July 23rd , 19 85 , between DOROTHY ROWE, divorced and not since remarried

herein referred to as "Mortgagors,"

Commence of the commence of th

CHARLES B. ZELLER,

of Cook County, Illinois, herein referred to as TRUSTEE, witnesseth:

THAT. WHEREAS the Mortgagors are justly indebted to the legal holder or holders of the Instalment Note hereinafter described, said legal holder or holders being herein referred to as HOLDERS OF THE NOTE in the PRINCIPAL TWENTY THOUSAND AND NO/100ths (\$20,000.00) \* \* \* \* \* \* \* \* \* \* \* DOLLARS.

evidenced by Instalment Note of the Mortgagors of even date herewith, made payable to BEARER

and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest from

August 5, 1985, on the balance of principal remaining from time to time unpaid at the rate of eleven (11%)

per cent per annum in instalments as follows: THREE HUNDRED AND NO/100ths (\$300.00) \* \* \* \* \* Dollars or more and THREE HUNDRED AND NO/100ths (\$300.00) day of September 1985 on the 5th

day of each and every month Aon the

thereafter until said note is fully paid exceptionally by the paid exceptional particular and an exceptional paid exceptional particular and an exception a edness evidenced by said not on he 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 war. For cent per annum, and all of said principal and interest being made payable at such banking house or trust company in Chicago, Illinois, 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 C. B. Zeller, borg wines forexx in said City. 1457 k. He imont Avenue

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 of this trust deed, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt wa reof is hereby acknowledged, do by case presents CONVEY and WARRANT unto the Trustee, his successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate. lying and being in the County of Cook and State of Illinois, to wit:

Lot twenty-eight (28) in Block two (2) in E. B. Mc Cagg's Subdivision of Out Lot nineteen (19) in Canal Trustees' Subdivision in the West half (W2) of Section Township thirty-nine (39) North, Range fourteen (14), East of the Third Principal Meridian, in Cook County, Illinois, commonly known as 1458 West Augusta Blvd. , Chicago, Illinois.

PERMANENT TAX NUMBER: 17-05-309-078-0000

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

TOCETHER with all improvements, tenements, easements, fixtures, 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 are pledged primarily and on a parity with said real estate and not secondarily), and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, inador beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by the mortgagors or their successors or assigns shall be considered as constituting part of the real estate.



## UNOFFICIAL COPY

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- 9. The proceeds of any foreclosure sale of the premises snall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness 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 overplus to Mortgagors, their heirs, legal representatives or assigns, as their rights may appear.
- 10. 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 sale, without notice, without regard to the solvency or insolvency of Mortgagors at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not and the Trustee here under 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 a deficiency, during the fall statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole 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) The indeltedness 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 foreclosure sale; (2) the deficiency in case of a sale and deficiency.
- 11. No retion for the enforcement of the lien or of any provings, 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.
- 12. Truste, or the holders of the note shall have the right to inspect the premises at all reasonable times and access thereto shall be permuted for that purpose.
- 13. Trustee has no out to examine the title, location, existence, or condition of the premises, nor shall Trustee be obligated to record this true deed or to exercise any power herein given unless expressly obligated by the terms hereof, nor be list to for any acts or om satisfactor, except in case of his own gross negligence or misconduct or that of the agents or employees of Trustee, and he may require indemnities satisfactory to him before exercising any power herein given.
- 14. Trustee shall release this trust of and the lien thereof by proper instrument upon presentation of satisfactory evidence that all indebtedness secured by the frest deed has been fully paid; and Trustee may execute and deliver a release hereof to and at the request of any person of shall, either 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 a certificate of identification purporting to be executed by a prior trustee hereunder or which conforms in substance with the description herein contained of the note and which purports to be executed by the persons herein designated as the makers thereof; and where the release is requested of the original trustee and he has never executed a certificate on any instrument identifying same as the note described herein, he may accept as the genuine note herein described any note which may be presented and which conforms in substance with the description herein contained of the note and which purports to be executed by the persons herein designated as makers thereof.
- 15. IN THE EVENT of the resignation, death, or absence or removal from Cook County of said Trustee, or his inability, failure or refusal to act then CHICAGO TITLE AND TRUST COMPANY, is hereby made first Successor in Trust; and if for any like cause said Successor shall fail or refuse to act, ther the person who shall then be acting Recorder of Beeds of said Cook County is hereby made 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.
- 16. This Trust Deed and all provisions hereof, shall extend to and be binding upon atortgagors 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 or any part thereof, whether or not so it persons shall have executed the note or this Trust Deed.
- 17. It is understood and agreed that in the event of the transfer of the legal title to the property, that the entire principal and interest shall become due as of the date of the said recordings of the transfer of the document.

WITNESS the hand and see	al of Mortgagors the	day and year first above wri	ften.
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TO HAVE AND TO HOLD the premises unto the said Trustee, his successors and assigns, forever, for the purposes and upon the uses and trusts herein set forth, free from all rights and benefits under and by virtue of the Homestead Exempition Laws of the State of Illinois, which said rights and benefits the Mortgagors do hereby expressly release and waive

## municipal and Process that the grand which seconds securified IT IS FURTHER UNDERSTOOD AND AGREED THAT:

1. Mortgagors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) 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; (3) 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; (4) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises: (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance.

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- Mor agors 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 holders of the note duplicate receipts therefor. To prevent default hereunder Mortgagore shall pay in full under protes, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest:
- Mortgagor, shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, it hining or windstorm under policies providing for payment by the insurance companies of moneys sufficient either to pay 1%, rost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to in 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 mortgage clause 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 d liver renewal policies not less than ten days prior to the respective dates of expiration.
- 4. The Mortgagors hereby give ex sust e authority to C. B. Zeller, Chicago, Illinois, to place all fire and extended coverage insurance for the full insurable value of the improvements on the above described premises (but the said C. B. Zeller shall in no wise be liable for failure ( p ace or renew such insurance). Each policy or renewal for a term of five years. The Mortgagors hereby agree to pay to sind C. B. Zeller, the cost of such insurance at Board rates, and until so paid, such cost, with interest at seven per cent p. r. mum, shall be so much additional indebtedness secured by this Trust Deed, unless such cost is paid within sixty days from the date of the issuance of such insurance.
- 5. In case of default therein, Trustee or the hold is of the note may, but need not, make any payment or perform any act hereinbefore required of Mortgagors in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbances, if any, and purchase, discharge, compromise or settle any tax lies or other prior lies or title or claim thereof, or red en from any tax sale or forfeiture 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 attorneys' fees, and any of he moneys advanced by Trustee or the holders of the note to protect the mortgaged premises and the lien hereof, plus reason the compensation to Trustee for each matter concerning which action herein authorized may be taken, shall be so much add no al indebtedness accured hereby and shall become immediately due and payable without notice and with interest the con a the rate of seven per cent per annum. Inaction 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.
- 6. The Trustee or the holders of the note hereby secured making any payment areby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any ax, assessment, sale, forfeiture, tax lien or title or claim thereof. THE SAME SOUTH
- 7: Mortgagors shall pay each item of indebtedness herein mentioned, both principal and inc. w. when due according to the terms hereof. At the option of the holders of the note, and without notice to Mortgagors, a' vapaid indehtedness secured by this Trust Deed shall, notwithstanding anything in the note or in this Trust Deed to the coracry, become due and payable (a) immediately in the case of default in making payment of any instalment of principal or interest on the note, or (h) when default shall occur and continue for three clays in the performance of any other agree ic. it of the Mortgagors berein contained. दुरुक्त अस्ति अस्ति विवेरेती
- 多位的人所被 斯特·萨特尔克特的特殊 8. 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, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, guarantee policies. Torrens certificates, 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 suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. 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 the rate of seven per cent per annum, 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 this trust deed or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to fore-