lien or title or claim thereof, or redeem in case of any tax or assessment sale, or in case of forfeiture or withdrawal from collection or sale, or contest any tax or assessment affecting said premises. All moneys paid for any of the purposes hereof by Trustee or such holder to protect the mortgaged premises and the lien hereof, and reasonable compensation for each matter concerning which action herein authorized may be taken, shall be so and an additional indebtedness secured hereby, immediately due and payable without notice, with interest at seven per centum per annum.

7. Trustee or holder making any payment hereby permitted relative 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.

8. Mortgagor shall pay each item of indebtedness herein mentioned, both principal and interest, when due, according to the terms hereof, or of any extension thereof. In case of default therein, or a breach of any agreement of Mortgagor, the whole or any part of the indebtedness secured hereby, not then due, including accrued interest and, at the option of holder without any notice whatever become due and payable as follows: (1) immediately, in case of non-payment of any principal or interest when due, and (2) ten days after any other such default or breach. When the entire indebtedness secured hereby shall become due, whether by acceleration or otherwise, proceedings to foreclose the lien hereof as to such entire indebtedness may be brought by Trustee or holder. Any foreclosure sale may be made of the premises en masse without offering the several parts separately.

9. 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 holder for attorneys' fees, Trustee's fees, appraiser's fees, outlays for exhibits attached to pleadings, documentary and export evidence, a photographer's 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, examinations and reports, guarantee policies, Torrens certificates and all other data and to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to be sold, and 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 seven per centum per annum, when sale or foreclosure is incurred by Trustee or holder in connection with (a) any proceeding, including probate and bankruptcy proceedings, in which either of them shall be a party, either as plaintiff, claimant, defendant, or intervenor, by reason of this Trust Deed, or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof or the accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of or intervention in any threatened or contemplated suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

10. 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 principal note with interest thereon as herein provided; third, all principal and interest remaining unpaid on the principal note; fourth, any surplus to Mortgagor.

11. In case of default in the payment of any indebtedness secured hereby or in the performance of any agreement herein contained, whether foreclosure proceedings shall have been commenced or not, and even after foreclosure sale, if there be a deficiency, Trustee may, but need not, enter upon and take exclusive possession of, manage, maintain and operate said premises, or any part thereof, and after taking such possession may exercise all the powers herebefore given it; and in addition thereto may make leases for terms deemed advantageous even though extending beyond the probable period of possession by Trustee, and, by agreement or otherwise, terminate existing or future leases and modify such leases, may collect rents regardless of when earned, alter, repair and better said premises and put and maintain them in first-class condition, buy furniture, furnishings and other equipment therefor when in Trustee's judgment necessary or desirable, obtain workmen's compensation and liability and other kinds of insurance which in Trustee's judgment may seem necessary or desirable, and in general exercise all the powers consistent with the purposes of the trust ordinarily incident to absolute ownership, may advance or borrow money necessary for any purpose herein stated and, to secure any such advancement or borrowing, the lien hereby created in the mortgaged premises and the income therefrom prior to the lien of the other indebtedness hereby secured (said lien, however, to be effective as to subsequent purchasers without notice only from the time a statement thereof shall be filed in the Recorder's office of said County, or, if the title be registered, in the office of the Registrar of Titles), may employ renting agents

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and other employees, and out of the income retain reasonable Trustee's compensation, pay insurance premiums, all taxes and assessments due and payable at any time during the trusteeship, and pay all expenses of every kind, including attorneys' fees, incurred in the exercise of the powers here given, and from time to time shall apply any balance of income not, in the judgment of Trustee, needed or likely to be needed for the aforesaid purposes, first on the interest and then on the principal of the indebtedness secured hereby, before or after any decree of foreclosure and on the deficiency, if any, in the proceeds of sale, whether there be a decree therefor in personam or not. Whenever all the indebtedness secured hereby is paid and, in Trustee's judgment which shall be final, there shall be no substantial uncorrected default in performance of Mortgagor's agreements herein, Trustee, on satisfactory evidence thereof, shall relinquish possession and pay to Mortgagor any surplus income in Trustee's hands. The possession of Trustee may continue until all indebtedness secured hereby is paid in full or until the delivery of a Master's or Commissioner's Deed pursuant to a decree foreclosing the lien hereof binding on the holders of all the indebtedness secured hereby, but if no such deed be issued, until expiration of the statutory period during which it may be issued. Trustee however shall have the discretionary power at any time to abandon possession of said premises without affecting the lien hereof. Trustee shall have all powers, if any, which Trustee would have had without this paragraph. No suit for recovery of any claim against Trustee based on acts or omissions related to the subject matter of this paragraph shall be sustainable unless commenced before expiration of sixty days after Trustee's possession ceases.

9. Upon, or any time after, the filing of a bill to foreclose this Trust Deed, some suitable person or corporation, if application therefor be made by Trustee or holder, shall be appointed Receiver of said premises and the rents, issues and profits thereon, due and to become due, as a matter of right, without notice, and without plaintiff being required to give any bond, whether the premises be then occupied as a homestead or not, and irrespective of the solvency of any person or the adequacy of the security with the usual powers and duties of Receivers, and said Receiver may make leases deemed advantageous, collect rents, care or repair said premises and put and maintain them in first-class condition and out of the income, may pay expense of receivership, insurance premiums, all taxes and assessments which are a lien or charge at any time during the receivership, and such alterations and repairs, and may also pay and do whatever Trustee is hereby authorized to pay and do, including the applicable powers enumerated in Paragraph 8 hereof. The net income, or any part thereof, may be applied from time to time on any foreclosure decree entered in such proceedings, and in case of a sale and deficiency, on the deficiency, whether there be a decree therefor in personam or not, and whether any subsequent owner of the equity of redemption be liable therefor or not. Trustee shall be competent to serve as Receiver.

10. Any Receiver or Trustee in possession may remain in possession until the expiration of full period allowed by statute for redemption whether there be redemption or not, and until issuance of deed in case of sale but if no deed be issued, until expiration of the statutory period during which a deed may be issued. As to any power given Trustee by this Trust Deed exercisable after foreclosure decree or sale, this Trust Deed shall not be deemed merged in the decree.

11. No lease of the mortgaged premises shall be nullified or terminated by the appointment of a Receiver or by entry into possession of Receiver or Trustee, but such Receiver or Trustee may elect to terminate any lease which may be junior to the lien of this Trust Deed.

12. Trustee or holder shall at all reasonable times have the right to inspect said premises and access thereto shall be permitted for that purpose.

13. Mortgagors shall have no power to make any contract, express or implied, that shall allow, create or be the basis for any mechanic's or other lien on said premises, superior to the lien hereof, and all mechanic's or other liens shall be inferior and subordinate to the lien hereof.

14. If the payment of said indebtedness or any part thereof be extended, all persons now or at any time hereafter liable therefor, or interested in said premises, shall be held to assent to such extension and their liability and the lien and all provisions hereof shall continue in full force, the right of recourse against all such persons being expressly reserved by the holder of the indebtedness secured hereby notwithstanding the extension.

15. No bona fide holder of any note taken before maturity shall be affected as to the amount of this security by any equities or matters of defense which may exist in favor of Mortgagor or any other party, interest against any prior holder thereof.

16. Each request, notice, authorization, direction or demand hereby required or permitted shall be in writing and the mailing thereof by registered mail to Mortgagor at or if Trustee is the intended recipient, to Trustee at shall be sufficient service thereof on date of mailing, and no notice to any assignee or grantee of Mortgagor shall be required.

17. Trustee has made no examination concerning the title, location, existence, or condition of the said premises, and shall not be liable, in any manner or form, with respect thereto, nor shall Trustee be obligated to record this instrument or 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, and may require indemnities satisfactory to Trustee before exercising any power herein given.

18. When all indebtedness secured by this Trust Deed has been fully paid, the Trustee shall release this Trust Deed and the lien thereof by proper instrument upon presentation of evidence of such payment satisfactory to the Trustee. Where a release is requested of a Successor Trustee, it may regard as genuine any certificate of identification appearing on the principal note and purporting to be executed by the original Trustee, and where the release is requested of the original Trustee and it has no or executed a certificate on any instrument identifying same as the principal note described herein, it may accept as the genuine principal note herein described any note which may be presented and which conforms in substance with the description herein contained of the principal note and which purports to be executed by the persons herein designated as makers thereof.

19. The powers herein mentioned may be exercised as often as occasion therefor arises.

20. Trustee at any time acting hereunder 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, an Illinois corporation, shall be Successor Trustee, and in case of its resignation, inability or refusal to act, the Recorder of Deeds of the county in which said property is situated shall be such Successor Trustee. Any Successor Trustee hereunder shall have the identical title, powers and authority as are herein given Trustee.

21. The plural of any word herein used shall include the singular number and the singular shall likewise include the plural unless the context otherwise indicates.

22. This Trust Deed and all provisions hereof, shall extend to and be binding upon Mortgagor and all persons claiming under or through Mortgagor.

23. Notwithstanding anything hereinbefore stated, Mortgagor hereby waives any and all rights of redemption from sale under any order or decree of foreclosure of this Trust Deed on behalf of Mortgagor and each and every person, except decree or judgment creditors of Mortgagor, acquiring any interest in or title to said premises subsequent to the date hereof.

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IN WITNESS WHEREOF Mortgagor, pursuant to resolution of its Board of Directors, has caused these presents to be signed by its TRUST OFFICER Barry K. Danielson President and its corporate seal to be hereunto affixed and attested by its Asst S. Leone Secretary the day and year first above written.

THE FIRST NATIONAL BANK OF ELGIN, TRUSTEE

By Barry K. Danielson
TRUST OFFICER

Attest: S. Leone
Secretary

I, Barry K. Danielson, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that Barry K. Danielson, Trust Officer

a corporation, and S. Leone Secretary of a corporation, who are personally known to me to be the same persons whose names

are subscribed to the foregoing instrument as its President and Asst Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said corporation for the uses and purposes therein set forth and the said Asst Secretary then and there acknowledged that as custodian of the corporate seal of said corporation, he did affix the corporate seal of said corporation to said instrument as its own free and voluntary act and as the free and voluntary act of said corporation as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 15 day of NOV A.D. 1973

IMPORTANT—for the protection of both the borrower and lender, the principal note covered by this Trust Deed should be identified by the Trustee herein named before the Trust Deed is filed for record, and notice of any change of ownership of said note should be immediately given to Trustee.

The Principal Note mentioned in the within Trust Deed has been identified herewith.

Register No. Bank of Commerce in Berkeley

By Barry K. Danielson

COOK COUNTY, ILLINOIS
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TRUST DEED
Name: 1st National Bank of Elgin
Trust # 2291
Amount \$ 45,000.00
Rate 10%

Name: BANK OF COMMERCE
IN BERKELEY
Address: 5500 ST CHARLES RD
BERKELEY ILLINOIS
City: _____
FORM 104
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END OF RECORDED DOCUMENT

EM S A T E T Y M I C R O F I L M

PROPERTY OF THE FIRST NATIONAL BANK OF ELGIN

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GEORGE COLE & COMPANY