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This instrument was prepared by Alice A. Kelly 4000 W North Ave., Chicago

This Indenture, Made November 22, 1974, between

HECTOR N. FIGUEROA AND MARIA E. FIGUEROA, his wife

herein referred to as "Mortgagors", and

Pioneer Trust & Savings Bank

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 legal holder or holders being herein referred to as HOLDERS OF THE NOTE, in the PRINCIPAL SUM OF FOURTEEN THOUSAND NINE HUNDRED AND NO '100 (\$14,900.00) DOLLARS,

evidenced by one certain instalment 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 on the balance of principal remaining from time to time unpaid at the rate of $9\frac{1}{2}$ per cent per annum in installments as follows ONE HUNDRED THIRTY SEVEN AND NO '100 Dollars (\$137.00) on the 1st day of January 1975 and ONE HUNDRED THIRTY SEVEN AND NO '100 Dollars (\$137.00) 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 December 1994. All such payments on account of the indenture as 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 ~~10%~~ $9\frac{1}{2}$ per cent per annum, and all of said principal and interest being made payable at such banking house or trust company in Chicago, Illinois, at the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of

PIONEER TRUST & SAVINGS BANK in said City, Chicago

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 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 city of Chicago, County of

Cook AND STATE OF ILLINOIS, to wit:

Lot Forty Two (42) in Block Eight (8) in Treat's Subdivision of the North East quarter of the South West quarter of Section Two (2) Township Thirty Nine (39) North, Range Thirteen (13) East of the Third Principal Meridian, in Cook County, Illinois.**



REC'D 116 22
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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 from time to time as the same may be in the Trustee's possession), which are pledged, partially and to a parity with said real estate and not severally, and all appurtenances thereto now or hereafter therein or thereon used to

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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, under beds, awnings, stoves and water heaters. All of the foregoing are deemed to be a part of 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 mortgagor or their successors or assigns shall be considered as constituting part of the real estate.

I, HAVE AGREED TO hold the premises unto the said Trustee, its successors and assigns forever, for the purpose, 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 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 and preserve in good condition and repair, without waste and true from misfortune or other loss or damage, for him not expressly subcontracted to the hen hereof, (3) pay when due any indebtedness which may be created by a loss or change on the premises superior to the hen hereof, and upon request exhibit satisfactory evidence of the discharge of such prior hen 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 usage thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance.

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, to the amount so provided by statute, any tax or assessment which Mortgagors may desire to contest.

3. Mortgagors shall, if all buildings and improvements now or hereafter situated on said premises insituted against loss or damage by fire, lightning or wind, carry under policies providing for payment by the insurance companies of money 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 mortgage 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.

4. In case of default therein, Trustee or the holders of the note may, but need not, make any payment or perform any act hereinafter required of Mortgagors in any 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 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 hen hereof, 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 ~~10%~~ per cent per annum. Action 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 makes no payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate presented 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 by (a) immediately in the case of default in making payment of any instalment 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 hen hereof. In any suit to foreclose the hen 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 expert 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 additional indebtedness secured hereby and immediately due and payable, with interest thereon at the rate of ~~10%~~ 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 herein set forth, or of such right to foreclose whether it is actually commenced, or (c) proceedings for the defense of any threatened suit or proceeding which might affect the premises or the security herein, whether or not actually commenced.

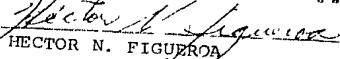
8. The proceeds of any foreclosed sale of the premises shall be distributed and applied in the following order of priority first, on account of all taxes, costs or expenses in the foreclosure proceedings, including (1) such debts as are mentioned in the preceding paragraph, hereof, second, all other debts which after the time of sale or take, second, shall have additional to that evidenced by the note, whether for services as herein provided, third, all principal and interest on amounts unpaid in the note, fourth, any expense to Mortgagors or their heirs or personal representatives, as aforesaid, as then unpaid, plus a sum

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 said 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, issue and profits of said premises during the presidency of such receiver and in case of a sale and deficiency, during the full statutory period of redemption, unless there be no purchaser, or not, as well as for any further period when necessary, up to the payment of all amounts due to the Trustee hereunder, including principal, interest, costs and expenses, and all other powers which may be necessary or are usual in such cases for the collection of rents, issue and profits, management and operation of the premises during the whole of said period. The receiver, from time to time may withdraw the receiver to apply the net income in his hands in payment in whole or in part, (1) the indebtedness secured hereby, or by any decree foreclosing this trust deed, (2) any tax, special assessment or other lien which may be or become superior to the hen hereof, or of such decree, provided such application is made prior to foreclosure sales; (2) the deficiency in case of a sale and deficiency.

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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 the 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 thereon 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 of the note, representing that all indebtedness hereby secured has been paid, which representation Trustee may accept as true without examination of such note, which bears a certificate of identification purporting to be executed by a prior trustee hereunder or which contains 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 of 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, the then Recorder of Deeds of the county in which the premises are situated shall be Successor in Trust. Any Successor in Trust 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 extend to and be binding upon Mortgagors and all persons claimable to the payment of the indebtedness in any part thereof, whether or not such persons shall have executed the note in this Trust Deed.
16. The Mortgagors agree to deposit: (1) by the end of each calendar year a sum equivalent to the amount of the annual real estate taxes assessed on the property described herein for such calendar year payable in the succeeding year, as estimated by the Trustee, and to make said deposit in equal monthly instalments during each calendar year or portion thereof; and (2) a further sum, as estimated by the Trustee, equivalent to 1/12th of the annual premium for policies for fire and all other hazard insurance required in the Trust Deed. All such deposits shall be non-interest bearing deposits and shall be made on the first day of each month.
17. In the event Mortgagors sell or otherwise transfer, or agree to transfer, title to or lease or otherwise not occupy the premises, the Note executed hereby shall thereupon become immediately due and payable.

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


HECTOR N. FIGUEROA


MARIA E. FIGUEROA

[SEAL]

22-913-34
Clerk's Office

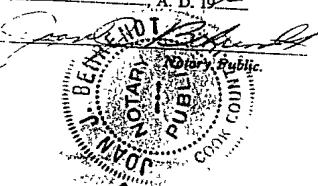
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STATE OF ILLINOIS,
COUNTY OF Cook

I, the undersigned
a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY
CERTIFY THAT Hector N. Figueiroa and Maria E.
Figueiroa, his wife

who are personally known to me to be the same person^s whose name^s 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 16th
day of Dec. A.D. 1925



*22913734

TRUST DEED
For Instalment Note
Box No. 22

To
Pioneer Trust & Savings Bank
Trustee

IMPORTANT

In the presence of both the borrower and lender, the note secured by this First Deed should be executed by the PANTHER RIVER SAVINGS BANK, Trustee, before the 1st Deed is filed for record.

Pioneer Trust & Savings Bank
1000 W. North Ave.
Chicago

END OF RECORDED DOCUMENT