

23 573 985

TRUST DEED—SECOND MORTGAGE FORM (ILLINOIS) NO. 202 NW

This Indenture, WITNESSETH, That the Grantors RICHARD A. JOHNSON and MICHELLE T. JOHNSON, his wife

of the City of Chicago, County of Cook, and State of Illinois for and in consideration of the sum of Thirty six hundred four and 68/100 Dollars

in hand paid, CONVEY AND WARRANT to JOSEPH DEZONNA, Trustee of the City of Chicago, County of Cook, and State of Illinois here-in, the following described real estate, with the improvements thereon, including all heating, gas and plumbing apparatus and fixtures, and everything appurtenant thereto, together with all rents, issues and profits of said premises, situated in the City of Chicago, County of Cook, and State of Illinois, to-wit:

Lot 23 in Block 5 in Feuerborn and Klode's Irvingwood First Addition being a Subdivision of the North 3/4" of the East 1/2 of the North East 1/4 of Section 23, Township 40 North, Range 12, East of the Third Principal Meridian.

Hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois. IN TRUST, nevertheless, for the purpose of securing performance of the covenants and agreements herein.

WHEREAS, The Grantors RICHARD A. JOHNSON and MICHELLE T. JOHNSON, his wife justly indebted upon their one principal promissory note bearing even date herewith, payable NORTHWEST NATIONAL BANK OF CHICAGO,

for the sum of Thirty six hundred four and 68/100 Dollars (\$3604.68) payable in 35 successive monthly instalments each of \$100.13 except the final instalment which shall be equal to or less than the monthly instalments due on the note commencing on the 15th day of Aug. 1976, and on the same date of each month thereafter, until paid, with interest after maturity at the highest lawful rate.

THE GRANTORS covenant and agree as follows: (1) To pay said indebtedness, and the interest thereon, as herein and in said notes provided, or according to any agreement extending time of payment; (2) to pay prior to the first day of June in each year, all taxes and assessments levied against said premises, and on demand to exhibit receipts therefor; (3) within sixty days after destruction or damage to rebuild or restore all improvements on said premises which may have been destroyed or damaged; (4) that water to said premises shall not be permitted or suffered; (5) to keep all buildings on or at any time on the premises insured in companies to be selected by the grantee herein, who is hereby authorized to place such insurance in companies acceptable to the holder of the first mortgage indebtedness, with the clause attached hereto, to the first Trustee or Mortgagee; and, second, to the Trustee, he in as if his interests may appear, which policies shall be left and remain with the said Mortgagee or Trustee until the indebtedness is fully paid; (6) to pay all prior incumbrances, and the interest thereon, at the time or times when the same shall become due and payable.

IN THE EVENT of failure to insure, or pay taxes or assessments, or the prior incumbrances or the interest thereon when due, the grantee or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or purchase any tax lien or title affecting or affecting or pay all prior incumbrances and the interest thereon from time to time, and all money so paid, the grantor, agrees to repay immediately without demand, and the same with interest thereon from the date of payment at seven per cent. per annum, shall be so much additional indebtedness secured here by and interest. IN THE EVENT of a breach of any of the aforesaid covenants or agreements the whole of said indebtedness, including principal and interest, shall at the option of the legal holder thereof, without notice, become immediately due and payable, and with interest thereon from time of such breach, at seven per cent. per annum, shall be recoverable by foreclosure thereof, or by suit at law, or both, the same as if all of said indebtedness had been matured by express terms.

IT IS AGREED by the grantor that all expenses and disbursements paid or incurred in behalf of complainant in connection with the foreclosure hereof including reasonable solicitor's fees, outlays for documentary evidence, stampduty's charges, cost of procuring or completing abstract showing the whole title of said premises embracing foreclosure deed shall be paid by the grantor; and the like expenses and disbursements, occasioned by any suit or proceeding wherein the grantee or any holder of any part of said indebtedness, as such, may be a party, shall also be paid by the grantor. All such expenses and disbursements shall be an additional lien upon said premises, shall be taxed as costs and included in any decree that may be rendered in such foreclosure proceedings; which proceeding, whether decree of sale shall have been entered or not, shall not be dismissed, nor a release hereof given, until all such expenses and disbursements, and the costs of suit, including solicitor's fees have been paid. The grantor, for said grantor, and for the heirs, executors, administrators and assigns of said grantor, waives all right to the possession of, and income from, said premises pending such foreclosure proceedings, and agrees that upon the filing of any bill to foreclose this Trust Deed, the court in which such bill is filed, may at once and without notice to the said grantor, or to any party claiming under said grantor, appoint a receiver to take possession or charge of said premises with power to collect the rents, issues and profits of the said premises.

IN THE EVENT of the death, removal or absence from said Cook County of the grantor, or of his refusal or failure to act, then August G. Merkel of said County is hereby appointed to be first successor in this trust; and if for any like cause said first successor fail or refuse to act, the person who shall then be the acting Recorder of Deeds of said County is hereby appointed to be second successor in this trust. And when all the aforesaid covenants and agreements are performed, the grantor or his successor in trust, shall release said premises to the party entitled, on receiving his reasonable charges.

Witness the hand and seal of the grantor this 10th day of July A. D. 1976 Richard A. Johnson (SEAL) Michelle T. Johnson (SEAL)

23 573 985

UNOFFICIAL COPY

RECORDER OF DEEDS  
COOK COUNTY ILLINOIS

1976 JUL 27 AM 10 20  
JUL-27-76 2 2 8 0 6 3 23573985 u A -- Rec 10.00

State of Illinois }  
County of Cook } ss.

I, \_\_\_\_\_  
a Notary Public in and for said County, in the State aforesaid, do hereby certify that  
RICHARD A. JOHNSON and MICHELLE T. JOHNSON, his wife

personally known to me to be the same persons whose names 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 20th  
day of July, A. D. 1976

Lucille J. Yandy  
Notary Public.



206 072 63

Box No. 246

SECOND MORTGAGE

Trust Deed

RICHARD A. JOHNSON and  
MICHELLE T. JOHNSON, his wife  
TO  
JOSEPH DEZONNA, Trustee

THIS INSTRUMENT WAS PREPARED BY:

L. H. Metz

Northwest National Bank of Chicago  
3985 North Milwaukee Avenue  
Chicago, Illinois 60641

23573985

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END OF RECORDED DOCUMENT