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COOK COUNTY FILED FOR

TRUST DEED

Nov 25 1 48 PM '75

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RECORDED AT 11:48 AM

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THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made November 20, 1975, between

LAWRENCE E. POLESKI and JANET S. POLESKI, his wife

herein referred to as "Mortgagors," and
SUBURBAN TRUST AND SAVINGS BANK.

an Illinois corporation doing business in Oak Park, 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 FIFTEEN THOUSANT AND NO/100-----(\$15,000.00)----- 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 date of disbursement on the balance of principal remaining from time to time unpaid at the rate of 8-3/4% per cent per annum, installments as follows: ONE HUNDRED THIRTY TWO and 56/100-----(\$132.56)-----

Dollars on the first day of January, 1976 and ONE HUNDRED THIRTY TWO and 56/100-----(\$132.56)-----

Dollars on the first day of each month thereafter until said note is fully paid, ~~xxxxxx~~

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 8-3/4% 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 Suburban Trust and Savings Bank, Oak Park, Illinois.

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 conditions 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 to their estate, right, title and interest therein, situate, lying and being in the County of Cook AND STATE OF ILLINOIS.

being in the Village of Oak Park COUNTY OF Cook AND STATE OF ILLINOIS.
to wit:
The West 150 feet of the South 12-1/2 feet of Lot 6 and the West 150 feet of the North 25 feet of Lot 7 in Block 6 in Hulbert's Subdivision of the West half of Lot 2 in Subdivision of Section 18, Township 39 North, Range 13, East of the Third Principal Meridian, (except the West half of the South West quarter thereof) in Cook County, Illinois.

" This Instrument Prepared by"
L. Nastasi
Suburban Trust and Savings Bank
840 S. Oak Park Avenue
Oak Park, Ill.



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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 thereon, for so long and during all such times as Mortgagors may be entitled therein (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, radiators, beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate, whether already 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 hereinafter 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.

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

[SEAL] Lawrence E. Poleski [SEAL]
[SEAL] Janet S. Poleski [SEAL]

STATE OF ILLINOIS, I, A. Verbraeken
County of Cook, ss. a Notary Public in and for and residing in said County, in the State aforesaid: DO HEREBY CERTIFY THAT
LAWRENCE E. POLESKI and
JANET S. POLESKI, his wife

and all personally known to me to be the same persons whose names are subscribed in the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the 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 November, A.D. 1975
A. Verbraeken
Notary Public



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

1. Mortgagors shall... promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed...

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...

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 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...

4. In case of default therein, Trustee or the holders of the note may, but need not, make any payment or perform any act heretofore 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 mortgages...

5. The Trustee or the holders of the note hereby secured 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 officer 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 to the contrary in this Trust Deed to the contrary, become due and payable at immediately in the case of default in making payment of any installment 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. In the event the indebtedness hereby secured shall become due whether by acceleration or otherwise, holders of the note or Trustee shall have the right to enforce 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 the fees, disbursements and expenses which may be paid or incurred by or on behalf of Trustee or holders of the note for attorney's fees, Trustee's fees and a fee for outlays for documentary and expert evidence, stenographers charges, publication costs and costs which may be estimated as to items to be ascertained by any of the decree of procuring all such abstracts of title, title searches and examinations, guarantee policies, Torrens certificates, and title and assurance 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 expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and shall be immediately due and payable with interest thereon at the rate of seven per cent per annum, when paid or incurred by Trustee or holders of the note in connection with any suit to foreclose the lien hereof, and beneficiary proceedings, to which either of them shall be a party, either as plaintiff 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 hereof after actual right to foreclose whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

8. 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 note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any overplus to Mortgagors, their heirs, legal representatives or assigns, as their rights may appear.

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 before or after sale, without notice, without regard to the solvency or insolvency of Mortgagors at the time of application for such receiver and with regard to the true 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, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further period when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of (1) the indebtedness secured hereby, or by any decree foreclosing this trust deed, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.

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 in order to exercise any power herein given unless expressly provided 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 any of its or employees or Trustees, and it may require indemnities satisfactory to it before exercising any power herein given.

13. Trustee may release this trust deed and the lien hereof 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 hereof to and at the request of any person who shall, either before or after maturity of the note, produce and establish to the satisfaction of Trustee that a release hereof secured has been paid to the satisfaction of the Trustee. Where a release is requested of a successor trustee, such successor trustee may accept as the genuine note herein described any note which bears a certificate of identification purporting to be executed by a prior trustee hereunder or which conforms in substance with the description herein 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 on any instrument identifying same as the note described herein, it may accept as the genuine note 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 claiming under or through Mortgagors, and the heirs, assigns, legal representatives, executors, administrators, assigns, heirs, legal representatives or assigns, of all persons liable for the payment of the indebtedness or any part thereof whether or not such persons shall have executed the note or this Trust Deed.

16. In addition to the monthly payments upon the principal and interest payable under the terms of the note secured hereby, the Mortgagors further agree to deposit with the Trustee or the legal holder of said note on the first day of each and every month, and until said note is fully paid, simultaneously with the payments made upon the principal and interest, the sum equal to one-twelfth of the general taxes levied from year to year against the property herein described, said sums to be held in the reserve account by the Trustee or the legal holder of said note, to be used in paying said taxes when due and in collection.

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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 Instrument Note mentioned in the within Trust Deed has been identified herewith under identification No. 6488 SUBURBAN TRUST AND SAVINGS BANK, Trustee by J.T. Gaudin Vice-President

DEVELOPER: SUBURBAN TRUST AND SAVINGS BANK 840 S. Oak Park Avenue Oak Park, Illinois 60304 FOR RECORDERS INDEX PURPOSES: 123 WEST STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE

INSTRUCTIONS: OR BOX No. 827 RECORDERS OFFICE BOX 827

END OF RECORDED DOCUMENT