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UNIT

TRUST DEED

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1978 JUN 9 AM 10 42

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12.15

THE ABOVE SPACE FOR RECORDERS USE ONLY

SC 2-70-59

THIS INDENTURE, made May 22, 19 78, between DAVID L. HOWARD and LEONA J. HOWARD, his wife

herein referred to as "Mortgagors," and

National FIRST NATIONAL BANK & TRUST COMPANY OF OAK BROOK and ~~its~~ banking corporation doing business in Oak Brook, Illinois herein referred to as TRUSTEE, witnesseth: THAT, WHEREAS the Mortgagors are justly indebted to the legal holder or holders of the Instalment Note herein after described, said legal holder or holders being herein referred to as Holders of the Note, in the principal sum of THIRTY EIGHT, EIGHT HUNDRED AND NO/100 Dollars (\$38,800.00),

evidenced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to the order of FIRST NATIONAL BANK & TRUST COMPANY OF OAK BROOK and delivered, in and by which said Note the Mortgagors promise to pay said principal sum plus simple interest from Date of Disbursement at the rate of 9 per cent per annum in instalments of principal and interest as follows: THREE HUNDRED TWELVE AND 20/100 Dollars (\$312.20), on the 1st day of August 19 78 and a like amount of money 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 July 19 83 and the principal of each instalment unless paid when due shall bear interest at the rate of 10 per cent per annum, and all of said principal and interest being made payable at such banking house or trust company in Oak Brook, Illinois, as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of FIRST NATIONAL BANK & TRUST COMPANY OF OAK BROOK in said Village.

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 Village of Westhaven COUNTY OF Cook AND STATE OF ILLINOIS.

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

THIS INSTRUMENT WAS PREPARED BY MARTIN L. GREENBERG, c/o NEIMAN & GRAIS, 221 N. LaSalle Street, Chicago, Illinois 60601

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which, with the property hereinafter described, is referred to herein as the "premises." TOGETHER with all improvements, tenements, emements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter thereon 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, indoor beds, awnings, stoves and water heaters. All of the foregoing are to be a part of said 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 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 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.

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

David L. Howard [SEAL]

Leona J. Howard [SEAL]

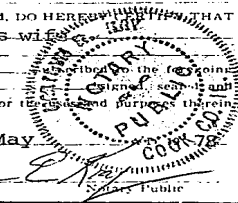
STATE OF ILLINOIS.

I, Marilyn E. Kay ss. a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT County of Cook David L. Howard and Leona J. Howard, his wife

who are personally known to me to be the same person, whose name is _____ whose name is _____ instrument, appeared before me this day in person and acknowledged that they _____ their _____ free and voluntary act, for the _____ set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal this 22nd day of May

NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXPIRES JAN. 21 1981 ISSUED THRU ILLINOIS NOTARY ASSOC



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

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

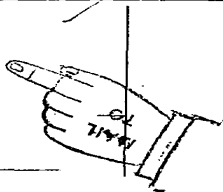
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IMPORTANT FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER, THE NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY THE TRUSTEE NAMED HEREIN BEFORE THE TRUST DEED IS FILED FOR RECORD.

The Instrument Note mentioned in the within Trust Deed has been identified herewith under Identification No. 388162 First National Bank & Trust Company of Oak Brook, as Trustee

NAME The First National Bank & Trust Co. of Oak Brook STREET One McDonald's Plaza CITY Oak Brook, Illinois 60521

FOR RECORDERS INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE 16213 South 92nd Avenue Westhaven, Illinois 60477



INSTRUCTIONS OR RECORDER'S OFFICE BOX NUMBER

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RIDER ATTACHED TO AND MADE A PART OF TRUST DEED EXECUTED
BY DAVID L. HOWARD AND LEONA J. HOWARD,
TO THE FIRST NATIONAL BANK & TRUST COMPANY OF OAK BROOK,
DATED MAY 22, 1978

18. In order to provide for the payment of real estate taxes and assessments, the mortgagor agrees, together with and in addition to the monthly payment of principal and interest payable under the terms of the Note secured hereby to pay to the Holders of the Note, on the same day of the month as the principal and interest installments are due and payable, under said note is fully paid, a sum equal to one-twelfth of the annual real estate taxes and special assessments as estimated by the Holders of the Note in such manner as the Holders of the Note may prescribe, so as to provide the current year's tax obligations for the property described herein on the last day of each such year during the term of the Note; such sums to be held by the Holders of the Note in trust to pay said taxes and assessments before same become delinquent. In the event that the amounts so paid to the Holders of the Note shall not be sufficient to pay said taxes and assessments when due, the Mortgagor shall deposit immediately with the Holders of the Note an amount sufficient to pay said taxes and assessments. Default in making any of said payments required for the purpose of providing funds for the payment of taxes and assessments as aforesaid shall at the option of the Holders of the Note, mature the indebtedness secured hereby. If there shall be a default under any of the provisions of this instrument resulting in a sale of the property or foreclosure, or if the Holders of the Note acquired the property otherwise after default, it shall apply, at the time of commencement of such proceeding, or at the time the property is otherwise acquired, the balance then remaining of the funds accumulated under this provision as a credit against the amount of said principal sum then remaining unpaid under said Note. No interest shall accrue or be allowed the Mortgagor on any payments made under the provisions of of this paragraph.
19. Mortgagor further agrees to pay to the Holders of the Note on the same day of the month as the principal and interest installment are due and payable, until said Note is fully paid, a sum of money equal to 1/12th of the future hazard insurance premiums required for said property, the same to be held in trust by the Holders of the Note. Said payments to the Holders of the Note shall be held subject to the same terms and conditions as the above described tax and special assessments account.

David L. Howard
David L. Howard

Leona J. Howard
Leona J. Howard

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EXHIBIT "A"

Lot 27 In Block 4 in Westhaven North, a Subdivision
in the East Half of the Northeast Quarter and in the South
Half of the West Half of the Northeast Quarter of Section 22,
Township 36 North, Range 12, East of the Third Principal
Meridian, according to the plat thereof recorded May 16, 1963
as Document #18799220 in Cook County, Illinois.

-----Commonly known as:-----

-----16213 92nd Ave., Westhaven, Il. 60477

24483729

END OF RECORDED DOCUMENT