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TRUST DEED SECOND MORTGAGE FORM (Illinois) FORM No. 2002 23 357 699 GEORGE E. COOKE LEGAL FORMS JULY, 1973

THIS INSTRUMENT WITNESSETH, That Ramona C. Ramsey, divorced
hereinafter called the Grantor, of 357 Medill, Northlake, Illinois
in and in consideration of the sum of Nineteen Thousand Nine Hundred Sixty-Eight and 00/100-- Dollars
on hand paid TO THE NORTHLAKE BANK-- Northlake, Illinois
and to his successors in trust hereinafter named, for the purpose of securing performance of the covenants and agreements herein, the following described real estate, with the improvements thereon, including all heating, air-conditioning, gas and plumbing apparatus and fixtures, and everything appurtenant thereto, together with all rents, issues and profits of said premises, situated in Northlake, Cook County and State of Illinois, to-wit:

-----Lot 15, Block 2 in Midland Development Company's Northlake Village Unit #19, a Subdivision of the North West Quarter of the North East Quarter of Section 32, 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.
WITNESS, The Grantor Ramona C. Ramsey, divorced principal promissory note bearing even date herewith, payable monthly indebted upon her

\$166.40 on the twelfth day of February, A. D. 1976; and \$166.40 on the twelfth day of each and every month thereafter for one hundred and eighteen months, and a final payment of \$166.40 on the twelfth day of January A. D. 1986.

THE GRANTOR covenants and agrees as follows: (1) To pay said indebtedness, and the interest thereon, as herein and in said note or 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 against said premises, and on demand to exhibit receipts therefor; (3) within 30 days after destruction or damage to said premises (rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged, (4) that waste to said premises shall not be committed or suffered, (5) to keep all buildings now or at any time on said premises insured in companies to be selected by the grantee herein, who is hereby authorized to place such insurance in companies acceptable to the Trustee herein as their interests may appear with first clause attached payable first, to the first Trustee or Mortgagee, and secondly to the Trustee herein as their interests may appear, which policies shall be left and remain with the said Mortgagee or Trustee until said indebtedness is fully paid; (6) to pay all prior income taxes 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 to make reimbursements or to make or purchase any tax lien or title affecting said premises or pay all prior encumbrances 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 hereby;
IN THE EVENT of a breach of any of the foregoing covenants or agreements, the whole of said indebtedness, including principal and all 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;
IT IS AGREED by the Grantor that all expenses and disbursements past or incurred in behalf of plaintiff in connection with the foreclosure hereof, including reasonable attorney's fees, and all documentary evidence, stenographer's charges, cost of printing or copying, printing abstract showing the whole title of said premises, embracing foreclosure decree, shall be paid by the Grantor, and the like expenses and disbursements, incurredd by any holder of any part of said indebtedness, as proceeding abstract showing the whole title of said premises, shall be an additional lien upon said premises, which proceeding, whether or not 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, and shall be taxed as costs and included in any decree that may be rendered in such foreclosure proceedings, until all such expenses and disbursements, and the costs of suit, including attorney's fees, have been paid; The Grantor for the Grantor and for the heirs, executors, administrators, assigns of the Grantor waives all right to foreclose this Trust Deed, the court in which such complaint is filed, may at once and without notice to the Grantor, or to any person claiming under the Grantor, appoint a receiver to take possession of charge of said premises with power to collect the rents, issues and profits of the said premises;

The name of a record or record removal from said Cook County of the grantee, or of his resignation;
In the event of the death of the said Chicago Title Insurance Company of said County is hereby appointed to be refused to act, then, and if for any like cause said first successor fail or refuse to act, the person who shall then be the acting Receiver of Deeds of said County, hereby appointed to be second successor in this trust. And when all the aforesaid covenants and agreements are performed, the grantee or his successor in trust, shall release said premises to the party entitled, on receiving his reasonable charges.

Witness the hand, seal and seal of the Grantor, this eighth day of January 1976
Ramona C. Ramsey (REAL)

"This instrument was prepared by"
Gaza E. Cooke
c/o THE NORTHLAKE BANK
26 W. North Avenue
Northlake, Illinois 60164

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STATE OF ILLINOIS
COUNTY OF COOK

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I, Donald L. Thode a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Ramona C. Ramsey

personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instrument as her 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 eight day of January 19 76



[Signature]
Notary Public

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ROY N. SECOND MORTGAGE Trust Deed	RAMONA C. RAMSEY	TO THE NORTHLAKE BANK 26 West North Avenue Northlake, Illinois 60064	GEORGE E. COLE LEGAL FORMS
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END OF RECORDED DOCUMENT