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TRUST DEED

22 760 316

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 ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made June 19, 1974, between

---ROGER N. PARRIS AND KATHLEEN PARRIS, HIS WIFE

(the "Mortgagors"), and

FIRST NATIONAL BANK AND TRUST COMPANY OF EVANSTON, a national banking association duly qualified to act as Trustee and located at 800 Davis Street, Evanston, Illinois, as Trustee (said First National Bank and Trust Company of Evanston in its capacity as Trustee hereunder being referred to as "Trustee" and in its individual capacity being referred to as "Bank"), witnesses:

WHEREAS, the Mortgagors are justly indebted to the Bank as evidenced by the note hereinafter described and may subsequently become further indebted to the Bank on account of additional advances made by the Bank to the Mortgagors as herein referred to;

NOW, THEREFORE, the Mortgagors for good and valuable consideration, the receipt whereof is hereby acknowledged, and to secure the payment of all principal of and interest accrued or to accrue on the following described indebtedness (the "indebtedness secured hereby"):

(a) The indebtedness of the Mortgagors to the Bank evidenced by that certain promissory note of the Mortgagors of even date herewith, payable to bearer and delivered to the Bank in the principal sum of TWENTY SIX THOUSAND TWO AND 00/100 Dollars (\$ 26,200.00), such principal sum, together with interest thereon at the rate provided for in said note, being expressed to mature in 300 consecutive monthly installments, with the final installment thereon, if not sooner paid, due on August 1, 1999, and

(b) Additional indebtedness of the Mortgagors or their successors in title to the Bank arising from additional advances made by the Bank to the Mortgagors or their successors in title prior to the cancellation of this Trust Deed and evidenced by the written obligation or obligations of the Mortgagors or such successors reciting therein that such obligation or obligations evidence an additional advance under, and are secured by, this Trust Deed and with such other terms and conditions as may be agreed upon by the Mortgagors or such successors and the Bank, provided that the aggregate principal amount of the indebtedness secured by this Trust Deed (exclusive of all interest, charges, fees, costs and expenses and all advances made to preserve or protect the mortgaged premises and to perform any covenant or agreement of the Mortgagors herein contained) shall not at any time exceed FORTY THOUSAND Dollars (\$40,000.00); and also to secure the performance and observance of all of the covenants and agreements of the Mortgagors herein contained, do by these presents CONVEY AND WARRANT to the Trustee and its successors in trust and assigns the following described real estate (the "premises") located in Cook County, Illinois and legally described as follows:

Lots 11 and 12 in Block 4 in Hovland's Evanston in Section 13, Township 41 North, Range 13, East of the Third Principal Meridian in Cook County, Illinois.**

THIS INSTRUMENT WAS PREPARED BY: BRIDGET MC GOVERN
First National Bank and Trust Company of Evanston
800 Davis Street
Evanston, Illinois 60204

1700

Property of [illegible]

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TOGETHER with all improvements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits there-
of for so long and during all such times as Mortgagee may be entitled thereto (which are pledged primarily and on a parity with said real estate and
not secondarily), and all apparatus, equipment or accessories (whether single units or centrally controlled) now or hereafter therein or thereon used to
supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation, elevator service and sprinkler protection, including (without restrict-
ing the foregoing), screens, window shades, storm doors and windows, floor coverings, in-a-door beds, awnings, vacuum cleaners, incinerators, 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 consti-
tuting 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, and 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 HEREBY 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
damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanics' or other liens or claims for lien
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
hereby; (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.

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 indebtedness
secured hereby 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 Mortgagors 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 or windstorm and such other hazards and risks 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, by all in companies satisfactory to the holders of
the indebtedness secured hereby, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the holders of the indebtedness
secured hereby, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including addi-
tional and renewal policies, to holders of the indebtedness secured hereby, and in case of insurance about to expire, shall deliver renewal policies not less
than ten days prior to the respective dates of expiration.

4. In case of default therein, Trustee or the holders of the indebtedness secured hereby, may, but need not, make any pay-
ment 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, if any, and purchase, discharge, compromise or settle 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 pur-
poses 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 indebtedness secured hereby or any of them, to protect the mortgaged premises and the lien hereof, plus reasonable compensa-
tion 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. Inaction of Trustee or holders
of the indebtedness secured hereby shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part
of Mortgagors. The Trustee or the holders of the indebtedness secured hereby 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, state-
ment or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof.

5. The Mortgagors will not, without the prior written consent of the holder or holders of the indebtedness secured hereby being first had and
obtained, make, permit, cause, or contract or agree to, the sale, assignment, transfer or lease of said premises, or any part thereof or interest there-
in, or make or permit any material alteration in said premises except as required by law or municipal ordinance.

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 indebtedness secured hereby, or any of them, and without notice to Mortgagors, all unpaid indebtedness secured by this
Trust Deed shall, notwithstanding anything in any note or other obligation evidencing the indebtedness secured hereby or in this Trust Deed to the
contrary, become due and payable (a) immediately in the case of default in making payment when due of any principal or interest on the note, or (b)
when default shall occur in the observance or performance of any covenant of Mortgagors contained in paragraph 5 hereof, or (c) when default shall occur
and continue for three days in the performance or observance of any other agreement of the Mortgagors herein contained.

7. When the indebtedness secured hereby shall become due whether by acceleration or otherwise, holders of the indebtedness secured hereby
or any of them, 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 indebtedness secured hereby, or any of them, for attorneys' fees, Trustee's fees, appraiser's fees, outlays for documentary and excise taxes, survey-
ors' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) for procuring such
abstracts of title, title searches and examinations, guarantee policies, Torrens certificates, and similar data and insurance with respect to title. Trustee
or holders of the indebtedness secured hereby, or any of them, may deem to be reasonably necessary either to prosecute such suit or to evidence to
holders 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 ex-
penditures of the nature in this paragraph 7 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 indebtedness secured hereby in connection
with (a) any proceeding, including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, defendant or de-
fendant, by reason of this Trust Deed or any indebtedness secured hereby; 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 pro-
ceeding which might affect the premises or the security hereof, whether or not actually commenced.

