

# UNOFFICIAL COPY

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TRUST DEED FEB 8 PM 12 32



FEB - 8 Leave Above Space for Recorder's Use Only

THIS INDENTURE made December 26th 1979 between THOMAS GEORGE and MARIAMMA GEORGE, his wife

herein referred to as "Mortgagors," and CHICAGO TITLE AND TRUST COMPANY, an Illinois corporation doing business in Chicago, Illinois herein referred to as TRUSTEE, witnesseth

THAT WHEREAS the Mortgagors are jointly indebted to the legal holders of the Instalment Note hereinafter described, said legal holder or holders herein referred to as Holders of the Note, in the principal sum of

TWENTY-FIVE THOUSAND & NO/100 (\$25,000.00) Dollars, evidenced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to THE ORDER OF BEARER

and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest from January 1, 1980 on the balance of principal remaining from time to time unpaid at the rate of per cent per annum in instalments (including principal and interest) as follows

SIX HUNDRED & NO/100 (\$600.00) Dollars or more on the 1st day of February 1980, and SIX HUNDRED & NO/100 (\$600.00) Dollars or more on the 1st day of each 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 1st day of January 1982. All 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 instalment unless paid when due shall bear interest at the rate of 15 per annum, and all of said principal and interest being made payable at such banking house or trust company in Evergreen Park, Illinois, or at such other place or places 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 EVER-SUNNY BUILDING CORPORATION in said City, 3650 West 95th Street, Evergreen Park, Illinois 60642

NOW THEREFORE the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations herein contained, do hereby give and grant unto the Trustee, as security for the payment of the same, One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents GRANT and WARRANT unto the Trustee, its successors and assigns, the following described Real Estate and all of their estate, right title and interest therein, situated lying and being in the

COUNTY OF COOK, STATE OF ILLINOIS, to wit:

See Rider attached hereto and made a part hereof for the legal descriptions of the secured parcels.

THIS IS A JUNIOR MORTGAGE TRUST DEED.

which with the property hereinabove described, is referred to herein as the "premises."

TO HOLD AND TO HOLD the premises until the said Trustee, its successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth, free from all his and her benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the 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 side of this trust deed) are incorporated herein by reference and are a part hereof and shall be binding on the mortgagors, their heirs, successors and assigns.

WITNESS the hands \_\_\_\_\_ and seal \_\_\_\_\_ of Mortgagors the day and year first above written.

THOMAS GEORGE

[SEAL]

MARIAMMA GEORGE

[SEAL]

[SEAL]

STATE OF ILLINOIS

County of COOK

a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY

THAT THOMAS GEORGE and MARIAMMA GEORGE, his wife,

who are personally known to me to be the same person, whose name is \_\_\_\_\_, subscribed to the foregoing instrument, I appeared before me this day of December 26th 1979, and acknowledged that they \_\_\_\_\_ signed, sealed and delivered the said instrument, in their presence, freely and voluntarily act, for the uses and purposes therein set forth.

THIS INSTRUMENT PREPARED BY: my hand and Notarial Seal to

THOMAS P. RUSSIAN, 7660 W. 62nd Place,

Summit, Illinois 60501

Notary Public

Secures One Instalment Note with Interest Included in Payment

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RIDER TO TRUST DEED DATED DECEMBER  
1979, BETWEEN THOMAS GEORGE AND MARIAMMA  
GEORGE, HIS WIFE, AS MORTGAGORS, AND  
CHICAGO TITLE AND TRUST COMPANY, AN  
ILLINOIS CORPORATION DOING BUSINESS IN  
CHICAGO, ILLINOIS, AS TRUSTEE

PARCEL 1:

Lot 7 in J.E. Merrion and Company's Beverly View Number 3  
being a Subdivision of Lot 4 (except the East 33 feet thereof  
and also except the South 65.13 feet of the East 229.50 feet  
excepting therefrom the East 33 feet thereof) in Scannon's  
Subdivision of the West 1/2 of the Northeast 1/4 of Section 1,  
Township 37 North, Range 13, East of the Third Principal  
Meridian, in Cook County, Illinois.

(commonly known as 2625 W. 89th Place, Evergreen Park, Illinois)

PARCEL 2:

Lot 21B in J.E. Merrion's Hometown Unit #1, a Subdivision of  
that part of the Northeast 1/4 of Section 3 lying South-  
easterly of and adjoining the 66 foot right of way of Wabash  
Railroad in Township 37 North, Range 13, East of the Third  
Principal Meridian, in Cook County, Illinois

(commonly known as 4032 W. 90th Street, Hometown, Illinois)

PARCEL 3:

Lot 35 (except the South 10 feet thereof) and the South 20  
feet of Lot 36 in Block 7 in Theiner and Malkin's Crawford  
Highlands, a Subdivision of the South West Quarter (SW<sub>1</sub>) of  
the South West Quarter (SW<sub>2</sub>) of Section 2, Township 37 North,  
Range 13, East of the Third Principal Meridian, in Cook County,  
Illinois

(commonly known as 9411 S. Springfield, Evergreen Park, Illinois)

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## THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS TRUST DEED):

1. Mortgagors shall (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed, they 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; (b) 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; (c) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises, (d) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (e) make no material alterations in said premises except as required by law or municipal ordinance.

2. Mortgagors shall pay, subject to a specific attachment, all general taxes, 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 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 or wind-storm and flood damage, where the lender is required by law to have it so insured) under policies providing for payment by the insurance companies of money 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 amounts to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver such policies, including additional and renewal policies, to holders of the note, and in case of insurance about to expire, shall deliver renewals policies within ten days prior to the respective date of expiration.

4. In case of default in the payment of the holder's taxes or assessments, or in the holding of any tax or assessment sale, or in the payment of any amount due on account of any tax or assessment, or in the payment of any amount due on account of any debt due hereunder on the part of Mortgagors,

4. Mortgagors in any sum, and at such time deemed expedient, and may, but need not, make full or partial payments of principal or interest on said encumbrances, if any, and pay, have discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture, after said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized as and 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 the same, herein authorized, made, taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at a rate equivalent to the post maturity rate set forth in the note securing this trust deed, if any; otherwise the prematurity rate set forth therein. Action of Trustee or holders of the note shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of Mortgagors.

5. 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 statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate.

6. Mortgagors shall pay in full of all indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the holders of the note, and without notice to Mortgagors, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the face of or in this Trust Deed to the contrary, become due and payable (a) immediately in the case of default in making payment of any amount of principal or interest on the note, or (b) when default shall occur and continue for three days in the performance of any other agreement of Mortgagors herein contained.

7. 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, costs for documentary and expert evidence, stenographic charges, publication costs and costs (which may be reasonable) to be expended for entry of the decree, preparing all documents and titles, surveying, examinations, to the insurance policies, Tax-exempt certificates and similar documents, with title to title as Trustee or holders of the note, and to be reasonably necessary, either to prosecute or to defend suit or cause of action to hold title to the property described in the title to or in the value of the property. 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 a rate equivalent to the post maturity rate set forth in the note securing this trust deed, if any; otherwise the prematurity rate set forth therein, 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 his death or any indebtedness hereby secured; or (b) preparation for the commencement of any suit for the foreclosure hereof, a trial of such suit 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.

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 costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof, second, on account of amounts which under the terms hereof constitute set-off and credits 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 surplus to Mortgagors, their heirs, legal representatives or assigns, as their rights may appear.

9. 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 suit, and, without regard to the solvency or insolvency of Mortgagors at the time of application for such receiver, and without regard to the value of the premises or whether the same shall be then occupied as a home, 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 deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagors, except for the moratorium period, if any, ever, would be entitled to collect such rents, issues and profits, or all other powers which may be necessary or are usual in such cases for the protection of the persons entitled to and interested in the property, and the whole of and personalty of the same, from time to time, may authorize the receiver to apply the net income in his hands in payment in whole or in part of tax. The indebtedness secured hereby, or by any decree 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 a foreclosure suit, (b) the deficiency in case of a sale and deficiency.

10. No action for the enforcement of the lien or of any provision hereof shall 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, or to inquire into the validity of the signatures or the identity, capacity or authority of the signatories on the note or trust deed, nor shall trustee be obligated to record this trust deed or to exercise any other power or right given to him under or by the terms hereof, nor be liable for any acts of omission hereunder, except in case of gross negligence, wilful misconduct or that of the agents or employees of Trustee, and it may require indemnities satisfactory to it before exercising any power herein given.

13. Trustee shall release this trust deed and the lien hereof 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 any of the request of any person who shall enter 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 an identification number purporting to be placed thereon by a prior trustee hereunder or which conforms in substance to the description herein contained of the note and which purports to be executed by the persons herein designated as makers thereof; and where the release is requested of the original trustee and it has never placed an identification number on the note described herein, it may accept as the genuine note herein described any note which may be presented and which conforms in substance to the description herein contained of the note and which purports to be executed by the persons herein designated as makers thereof.

14. Trustee may record this instrument in writing filed in the office of the Recorder or Registrar of Titles in which this instrument is filed, have been recorded or filed. In case of the registration, 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.

15. This Trust Deed and all provisions hereof, shall extend to and be binding upon Mortgagors and all persons claiming under or through Mortgagors; and the word "Mortgagors" when used herein shall include all such persons and all persons liable for the payment of the indebtedness of any part thereof, whether or not such persons shall have executed the note of this Trust Deed. The word "note" when used in this instrument shall be construed to mean "notes" when more than one note is used.

16. Before releasing this trust deed, Trustee or successor shall receive for its services a fee as determined by its rate schedule in effect when the release deed is issued. Trustee or successor shall be entitled to reasonable compensation for any other act or service performed under any provisions of this trust deed. The provisions of the "Trust and Trustees Act" of the State of Illinois shall be applicable to this trust deed.

**IMPORTANT:**  
FOR THE PROTECTION OF BOTH THE BORROWER AND  
LENDER, THE INSTALMENT NOTE SECURED BY THIS  
TRUST DEED SHOULD BE IDENTIFIED BY CHICAGO TITLE  
AND TRUST COMPANY, TRUSTEE, BEFORE THE TRUST  
DEED IS FILED FOR RECORD.

MAIL TO: GOLDSTEIN AND BROIDA, LTD.  
7660 West 62nd Place  
Summit, Illinois 60501

PLACE IN RECORDER'S OFFICE BOX NUMBER \_\_\_\_\_

Identification No. \_\_\_\_\_  
**CHICAGO TITLE AND TRUST COMPANY**  
Trustee

By \_\_\_\_\_ Assistant Secretary Assistant Vice President

FOR RECORDER'S INDEX PURPOSES  
INSERT STREET ADDRESS OF ABOVE  
DESCRIBED PROPERTY IN RE

**END OF RECORDED DOCUMENT**