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TRUST DEED
SECOND MORTGAGE FORM (Illinois)

FORM No. 2202
JULY, 1973

GEORGE E. COLE
LEGAL FORMS

THIS INDENTURE, WITNESSETH, That Graham J. Bowkett and Nicola Jean Bowkett,
his wife

(hereinafter called the Grantor), of 621 Oakton Evanston Illinois
(No. and Street) (City) (State)

for and in consideration of the sum of Seven thousand one hundred thirty five and 20/100ths
in hand paid, CONVEY AND WARRANT to State National Bank
of 1603 Oxlington Evanston, Il.
(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 City
of Evanston Cook and State of Illinois, to-wit:

West 1/2 of Lot 9 in Block 9 in Keeney's and Rinn's
Addition to Evanston in Section 19 Township 41 North,
Range 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.

WHEREAS, The Grantor Graham J. Bowkett and Nicola Jean Bowkett, his wife
jointly indebted upon their principal promissory note bearing even date herewith, payable

to the State National Bank in the amount of \$7,135.20 to
be repaid in 60 monthly installments of \$118.92 each
beginning on the 18th day of December, 1977 and every
month thereafter until the final monthly installment
is paid on the 18th day of December, 1987.

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The Grantor covenants and agrees as follows: (1) To pay said indebtedness, and the interest thereon, in coin and in said note or notes provided, or according to any agreement extending time of payment, (2) to pay said note on the first day of each year, all taxes and assessments against said premises, and on demand to exhibit receipts therefor, (3) within thirty 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 said premises shall not be committed or subjected, (5) to keep all buildings thereon at any time on said premises insured in compliance as to be required by the grantor herein, who is hereby authorized to place such insurance on a company acceptable to the holder of the first mortgage, and, (6) to pay, with less clause attached payable first, to the first Trustee or Mortgagee, and, secondly, to the Trustee herein as their interest may appear, such premiums shall be left and remain with the said Mortgagee or Trustee until the indebtedness is fully paid; (6) to pay, if prior to maturity, and the interest thereon, at the time or times when the same shall become due and payable.

In the event of failure to so insure, or pay taxes or assessments, or to make improvements or the interest thereon as aforesaid, the grantor or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or pay off any such lien or lien affecting said premises or pay all such taxes and assessments, and the cost thereof from time to time, and all money so paid by the Grantor shall be repaid immediately without demand, and the same shall be added to the indebtedness from the date of payment of such interest per annum shall be so much additional indebtedness secured hereby.

In the event of a breach of any of the aforesaid covenants or agreements the whole of 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 seven per cent per annum, shall be recoverable by foreclosure thereof, or by suit at law, or both, in the same as if all of said indebtedness had then matured by expiration.

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 of documentary evidence, sheriff's charges, cost of securing or completing abstract showing the whole title of said premises, including foreclosure decree - shall be paid by the Grantor, and the late expenses and disbursements, accounted by any holder of the grantor 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 based on costs and included in any decree of foreclosure, which proceedings, whether by suit or otherwise, shall be deemed to have been entered on suit, and shall be deemed, any release hereof given, and 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 late executor, administrators, and assigns of the Grantor waives all right of redemption of, and income from, said premises pending such foreclosure proceedings, and agrees that upon the filing of any complaint 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.

Graham and Nicola Bowkett

The name of a record owner Graham and Nicola Bowkett of said County is hereby appointed to be

refusal or failure to act, 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 grantor 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 this 19 day of August 1977.

THIS INSTRUMENT PREPARED BY
BUTLER HILLIARY
Butler Hilliary

Graham J. Bowkett (SEAL)
Nicola Jean Bowkett (SEAL)

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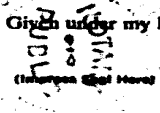
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STATE OF Illinois
COUNTY OF Cook } ss.

I, Katie Martin, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Graham and Nicola Bowkett

personally known to me to be the same person^s whose name^s 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 the 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 23 day of November, 19 77.



Katie Martin
Notary Public

Commission Expires 2 15 1981

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BOX No.

SECOND MORTGAGE
Trust Deed

TO



GEORGE E. COLE
LEGAL FORMS

END OF RECORDED DOCUMENT