

# UNOFFICIAL COPY

THIS INSTRUMENT WAS PREPARED BY  
First National Bank of Evergreen Park  
3101 W. 95th ST.  
EVERGREEN PARK, ILLINOIS 60012  
DEAN D. LAWRENCE

24 163 353

**This Indenture**, Made October 14 19 77, between  
First National Bank of Evergreen Park, a National Banking Association, not personally but as Trustee under  
the provisions of a Deed or Deeds in trust duly recorded and delivered to said Bank in pursuance of a  
Trust Agreement dated October 13, 1977 and known as trust number 4451  
herein referred to as "First Party," and FIRST NATIONAL BANK OF EVERGREEN PARK  
herein referred to as TRUSTEE, witnesseth:

13<sup>00</sup>

THAT, WHEREAS First Party has concurrently herewith executed an installment note bearing even  
date herewith in the PRINCIPAL SUM OF

TWENTY THREE THOUSAND, EIGHT HUNDRED DOLLARS AND NO/100 (\$23,800.00) DOLLARS,

made payable to BEARER and delivered, in and by  
which said Note the First Party promises to pay out of that portion of the trust estate subject to  
said Trust Agreement and hereinafter specifically described, the said principal sum and interest

of the balance of principal remaining from time to time unpaid at the rate  
of 8-1/2 per cent per annum in installments as follows: ONE HUNDRED, NINETY ONE & 65/100 (\$191.65) DOLLARS

on the 25th day of November 19 77 and ONE HUNDRED NINETY ONE & 65/100 (\$191.65) DOLLARS

on the 25th day of each and every 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

14th day of October 19: 2007 AD 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 installment unless paid when due shall bear interest  
at the rate of seven per cent per annum, and all of said principal and interest being made payable at

such banking house or trust company in EVERGREEN PARK 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 OF EVERGREEN PARK in said City,

NOW, THEREFORE, First Party 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 also in con-  
sideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, does by  
these presents grant, remise, release, alien and convey unto the Trustee, its successors and assigns, the  
following described Real Estate situate, lying and being in the

COUNTY OF COOK AND STATE OF ILLINOIS, to-wit:

Parcel 1  
Lot 6 in Old Town Homes, a Subdivision of Lots 44 to 48 in Block 4 in Cain's Addition to Evergreen Park, being a Subdivision of the South half of the North west quarter of the South west quarter of Section 1, Township 37 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

ALSO

Parcel 2  
The South 14.45 feet of the North 62.50 feet of the East 22 feet of  
Lots 44 to 48, both inclusive in Block 4 in Cain's Addition to  
Evergreen Park, being a Subdivision of the South half of the North  
West quarter of the South West quarter of Section 1, Township  
37 North, Range 13 East of the Third Principal Meridian, in  
Cook County Illinois.

ALSO

Parcel 3  
Easement for the benefit of Parcel 1 as shown on the plat of Old  
Town Homes, a Subdivision of Lots 44 to 48 in Block 4 in Cain's  
Addition to Evergreen Park, being a Subdivision of the South half  
of the North west quarter of the South west quarter of Section 1,  
Township 37 North, Range 13 East of the Third Principal Meridian  
according to the plat thereof recorded October 31, 1966 as document  
19981914 and as created by Deed in Trust from Gen Erman and Kaye  
Erman, his wife to Marquette National Bank, a national banking  
association, as trustee under trust agreement dated January 22, 1968  
and known as Trust No. 4102 and by trustees' deed from Marquette  
National Bank, a national banking association, as trustee under  
trust agreement dated January 22, 1968 and known as Trust No.  
4102 to Frank J. Byk and Lorraine D. Byk dated September 19, 1969  
and recorded October 23, 1969 as document 2009-0098 for the purpose  
of ingress and egress over and across the South 3 feet of Lots  
4 and 5 and the North 3 feet of Lots 7, 8 and 9 all in Old Town  
Houses aforesaid,

ALSO

Parcel 4  
Easement for the benefit of Parcel 1 as created by deed from Virginia  
Biedrzycki to Frank J. Byk and Lorraine D. Byk, his wife, as joint  
tenants, dated September 13, 1971 and recorded September 13, 1971  
as document 21621143 for the purpose of ingress and egress and for  
storage of garbage cans and related sanitation purposes over and  
across the South 4.84 feet of the North 67.34 feet of the East 22  
feet of Lots 44 to 48, both inclusive in Block 4 in Cain's Addition  
to Evergreen Park aforesaid, all in Cook County Illinois.

Permanent Tax Nos. 24-01-307-069; 24-01-307-063

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Cook County Clerk's Office

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Property of Cook County Clerk's Office

COUNTY OF

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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 thereof for so long and during all such times as First Party, its successors or assigns 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 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, in-a-door beds, awnings, stoves and water heaters. 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 similar apparatus, equipment or articles hereafter placed in the premises by First Party or its successors or assigns shall be considered as constituting part of the real estate.

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TO HAVE AND TO HOLD the premises unto said Trustee, its successors and assigns, forever, for the purposes, and upon the uses and trust herein set forth.

IT IS FURTHER UNDERSTOOD AND AGREED THAT:

1. Until the indebtedness aforesaid shall be fully paid, and in case of the failure of First Party, its successors or assigns to: (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien hereof; (3) 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 to holders of the note; (4) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (6) refrain from making material alterations in said premises except as required by law or municipal ordinance; (7) pay before any penalty attaches all general taxes, and pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and upon written request, to furnish to Trustee or to holders of the note duplicate receipts therefor; (8) pay in full under protest in the manner provided by statute, any tax or assessment which First Party may desire to contest; (9) 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, all in companies 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 right to be evidenced by the standard mortgage clause to be attached to each policy; and to deliver all policies, including additional and renewal policies, to holders of the note, and in case of insurance about to expire, to deliver renewal policies not less than ten days prior to the respective dates of expiration; then Trustee or the holders of the note may, but need not, make any payment or perform any act hereinbefore set forth in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees, and any other moneys advanced by Trustee or the holders of the note to protect the mortgaged premises and the lien hereof, plus reasonable compensation to Trustee for each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the rate of \* per cent per annum. Inaction of Trustee or holders of the note shall never be considered as a waiver of any right accruing to them on account of any of the provisions of this paragraph.

2. 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 office 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.

3. At the option of the holders of the note and without notice to First Party, its successors or assigns, all unpaid indebtedness secured by this trust deed shall, notwithstanding anything in the note or in this trust deed to the contrary, become due and payable (a) immediately in the case of default in making payment of any instalment of principal or interest on the note, or (b) in the event of the failure of First Party or its successors or assigns to do any of the things specifically set forth in paragraph one hereof and such default shall continue for three days, said option to be exercised at any time after the expiration of said three day period.

4. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, holders of the note or Trustee shall have the right to foreclose 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 all expenditures and expenses which may be paid or incurred by or on behalf of Trustee or holders of the note for attorneys' fees, Trustee's fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, guarantee policies, Torrens certificates, and similar data and assurances 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 expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the rate of \* per cent per annum, when paid or incurred by Trustee or holders of the note in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant 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 accrual of such 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.

5. 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 First Party, its legal representatives or assigns, as their rights may appear.

6. 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 either before or after sale, without notice, without regard to the solvency or insolvency at the time of application

\* MAXIMUM LEGAL RATE THEN IN EFFECT.

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for such receiver, of the person or persons, if any, liable for the payment of the indebtedness secured hereby, and without regard to the then 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 time when First Party, its successors or assigns, 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 for 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.

7. 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.

8. 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 or to exercise any power herein given unless expressly obligated 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 the agents or employees of Trustee, and it may require indemnities satisfactory to it before exercising any power herein given.

9. Trustee shall release this trust deed and the lien thereof 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 thereof, produce and exhibit to Trustee the note representing that all indebtedness hereby secured has been paid, which representation Trustee may accept as true without inquiry. 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 contained of the note and which purports to be executed on behalf of First Party; 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 herein described 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 on behalf of First Party.

10. 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.

11. Note hereinbefore referred to contains the following clause:

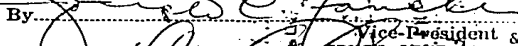
Said note also contains a promise by the maker thereof to deposit additional security for the payment of taxes, assessments, insurance premiums and other charges.

THIS TRUST DEED is executed by the undersigned Trustee, not personally, but as Trustee as aforesaid; and it is expressly understood and agreed by the parties hereto, anything herein to the contrary notwithstanding, that each and all of the covenants, undertakings and agreements herein made or intended, not as personal covenants, undertakings and agreements of the Trustee, named and referred to in said Agreement, for the purpose of binding it personally, but this instrument is executed and delivered by the First National Bank of Evergreen Park, as Trustee, solely in the exercise of the powers conferred upon it as such Trustee, and no personal liability or personal responsibility is assumed by, nor shall at any time be asserted or enforced against, the First National Bank of Evergreen Park, its agents, or employees, on account hereof, or on account of any covenant, undertaking or agreement herein or in said principal note contained, either expressed or implied, all such personal liability, if any, being hereby expressly waived and released by the party of the second part or holder or holders of said principal or interest notes hereof, and by all persons claiming by or through or under said party of the second part or the holder or holders, owner or owners of such principal notes, and by every person now or hereafter claiming any right or security hereunder.

Anything herein contained to the contrary notwithstanding, it is understood and agreed that the First National Bank of Evergreen Park, individually, shall have no obligation to see to the performance or non-performance of any of the covenants herein contained and shall not be personally liable for any action or nonaction taken in violation of any of the covenants herein contained, it being understood that the payment of the money secured hereby and the performance of the covenants herein contained shall be enforced only out of the property hereby mortgaged and the rents, issues, and profits thereof.

IN WITNESS WHEREOF, FIRST NATIONAL BANK OF EVERGREEN PARK, not personally but as Trustee as aforesaid, has caused these presents to be signed by its Vice-President, and its corporate seal to be hereunto affixed and attested by its Assistant Cashier or Trust Officer, the day and year first above written.

FIRST NATIONAL BANK OF EVERGREEN PARK  
As Trustee as aforesaid and not personally,

By:  Vice-President &  
Trust Officer

ATTEST:  Assistant Cashier or Trust Officer  
Mortgage Loan

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STATE OF ILLINOIS  
FILED FOR RECORD  
OCT 25 12 42 PM '77

RECORDED UP DEEDS  
\*24163353

STATE OF ILLINOIS }  
COUNTY OF Cook } ss.

I, Dolores Wicherek  
a Notary Public, in and for said County, in the State aforesaid, DO HEREBY  
CERTIFY, that JOSEPH G. FARRELL  
& TRUST OFFICER  
Vice-President of the FIRST NATIONAL BANK OF EVERGREEN PARK, and

DEAN D. LAWRENCE Asst. Mortgage Loan ~~XXXXX~~ Officer,  
~~ASSISTANT CASHIER~~ of said Bank, who are personally known to me to be the same  
persons whose names are subscribed to the foregoing instrument as such Vice-Presi-  
dent, and Assistant ~~CASHIER~~ TRUST OFFICER, respectively, appeared before me this day  
in person and acknowledged that they signed and delivered the said instrument as their  
own free and voluntary act and as the free and voluntary act of said Bank, as Trustee  
as aforesaid, for the uses and purposes therein set forth; and the said Assistant  
Cashier then and there acknowledged that they, as custodian of the corporate seal  
of said Bank, did affix the corporate seal of said Bank to said instrument as their  
own free and voluntary act and as the free and voluntary act of said Bank, as Trustee  
as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 14th  
day of October A. D. 19 77

Dolores Wicherek  
Notary Public.  
Commission Expiration Date May 15, 1979



The Installment Note mentioned in the  
within Trust Deed has been identified here-  
with under Identification No. 7780  
FIRST NATIONAL BANK OF EVERGREEN PARK  
Dolores Wicherek  
Notary Public

**IMPORTANT**  
For the protection of both the bor-  
rower and lender, the note secured  
by this Trust Deed should be identi-  
fied by the Trustee named herein be-  
fore the Trust Deed is filed for record

Box 223

## TRUST DEED

THE FIRST NATIONAL BANK OF  
EVERGREEN PARK  
as Trustee

To

Trustee

Maddy

THE FIRST NATIONAL BANK OF  
EVERGREEN PARK  
3101 WEST 96TH STREET  
EVERGREEN PARK, ILL.

END OF RECORDED DOCUMENT