

TRUST DEED
SECOND MORTGAGE FORM (Illinois)

FORM No. 2202 26497661

BFC Forms Service, Inc.

THIS INDENTURE, WITNESSETH, That Louis J. Carnaggio and Helen Carnaggio, his wife
(hereinafter called the Grantor), of 5522 Bohlander Avenue, Berkeley, Illinois 60163
(No. and Street) (City) (State)
for and in consideration of the sum of Eight thousand eight hundred twenty nine & 15/100
in hand paid, CONVEY AND WARRANT to Bank of Commerce in Berkeley
of 5500 St. Charles Road, Berkeley, Illinois 60163
(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 Berkeley County of Cook and State of Illinois, to-wit:

The West 62 feet of Lot 12 in Block 1 in Robertson and Young's Wolf Road Highlands, Subdivision of part of the North East Quarter of Section 7, 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 Grantor Louis J. Carnaggio and Helen Carnaggio, his wife justly indebted upon Installment promissory note bearing even date herewith, payable

11 Monthly Installments of \$153.44 each beginning on March 6, 1983
1 Final Balloon Payment on February 6, 1984

26497661

THE GRANTOR covenants and agrees as follows: (1) To pay said indebtedness, and the interest thereon, 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 by damage, to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) to cause 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, second, to the Trust 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 grantee 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 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 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 plaintiff in connection with the foreclosure hereof—including reasonable attorney's fees, of title 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 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 claim 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 record owner is: Louis J. Carnaggio and Helen Carnaggio, 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 Chicago Title Insurance Company 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, S and seal S of the Grantor, S this 4th day of February, 19 83

Louis Carnaggio (SEAL)
Louis J. Carnaggio
Helen Carnaggio (SEAL)
Helen Carnaggio

This instrument was prepared by Bernice H. Krejchik, Bank of Commerce, Berkeley, Ill.
(NAME AND ADDRESS)

STATE OF Illinois }
COUNTY OF DuPage } ss.

I, Bernice H. Krejchik, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Louis J. Carnaggio and Helen Carnaggio, his wife

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 their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Gave under my hand and notarial seal this 4th day of February, 1983



Bernice H. Krejchik
Notary Public

Commission Expires March 23, 1984

1983 FEB 7 AM 9 40

COOK COUNTY ILLINOIS

RECORDED Allyce B. Brown

FEB-7-83 702979

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A -- REC

10.00

26497661



BOX NO. _____
SECOND MORTGAGE
Trust Deed

TO



Mail to:
Bank of Commerce
3500 St. Charles Rd.
Berkeley, Illinois 60163

26497661

END OF RECORDED DOCUMENT