

# UNOFFICIAL COPY

TRUST DEED  
SECOND MORTGAGE FORM (Illinois)

FORM No. 2202  
September, 1975

24526247

GEORGE E. COLE\*  
LEGAL FORMS

THIS INDENTURE, WITNESSETH, That Kenneth and Eileen Ruff, his wife

(hereinafter called the Grantor), of 9040 Dell Court Hickory Hills Illinois  
(No. and Street) (City) (State)

for and in consideration of the sum of Thirty-two-thousand-two-hundred-forty-six-and-88/100--- Dollars  
in hand paid, COVENANT AND WARRANT to John H. Thode, trustee

of 18224 N. Main Lake Drive Homewood Illinois  
(No. and Street) (City) (State)

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 the Village  
of Hickory Hills County of Cook and State of Illinois, to-wit:

Address of Property: 9040 Dell Ct.

Lot 104 in Realcoa's Hickory Hills being a subdivision of that part of the south 1754.59 feet of the west half of the southeast quarter of section 34, township 38 north, range 12 east of the third principal meridian, which lies 40 feet easterly of and parallel with the center line of Acan Avenue (excepting therefrom the south 50.0 feet thereof) in Cook County, Illinois

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 Grantor Kenneth Ruff and Eileen Ruff, his wife  
justly indebted upon their principal promissory note bearing even date herewith, payable

to the order of Evergreen Plaza Bank, Evergreen Park, Illinois the sum of Thirty-two-thousand-two-hundred-forty-six-and-88/100 (\$22,246.88) Dollars, in 24 consecutive monthly installments as follows: \$1343.62 on the 15th day of June, 1978 and a like sum due on the 15th of each and every month until this note is fully paid.

THE GRANTOR covenants and agrees as follows: (1) To pay said indebtedness, and the interest thereon, as herein set forth in said note or notes provided, or according to any agreement extending time of payment; (2) to pay when due in each year, all taxes and assessments against said premises, and on demand to exhibit receipts therefor; (3) within sixty days after destruction or damage to (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 holder of the first mortgage indebtedness, with loss clause attached payable first, to the first Trustee or Mortgagee, and second, to the Trustee herein as their interests may appear, which policies shall be left and remain with the said Mortgagees or Trustees 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 so 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 said premises 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 eight per cent per annum shall be so much additional indebtedness secured hereof.

IN THE EVENT of a breach of any of the aforesaid covenants or agreements the whole or said indebtedness, including principal and all earned 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 eight 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 then matured to express terms.

IT IS AGREED by the Grantor that all expenses and disbursements paid or incurred in behalf of plaintiff in connection with the foreclosure hereof—including reasonable attorney's fees, costs for documentary evidence, stenographer's charges, cost of procuring or completing abstract showing the whole title of said premises embracing foreclosure decree—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 a 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 release hereof given, 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 and assigns of the Grantor waives all right to the possession of, and income from, said premises pending such foreclosure proceedings, and agrees that upon the filing of an application 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 party claiming under the 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.

The name of a record owner is: Kenneth Ruff and Eileen Ruff, his wife

IN THE EVENT of death or removal from said Cook County of the grantee, or of his resignation, refusal or failure to act, then Richard J. Brennan 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 grantee 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, 2nd day of May, 19 78

Kenneth Ruff (SEAL)  
Eileen Ruff (SEAL)

This instrument was prepared by Barbara A. Spanos Evergreen Plaza Bank Evergreen Park, Illinois  
(NAME AND ADDRESS)

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STATE OF Illinois

COUNTY OF Cook

JUL-10-78

ss.

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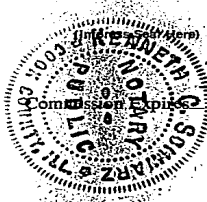
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I, Kenneth C. Schwarz, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Kenneth Ruff and Eileen Ruff, his wife

personally known to me to be the same person<sup>s</sup> whose name<sup>s</sup> 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 notary seal this 2nd day of May, 19 78.



Notary Public

BOX No.

SECOND MORTGAGE  
Trust Deed

TO



GEORGE E. COLE  
LEGAL FORMS

24526247

END OF RECORDED DOCUMENT