

# UNOFFICIAL COPY

24 231 428

## TRUST DEED

THIS INDENTURE, Witnesseth, that the following named Grantors, Zenonas A. Mereckis and Giedre M. Mereckis, his wife for and in consideration of the sum of Thirty Five Thousand and 00/100 Dollars in hand paid, CONVEYS AND WARRANTS to Thomas E. Loftus, Trustee

and to his successors in trust hereinafter named, for the purpose of securing performance of the covenant and agreements herein, the following described real estate, with the improvements thereon, including all heating, 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 Westchester County of Cook and State of Illinois, to-wit:

Lot 185 (except the North 25 feet) and all of lot 184 and the North 5 feet of lot 183 in George F. Nixon and Company's Civic Center Addition to Westchester in the East 1/2 of the South East 1/4 of Section 20, Township 39 North, Range 12, East of the Third Principal Meridian, 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 aforesaid Grantor, being justly indebted upon a promissory note bearing even date herewith payable to the order of Westchester Trust and Savings Bank, Westchester, Illinois

in the amount of Thirty Five Thousand and 00/100 Dollars payable with interest thereon at the rate of 8-3/4 per cent per annum from December 1, 1977 until maturity, payable May 25, 1978 and with interest after maturity until paid at the rate of 8-3/4 per cent per annum.

This Trust Deed is subject and subordinate to a prior lien to St. Anthony Savings & Loan Association

THE GRANTOR covenants and agrees as follows: (1) to pay said indebtedness, and the interest thereon, as herein and in said 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 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 on 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 secondly 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 grantor 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 when demanded 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 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, the same as if all of said indebtedness had then matured by express terms.

IT IS AGREED by the grantor that all expenses and disbursements paid or incurred in behalf of complainant in connection with the foreclosure hereof including reasonable solicitor's fees, outlays 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 any 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 a release hereof given, until all such expenses and disbursements and the costs of suit, including solicitor's fees have been paid. The grantor for said grantor and for the heirs, executors, administrators and assigns of said grantor waive all right to the possession of and income from said premises pending such foreclosure proceedings, and agrees that upon the filing of any bill to foreclose this Trust Deed, the court in which such bill is filed may at once and without notice to the said grantor or to any party claiming under said 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.

IN THE EVENT of the death, removal or absence from said Cook County of the

grantee, or of his refusal or failure to act, then Kenneth J. Keating 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 this 1st day of December A.D. 1977

The Principal Note mentioned in the within Trust Deed has been identified herewith under identification No. 220

*Thomas E. Loftus*  
Trustee

*Zenonas A. Mereckis* (SEAL)  
Zenonas A. Mereckis (SEAL)  
*Giedre M. Mereckis* (SEAL)  
Giedre M. Mereckis (SEAL)

THIS INSTRUMENT PREPARED BY:  
THOMAS E. LOFTUS  
WESTCHESTER TRUST AND SAVINGS BANK  
10000 W. CERMAK ROAD  
WESTCHESTER, IL 60153

24 231 428

Notary Public Office

# UNOFFICIAL COPY

1977 DEC 12 AM 9 37  
DEC-12-77 492035 24231428 A Rec 10.00

State of Illinois  
County of Cook } ss.

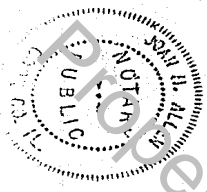
I, Joan M. Allen

a Notary Public in and for said County, in the State aforesaid, do hereby certify that  
Zenonas A. Mereckis and Giedre M. Mereckis, his wife

personally known to me to be the same persons whose name S. ACC subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he 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 Notarial Seal, this 1st  
day of December A. D. 1977

Joan M. Allen  
Notary Public



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WESTCHESTER TRUST AND SAVINGS BANK  
10500 WEST CERMAK ROAD  
WESTCHESTER, ILLINOIS 60153

END OF RECORDED DOCUMENT