

# UNOFFICIAL COPY

TRUST DEED  
SECOND MORTGAGE FORM (Illinois)

FORM No. 2202  
September, 1975

25012314

GEORGE E. COLE  
LEGAL FORMS

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THIS INDENTURE, WITNESSETH, That John Paul Ratz and Joanne B. Ratz his wife  
(hereinafter called the Grantor), of 14226 South Normal Riverdale Illinois  
(No. and Street) (City) (State)

for and in consideration of the sum of Eleven-thousand-nine-hundred-forty-four-and-80/100 Dollars  
in hand paid, CONVEY AND WARRANT to John H. Thode Trustee  
of 18224 Dolphin 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 Riverdale County of Cook and State of Illinois, to-wit:

Address of Property: 14226 S Normal Avenue

Lot 14 in Block 5 in Ivanhoe being branigar brothers Subdivision of the East 1/2 of the south East 1/4 of lying West of the Westerly line of the Illinois Central Railroad in cook county, Illinois

COOK COUNTY, ILLINOIS  
FILED FOR RECORD

JUN 20 '79 9 06 AM

RECORDED FOR DEED

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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 John Paul Ratz and Joanne B. Ratz his wife  
justly indebted upon their principal promissory note bearing even date herewith, payable  
To the order of Evergreen Plaza Bank, Evergreen Pk Illinois  
The sum of Eleven-thousand-nine-hundred-forty-four-and-80/100  
(11,944.80) in 72 monthly installments of \$165.90 1st installment due on  
the 20th day of July, 1979 until fully paid.

10.00

THE GRANTOR covenants and agrees as follows: (1) To pay said indebtedness, and the interest thereon, as herein and 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 title 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, secondly to the Trustee hereinafter named, as the 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 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 if 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 hereby.

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 in law, or both, the same as if all of said indebtedness had then matured on 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, 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 or not a decree of sale shall have been entered, 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 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 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 second owner is: John Paul Ratz and Joanne B. Ratz his wife  
IN THE EVENT of the 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 s this 7th day of June, 19 79

John Paul Ratz (SEAL)

Joanne B. Ratz (SEAL)

This instrument was prepared by Karen Balser, Evergreen Plaza Bank, Evergreen Pk Illinois  
(NAME AND ADDRESS)

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