UNOFFICIAL COPY

Sidney K. Olsen FORM No. 206 COOK COUNTY, ILLINOIS FILED FOR DECORD September, 1975 RECORDER OF DEEDS 1980 DEC -5 PH 12: 3! 25694243 25694243 The Above Space For Recorder's Use Only DOMINIC KONOPACKI and JEANNINE NOVEMBER 24 _ 19<u>80</u>, between THIS INDENTURE, made KONOPACKI, his wife - - - - JOSEPh A. RADECKY -- herein referred to as "Mortgagors," and herein referred to as \(\int \) is \(e^n \) witnesseth: That, Whereas Mortgagors are justly indebted to the legal holder of a principal promissory note, termed "Installment Note," of even date herewith, executed by Mortgagors, made payable to Bearer - AND STATE OF ILLINOIS, to wit: THE NORTH 30 FEET OF LOT 151 IN THE FIRST ADDITION TO BARTLETT'S HIGHLAND, BEING A SUBDIVISION OF THE CAST HALF OF THE SOUTH EAST QUARTER OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY. ILLINOIS, which, with the property hereinaster described, is referred to herein as the "premises,"

TOGETHER with all improvements, tenements, easements, 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 rents, issues and profits are plet of primarily and on a parity with said real estate and not secondarily), and all fixtures, apparatus, equipment or articles now or hereafter the into, thereon used to supply heat, gas, water, light, power, refrigeration and air conditioning (whether single units or centrally controlled), a d ven lation, including (without restricting the foregoing), screens, window shades, awnings, storm doors and windows, floor coverings, inador beds, s' wes and water heaters. All of the foregoing are declared and agreed to be a part of the mortgaged premises whether physically attached where the part of the mortgaged premises.

TO HAVE AND TO HOLD the premises unto the said Trustee, its or his successors and assigns, forever, for the our loss 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 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 and of als Trust Deed reincorporated herein by reference and hereby are made a part hereof the same as though they were here set out in full at a she'ld be hinding on Mortgagors, their heirs, successors and assigns.

Witness the hends and seals of Mortgagors the day and year first above written. Dominic Ko PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S) Jeannine Konopa kj Konopacki __ ss., I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that DOMINIC KONOPACKI and JEANNINE KONOPACKI, his wife, - - - -State of Illinois, County of Cook NOTAR WATES personally known to me to be the same person S whose name S subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. 19<u>80</u> 2Lth S. N. DA CUSTA This instrument was prepared by BOS PLAINTIELD ROAD BOWNERS GNOVE, ILL, 60516 ADDRESS OF PROPERTY: 5329 S. Neenah Chicago, IL 6 (NAME AND ADDRESS) 25694243 DOCUMENT NUMBER NAME THE ABOVE ADDRESS IS FOR STATISTICAL PURPOSES ONLY AND IS NOT A PART OF THIS TRUST DEED MAIL TO: ADDRESS SEND SUBSEQUENT TAX BILLS TO: DOMINIC KONOPACKI CITY AND 5437 S. Natchez Ave IL (OR RECORDER'S OFFICE BOX NO

:50

THE FOLLOWING ARE THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS TRUST DEED) AND WHICH FORM A PART OF THE TRUST DEED WHICH THERE BEGINS: \cdot

- 1. Mortgagors shall (1) keep said premises in good condition and repair, without waste; (2) promptly repair, restore, or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (3) keep said premises free from mechanic's liens or liens in favor of the United States or other liens or claims for lien or expressly subordinated to the lien hereof; (4) 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; (5) complete within a reasonable time any buildings now or at any time in process of erection upon said premises; (6) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (7) make no material alterations in said premises except as required by law or municipal ordinance or as previously consented to in writing by the Trustee or holders of the note.
- 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, and shall, upon written request, furnish to Trustee or to holders of the note the original or duplicate receipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.
- 3. Mortgagors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire lightning and 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 rights to be evidenced by the standard mortanged clauses to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to holders of the note, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.
- 4. In case of default therein, Trustee or the holders of the note may, but need not, make any payment or perform any act hereinbefore required of Morigagors 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 for feiture 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 reasonable 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 eight per cent per annum. Inaction of Trustee or holders of the note shall never be considered as a way ver of any right accruing to them on account of any default hereunder on the part of Mortgagors.
- 5. The Trus or he holders of the note hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any L..., statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the accuracy or into the accuracy o
- 6. Mortgagors shall ay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the election of the ho ders of the principal note, and without notice to Mortgagors, all unpaid indebtedness secured by this Trust Deed shall, not withstanding anything of the principal note or in this Trust Deed to the contrary, become due and payable when default shall occur in payment of principal or interest, or in the case of the contrary in the performance of any other agreement of the Mortgagors herein contained.
- 7. When the indebtedness h rear secured shall become due whether by the terms of the note described on page one or by acceleration or otherwise, holders of the note of T. terms all have the right to foreclose the lien hereof and also shall have all other rights provided by the laws of Illinois for the enforcement of a mr lagor debt. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expert at us 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 fee, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be era. inded after entry of the decree) of procuring all such abstracts of tille, title searches and examinations, guarantee policies. Torrens certificances, 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 s' a c' to evidence to bidders at any sale which may be had pursuant to such decree their true condition of the title to or the value of the premises. In ad life ', all expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured here.'s a' immediately due and payable, with interest thereon at the rate of eight per cent per annum, when paid or incurred by Trustee or holders o' the note in connection with (a) any action, suit or proceeding, including but not limited to probate and bankruptcy proceedings, to which either of the s. s. all be a party, either a palantific, claimant or defendant, by reason of this Trust Deed or any indebtedness hereby secured; or (b) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.
- 8. 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, in the proceedings are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebedoes an additional to that evidenced by the note hereby secured, with interest thereon as herein provided; third, all principal and interest remaining ampaid; fourth, any overplus to Mortgagors, their heirs, legal representatives or assigns as their rights may appear.
- 9. Upon or at any time after the filing of a complaint to foreclose this "rust De" the Court in which such complaint is filed may appoint a receiver of said premises. Such appointment may be made either before or after sal, wit, out notice, without regard to the solvency or insolvency of Mortgagors at the time of application for such receiver and without regard to me the 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 a hor neceiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in as of a sale and a deficiency, during the full statutory period for redemption, whether there be redemption or not, as well as during any furt er tines when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other power, which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the value 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 1.7 The indebtedness secured hereby, or by any decree foreclosing this Trust Deed, or any tax, special assessment or other lien which may be one one superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case c. a.s. and deficiency.
- 10. No action for the enforcement of the lien of this Trust Deed or of any provision hereof she a be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.
- 11. 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.
- 12. Trustee has no duty to examine the title, location, existence, or condition of the premises, nor sha. Trustee he obligated to record this Trust Deed or to exercise any power herein given unless expressly obligated by the terms hereof, nor b. "bb" for any acts or omissions hereunder, except in case of his own gross negligence or missionable or that of the agents or employees of Trustee, a db nay require indemnities satisfactory to him before exercising any power herein given.
- 13. Trustee shall release this Trust Deed and the lien thereof by proper instrument upon presentation of satisfia...or e it nee that all indebtedness secured by this Trust Deed has been fully paid; and Trustee may execute and deliver a release hereof to a: d at an e request of any person who shall either before or after maturity thereof, produce and exhibit to Trustee the principal note, representing ... all andebtedness hereby secured has been paid, which representation Trustee may accept as true without inquiry. Where a release is requested of successor trustee, such successor trustee may accept as the genuine note herein described any note which bears a certificate of identification purpor n, to be extended by the persons herein designated as the makers thereof; and which nerein contained of the principal note in. which purports to be executed by the persons herein designated as the makers thereof; and when the release is requested of the original true and he has never executed a certificate on any instrument identifying same as the principal note described herein, he may accept as the genuine processor therein described any note which may be presented and which conforms in substance with the description herein contained of the rincipal note and which purports to be executed by the persons herein described any note which may be presented and which conforms in substance with the description herein contained of the rincipal note and which purports to be executed by the persons herein designated as makers thereof.
 - 14. Trustee may resign by instrument in writing filed in the office of the Recorder or Registrar of Titles in which this instrument shalt nav

been recorded or filed. In case of the death, resignation, inability or refusal to act of Trustee. Joseph M. Di Vito
shall be first Successor in Trust and in the event of his or its death, resignation, inability or refusal to act, then Cerola, Beron- of the county
in which the premises are situated shall be second 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

15. This Trust Deed and all provisions hereof, shall extend to and be binding upon Mortgagors and all persons claiming under or through drigagors, and the word "Mortgagors" when used herein shall include all such persons and all persons at any time liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the principal note, or this Trust Deed.

'n.

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

identified herewith under Identification No.

END OF RECORDED DOCUMENT