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TRUST DEED

85191346

THIS ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, Made September 12, 1985, between American National Bank and Trust Company of Chicago, a National Banking Association, not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to said Company in pursuance of a Trust Agreement dated September 12, 1985 and known as trust number: 65515, herein referred to as "First Party," and THE COMMERCIAL BANK OF KOREA, LTD., 230 West Monroe Street, Chicago, Illinois 60606, herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS First Party has concurrently herewith executed a principal note bearing even date herewith in the Principal Sum of FIVE HUNDRED THOUSAND and No/100ths (\$ 500,000.00) Dollars, made payable to THE COMMERCIAL BANK OF KOREA, LTD., and delivered, in and by which said Principal Note the First Party promises to pay out of that portion of the trust estate subject to said Trust Agreement and hereinafter specifically described, the said principal sum on demand

and interest thereon until maturity at the ~~bank~~ prime rate plus two per cent per annum, payable ~~annually~~ each month.

all of said principal and interest bearing interest after maturity at the ~~bank~~ prime rate plus three per 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 THE COMMERCIAL BANK OF KOREA, LTD., 230 W. Monroe Street, in said City, ~~Illinois~~ First Party to secure the payment of the said principal sum of money and said interest in accordance with the terms and provisions of this trust deed, now be in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, done by these presents grant, convey, assign and carry unto ~~the~~ AND STATE OF ILLINOIS, to wit:

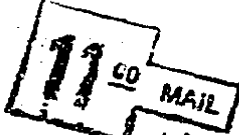
Lots 23, 24, 25, 26 and 27 in Block 1 of subdivision of Lot 5 in County Clerk's Division of Lots 1 and 7 to 15 in Fitch and Hecox Subdivision of the North East quarter of Section 15, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as 4017 West Lawrence Avenue, Chicago, Illinois 60630

- Permanent Real Estate Index Numbers 13-15-207-001
- 13-15-207-002
- 13-15-207-003
- 13-15-207-004
- 13-15-207-005

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

TOGETHER with all improvements, easements, appurtenances, fixtures and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as First Party, its successors or assigns may be entitled thereto (which are pledged primarily and of a parity with said real estate and (not secondarily), and all apparatus, equipment or articles now or hereafter placed or thereon used to supply heat, hot or conditioned water, light, power, refrigeration (whether single phase or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, linoleum, tile, grouting, stairs 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 and articles hereafter placed on the premises by First Party or its successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purpose and upon the terms and conditions herein set forth.

IT IS FURTHER UNDERSTOOD AND AGREED THAT:

1. Until the indebtedness hereunder shall be fully paid, and in case of the failure of First Party, its successors or assigns to: (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 receipt of said 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 ordinance with respect to the premises and the use thereof; (6) refrain from making structural alterations in said premises except as required by law or municipal ordinance; (7) pay before any parcel attaches all general taxes, and pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and upon written request, to furnish to Trustee or to holders of the note duplicate receipts therefor; (8) pay in full under protest, in the manner provided by statute, any tax or assessment which First Party may desire to contest; (9) keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or vandalism under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in compliance 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 rights to be evidenced by the standard mortgage clause to be attached to each policy; and to deliver all policies, including additional and renewal policies, to holders of the note, and in case of insurance about to expire, to deliver renewal policies not less than 30 days prior to the respective dates of expiration; then Trustee or the holders of the note may, but need not, make any payment or perform any act hereinafter set forth in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior indebtedness, if any, and purchase, exchange, compromise or settle any tax lien or other prior lien or claim thereon, or redeem from any tax lien or forfeiture affecting said premises or enforce any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other charges authorized by Trustee or the holders of the note to protect the foreclosing mortgage and the lien hereof, plus reasonable compensation to Trustee for each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the rate of seven per cent per annum. Execution of Trustee or holders of the note shall never be considered as a waiver of any right accruing to them on account of any of the provisions of this paragraph.

NAME THE COMMERCIAL BANK OF KOREA, LTD.
STREET 230 West Monroe Street
CITY Chicago, Illinois 60606

OR RECORDERS OFFICE BOX NUMBER

H-3254



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2. The Trustee or the holders of the note shall have the right to foreclose the lien hereunder, and to sell the premises secured by such lien, abstracted or otherwise, in any state or territory in which the premises are situated, and to take the proceeds of any such sale, and to apply the same to the payment of any such debt, interest, or taxes.

3. At the option of the holder of the principal note and without notice to First Party, its successors or assigns, all unpaid indebtedness secured by this trust deed shall, notwithstanding anything in the principal note or in this trust deed to the contrary, become due and payable when default shall occur and continue for three days after, in the payment of any instalments of interest, or in the event of the failure of First Party or its successors or assigns to do any of the things specifically set forth in paragraph one hereof.

4. 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 hereunder. In any suit to foreclose the lien hereunder there shall be allowed and included as additional indebtedness in the decree for 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, surveys for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to those to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, guarantee policies, Taxpayer certificates and similar data and documents with respect to title as Trustee or holders of the note may deem necessary to carry out the terms of this trust deed and similar data and documents with respect to title as to the value of the premises, all expenditures and expenses of the nature in this paragraph mentioned shall become due 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, defendant or defendant in error or as trustee or assignee of any such party, or for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (b) preparations for the commencement of any such suit for the foreclosure hereof which might affect the proceeds of the security hereof, whether or not actually commenced.

5. The proceeds of any foreclosure sale of the premises shall 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 situated under the terms hereof except as herein provided; third, all principal and interest remaining unpaid on the principal note; fourth, any surplus to First Party, its legal representatives or assigns, as their rights may appear.

6. 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 at the time of application for such receiver, of the person or persons, if any, liable for the payment of the indebtedness secured hereby, and without regard to the then value of the premises or whether the same shall be then occupied as a residence or not and the Trustee hereunder may be appointed as such receiver. Such receiver shall have power to collect the rents and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when First Party, its successors or assigns, 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 and proper in such cases for the protection, 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 payment in whole or in part of: (1) 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 foreclosure sale; (2) the deficiency in case of a sale and deficiency for that purpose.

7. 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.

8. Trustee has no duty to examine the title, location, existence, or condition of the premises, nor shall Trustee be obligated to record this trust deed or to exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any acts or omissions hereunder, except in case of its own gross negligence or misconduct or that of the agents or employees of Trustee, and it may require indemnities satisfactory to it before exercising any power herein given.

9. Trustee shall accept this trust deed and the lien hereunder 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 and at the request of any person who shall, either before or after maturity of the note, produce and exhibit to Trustee the principal note representing that all indebtedness hereby secured has been paid, which representation Trustee may accept as true without inquiry. Where a release is required 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 principal note and which purports to be executed on behalf of First Party, and where the release is requested of the original trustee and it has never executed a certificate on any instrument identifying same as the principal note described herein, it may accept as the genuine principal note herein described any note which purports to be executed and which conforms in substance with the description herein contained of the principal note and which purports to be executed on behalf of First Party.

10. Trustee may resign by instrument in writing filed in the office of the Recorder or Registrar of Titles in which this instrument shall have been recorded or filed, in case of the resignation, liability or refusal to act of Trustee, the then Recorder or Registrar of Titles 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, and any Trustee or successor shall be entitled to reasonable compensation for all acts performed hereunder.

11. In the event any part of this property should be sold, assigned, transferred or further mortgaged at any time, then the entire unpaid balance under the Principal Note this Trust Deed is securing shall be immediately become due and must be paid.

THIS TRUST DEED is executed by the American National Bank and Trust Company of Chicago, not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as Trustee under said American National Bank and Trust Company of Chicago, hereby warrants that it possesses full power and authority to execute this instrument, and it is expressly understood and agreed that nothing herein or in said note contained shall be construed as creating any liability on the said First Party or on said American National Bank and Trust Company of Chicago personally to pay the said note or any interest thereon, or any indebtedness accruing hereunder, or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by Trustee and by every person who may be provided with any right or security hereunder, and that so far as the First Party and its successors and said American National Bank and Trust Company of Chicago, personally are concerned, the legal holder or holders of said note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor, if any.

IN WITNESS WHEREOF, American National Bank and Trust Company of Chicago, not personally but as Trustee as aforesaid, has caused these presents to be signed by one of its Vice-Presidents or Assistant Vice-Presidents and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, the day and year first above written.

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO
as Trustee, its agents and assigns, not personally.



By _____
Attest _____
VICE PRESIDENT
ASSISTANT SECRETARY

STATE OF ILLINOIS
COUNTY OF COOK

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above named _____ Vice President and Assistant Secretary respectively, appeared before me this day in person and acknowledging that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said National Banking Association for the use and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that said Assistant Secretary, as an officer of the corporation and of said National Banking Association, received the corporate seal of said National Banking Association to be affixed to said instrument as said Assistant Secretary's own free and voluntary act and as the free and voluntary act of said National Banking Association for the use and purposes therein set forth.

SEP 16 1985

Given under my hand and Notary seal _____ Date _____
Notary Public

IMPORTANT
FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER, THE NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY THE TRUSTEE NAMED HEREIN BEFORE THE TRUST DEED IS FILED FOR RECORD.

The Instrument Note mentioned in the within Trust Deed has been identified
herewith under identification No. _____
Trustee