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GEORGE E. COLE
LEGAL FORMS

COOK COUNTY ILLINOIS
DEED NO. 222
APRIL 1985 RECORD

27 522 444

TRUST DEED SECOND MORTGAGE (ILLINOIS)

1985 APR 24 AM 11:33

27522444

CAUTION: Consult a lawyer before using or acting under this form.
All warranties, including merchantability and fitness, are excluded.

THIS INDENTURE WITNESSETH That YEONG H. KIM, M.D. and SEON H. KIM, his wife

(hereinafter called the Grantor), of 1746 Prestwick Drive Palatine, Illinois

(No. and Street) (City) (State)
for and in consideration of the sum of SEVENTY THOUSAND AND 00/100 (\$70,000) Dollars

in hand paid, CONVEY AND WARRANT to FIRST BANK OF SCHAUMBURG

of 321 W. Golf Road Schaumburg IL
(No. and Street) (City) (State)

as Trustee, and to his successors in trust hereinafter named, 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 County of Cook and State of Illinois, to-wit:

11⁰⁰

Above Space For Recorder's Use Only

LOT 23 IN ARTHUR T. MC INTOSH AND COMPANY'S PHEASANT HILLS OF INVERNESS, A SUBDIVISION OF PART OF SECTION 20 AND SECTION 21, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED DECEMBER 22, 1967 AS DOCUMENT NO. 20362098 IN COOK COUNTY, ILLINOIS.

02-80-403-007

Commonly known as: 1746 Prestwick Drive, Palatine, 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 is justly indebted upon principal promissory note bearing even date herewith, ~~XXXXX~~ in the principal sum of: SEVENTY THOUSAND AND 00/100 (\$70,000.00) DOLLARS and is repayable as follows: Interest quarterly beginning June 30, 1985 and continuing on the same day of each successive quarter, with the principal balance plus accrued interest due at maturity.

THIS MORTGAGE IS NOT ASSUMABLE AND MUST BE PAID IN FULL IN THE EVENT OF ANY TRANSFER, CONVEYANCE OR OTHER DISPOSITION OF THE PROPERTY SECURING SAME.

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 waste to said premises shall not be committed or suffered; (5) to cause 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 to the first Trustee or Mortgagee, and second, to the Trustee herein as their interests may appear, which policies shall be left and remain with the Mortgagee or Trustee 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, ** per cent per annum shall be so much additional indebtedness secured hereby. ** at the highest interest rate as permitted by law.

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 ** 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, outlays for document preparation, 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 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 to 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 said premises.

The name of a record owner is YEONG H. KIM and SEON H. KIM, 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

the duly elected Recorder of Deeds 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 of 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.

~~XXXXXXXXXXXX~~

Witness the hand S and seal S of the Grantor this 2nd day of April, 19 85

Yeong H. Kim (SEAL)
Yeong H. Kim

Please print or type name(s) below signature(s)
Seon H. Kim (SEAL)
Seon H. Kim

This instrument was prepared by S. Harris, 321 W. Golf Road, Schaumburg, Illinois 60196
(NAME AND ADDRESS)

APR 23 69-94-879Z

(Seal)

27 522 444

STATE OF Illinois }
COUNTY OF Cook } ss.

I, Stacey Harris, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Yeong H. Kim and Seon H. Kim, his wife

personally known to me to be the same persons whose names 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.

Given under my hand and official seal this 2nd day of April, 1985.

(Impress Seal Here)

Stacey Harris
Notary Public

Commission Expires 8-19-87

BOX No. _____
SECOND MORTGAGE
Trust Deed
Yeong H. Kim and Seon H. Kim
1746 Prestwick Drive
Palatine, Illinois

FIRST BANK OF SCHAUMBURG
321 W. Golf Road
Schaumburg, Illinois 60196

RETURN TO:
FIRST BANK OF SCHAUMBURG
321 W. Golf Road
Schaumburg, IL 60196

RECORDERS BOX 333

HV
GEORGE E. COLE®
LEGAL FORMS
27 522 444