

# UNOFFICIAL COPY

THIS INSTRUMENT WAS PREPARED BY:  
FERRY S. HERST  
105 WEST ADAMS  
CHICAGO, ILL. 60603  
**TRUST DEED**

23 337 625

FORM B

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INSTRUMENT, made December 23

1975, between

Henry Lopez and Celia Lopez, his wife, in joint tenancy  
herein referred to as "Mortgagors," and

SYLVIA WEINRESS

of 105 West Adams Street, Chicago, Illinois 60603, 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

**Three Thousand Eight Hundred Seventy Eight and 64/100 Dollars**, evidenced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to BEARER

**EQUITABLE FINANCE CORPORATION**

and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum with interest included at the rate of ~~12~~ 12.82 % ~~per annum~~ per annum payable as follows: \$ 107.74 on the

23rd day of January 1976, and \$ 107.74 or more, on the

23rd day of each month thereafter until this note is fully paid. The principal of each of said installments unless paid when due shall bear a 1% fineency charge of 5 per cent or \$5.00 maximum if in default for more than 10 days, and in addition reasonable costs of collection, including reasonable attorneys' fees. Said payments are to be made at the office of EQUITABLE FINANCE CORPORATION, 105 WEST ADAMS STREET, CHICAGO, ILLINOIS 60603.

NOW, THEREFORE, the Mortgagors do hereby pay over the 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 to considerate of the sum of One thousand five hundred dollars, receipt whereof is hereby acknowledged, do hereby grant unto the Trustee, its successors and assigns, the following described Real Estate and all of their estates, right, title and interest therein, situated, lying and being in the

COUNTY OF COOK AND STATE OF ILLINOIS

Lot No. 73 in Samuel Johnston Subdivision of Block 6  
in Johnston and Lee's Subdivision of the Southwest  $\frac{1}{4}$   
of Section 20, Township 39 North, Range 14, East of  
the Third Principal Meridian in Cook County, Illinois

23 337 625  
CJL

which with the property hereinafter described, is referred to herein as the premises.

THE TRUSTEE, with all improvements, furniture, apparatus, fixtures, and appurtenances thereto belonging, and all rents, issues and profits therefrom for so long and during all such times as Mortgagors may be entitled thereto which are pledged personally and as a part with said real estate and not severed; and all apparatus, equipment or articles used or hereafter necessary thereto or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration, telephone, etc., or any other apparatus or equipment used or hereafter necessary thereto or thereon, whether now owned or hereafter placed in the premises by the mortgagors or their successors or assigns shall be considered as constituting a part of the above described real estate and water feature. 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 such apparatus, equipment or articles hereafter placed in the premises by the mortgagors or their successors or assigns shall be considered as constituting a part of the above described real estate.

TO HAVE AND TO HOLD the premises unto said Trustee, its successors and assigns, forever, for the purpose, and upon the uses and trusts herein set forth, 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 Henry Lopez and seal Celia Lopez of Mortgagors the day and year first above written

(SEAL)

(SEAL)

(SEAL)

(SEAL)

*Henry Lopez*  
*Celia Lopez*

David Levy

As a Notary Public in and for and residing in said County, in the State aforesaid, EXHIBIT CERTIFY THAT  
**Henry Lopez and Celia Lopez, his wife**

**are** personally known to me to be the same persons as those named in the instrument of conveyance and environment  
described before me this day for person to acknowledge that  
 **they** **are** true and voluntary act, for the uses and purposes therein mentioned, and in consideration of the sum of **\$107.74** and value of the  
right of inheritance.

GIVEN under my hand and Notarized this day of December 23, 1975.

*Notary Public*  
State of Illinois  
County of Cook

Page 1

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Page 2

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

1. Mortgagor shall (i) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises, which may become damaged or so defaced; (ii) keep said premises in good condition and repair; (iii) cause to be free from all liens, charges, claims or liens for taxes respectively subordinated to the lien hereof; (iv) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof and upon request exhibit satisfactory evidence of the discharge of such prior lien to Trustee or by holder of the note; (v) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (vi) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (vii) make for material alterations in said premises except as required by law or municipal ordinances.

**3. Mortgagor shall have all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning and other under policies providing for payment by the insurance companies or money sufficient either to pay the cost of replacing or repairing the same.**

4. In case of default thereon, Trustee or the holders of the note shall, but need not, make any payment or perform any act hereinabove required of the payor, so that the indebtedness secured hereby, in all respects 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 the amount of insurance to be paid to the holders of the note, and in case of insurance before expiration, shall determine renewal policies not less than ten days prior to the respective date of expiration.

In case of default therein, Trustee or the holders of the note may, but need not, make any payment or perform any act hereinbefore required of Mortgagor, and may, in addition thereto, sue for all amounts due, and for all partial or total amounts thereafter due, interest thereon, and attorney fees and expenses of collection, and may, if any, and purchase, discharge, compromise, or settle any legal action or other prior legal action of claim thereof, or reduce from any law sale or foreclosure affecting said premises or contest any tax or assessment. All money paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees and any other charges, may be paid by Trustee or the holders of the note to protect the mortgaged property, and the amount so paid or incurred shall be added to the principal amount of the note, and the rate of interest thereon shall be taken to be 10% additional to the rate of interest secured by the note, and the note shall become immediately due and payable without notice and with interest thereon at the rate of 10% per cent per annum. Inaction of Trustee or holders of the note shall be considered as a waiver of any right accruing to them.

3. The Trustee or the holder(s) of the note hereby secured making any payment herby authorized relating to taxes or assessments, may do so according to any bill of taxes 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, 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. At the option of the holder of the note, and without notice to Mortgagor, all unpaid indebtedness secured by this Trust Deed, notwithstanding anything contained in the note or in any other instrument, shall become due and payable at once upon the occurrence of any one or more of the following events:

9. The proceeds of any foreclosed sale of his premises or lot, or for the defense of any threatened suit or proceeding, shall be applied in the following order of priority: First, on account of all costs and expenses incident to the foreclose proceedings; including all such items as are mentioned in the preceding paragraph hereto; second, all other indebtedness additional to that evidenced by the note, with interest thereon as herein provided.

the principal and interest remaining due on the note, fourth, any surplus to Mortgagors, their heirs, legal representatives or assigns as their rights may appear.

18. No action for the enforcement of the lien or of any prior or subsequent lien shall be subject to any defense which would not be good and available to the creditor if he had filed his claim in the same manner as the original claimant.

11. The trustee or holder of the note shall have the right to enter the premises at all reasonable times and across wherefore shall be permitted for the purpose.

12. Trustee has no duty to examine the title, location, easements, use, etc., of the premises, nor shall Trustee be obligated to record this trust

13. Trustee shall retain the trust deed and the lien thereof by proper instruments upon presentation of satisfactory evidence that all indebtedness incurred by Trustee shall have been paid and Trustee made satisfied in full.

14. This Trust Deed has been fully paid, and Trustee may execute and record a release hereunder in accordance with the laws of the state or territory in which it is recorded, or in any other state or territory where such action may be required by law. In the event that all funds held by Trustee are distributed to a successor trustee, such successor trustee may accept as true without inquiry. Where a release is required of a successor trustee, such successor trustee may accept as true the genuine notes herein described any note which bears a certificate of identity as a copy of the original note, and where the release is requested of the original trustee, and it has not executed a certificate as above described, it may accept as the genuine note herein described any note which bears a certificate of substance as the note described herein, and where it may accept as the genuine note herein described any instrument in substance as the note described herein, it may accept as the genuine note herein described any instrument in substance as the note described herein designated as such by the original trustee.

15. Trustee may resign by instrument in writing filed in the office of the Recorder 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 holder of Deeds of the county in which the premises are located, or in case of the death of Trustee, the then holder of Deeds of the county in which the premises are located, and any Trustee or successor shall be entitled to reasonable compensation for all acts performed by him under.

16. This Trust Deed and all provisions hereof, shall extend to and be binding upon Mortgagor's and all persons claiming under or through Mortgagor, and the word "Mortgagor" when used hereinafter shall include all such persons and all persons liable for the payment of the indebtedness or any interest thereon, and shall be construed to apply to the original and all subsequent holders of this Trust Deed.

16. In case of the death, resignation, absence from the County, refusal or other inability of Trustee to act when required, then the recorder of Deeds of the County in which the property subject of this Trust Fund is located, shall be and become, and

hereby is appointed and made successor Trustee with like power and authority as is hereby vested in Trustee.

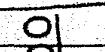
*Albion Island* *Brk'* *1000 ft. above sea level*

1975 DEC 20 PM 5 20

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 <b>NOTARY PUBLIC</b> <b>MASSACHUSETTS</b> <b>RECEIVED</b> <b>IN THE MASSACHUSETTS</b> <b>DEPARTMENT OF STATE</b> <b>REGISTRATION AND LICENSING</b> <b>BUREAU OF NOTARIAL SERVICES</b> <b>REGISTRATION NUMBER: 135</b>	<p>The instrument date mentioned in the within Trust Deed has been identified herewith under Identification No. <u>3349</u></p> <p>as Trustee.</p> <p><b>SYLVIA WEINRESS</b>  <i>Sylvia Weinress</i></p>
<p>FOR THE PROTECTION OF THE BORROWER AND LENDER,      THE NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTI-      FIED BY THE TRUSTEE NAMED HEREIN BEFORE THE TRUST DEED      IS FILED FOR RECORD.</p>	
<p>NAME          D          E          L          I          V          E          R          Y          STREET          CITY          INSTRUCTIONS</p> <p>ON <u>135</u></p> <p>RECORDER'S OFFICE BOX NUMBER</p>	
<p>FOR RECORDERS INDEX PURPOSES          INSERT STREET ADDRESS OF ABOVE          DESCRIBED PROPERTY HERE</p> <p><u>1441 W. 18th St.</u>  <u>Chicago, Illinois 60608</u></p>	

THE REGISTERED DOG