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MORTGAGE

THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made September 15, 1986, between Eric J. Anderson, a bachelor
 (herein referred to as "Mortgagors,") and First State Bank & Trust Company of Park Ridge
 a banking corporation organized under the laws of the State of Illinois, doing business in Park Ridge, Illinois,
 (herein referred to as "Mortgagee,")

WITNESSETH

THAT WHEREAS Mortgagors are justly indebted to Mortgagee in the sum of Twenty-six Thousand Two hundred
Fifty and no/100----- dollars (\$26,250.00) evidenced by a certain Promissory Note of even date herewith executed by Mortgagors, payable to the order of the Mortgagee and delivered, by which Note Mortgagors promise to pay said principal sum and interest on the balance of principal remaining from time to time unpaid at the rate of ten per cent (10.0%) per annum prior to maturity, at the office of Mortgagee in Park Ridge, Illinois, in 60 successive monthly installments commencing December 1, 1986, and on the same date of each month thereafter, all except the last of said installments to be in the amount of \$ 282.08 each, and said last installment to be the entire unpaid balance of said sum, together with interest on the principal of each installment after the original maturity date thereof at 15.0% per annum; together with all costs of collection, including reasonable attorneys' fees, upon default, (hereinafter referred to as the "Note").

NOW, THEREFORE, the Mortgagors to secure the payment of said Note in accordance with its terms and the terms, provisions and limitations of this Mortgage, and all extensions and renewals thereof, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents Mortgage and Warrant to the Mortgagee, its successors and assigns, the following described Real Estate in the County of Cook and State of Illinois, to wit:

see EXHIBIT "A" - Legal Description attached hereto

DEPT-91 RECORDING
 T#4444 TRAN 8201 10/6/97 85 1000 00
 82924 S D *-05-142-7418
 COOK COUNTY RECORDS

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

TOGETHER 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, indoor 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 on the premises by the Mortgagors or their successors shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the Mortgagee, its successors and assigns, forever, for the purposes herein set forth, free from all rights and 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 Mortgage consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side hereof) among other things, require Mortgagors to keep the premises in repair, insured as free of liens and to pay and discharge prior liens and taxes, provide that if not paid by Mortgagors, the costs of such repairs, insurance, prior liens and taxes paid by Mortgagee constitute additional indebtedness secured hereby, provide for tax and insurance deposits, for acceleration of maturity of the Note and foreclosure hereof in case of default and for the allowance of Mortgagee's attorney's fees and expenses of foreclosure, and are incorporated herein by reference, are a part hereof, and shall be binding on the Mortgagors and those claiming through them.

In the event Mortgagor sells or conveys the premises, or if title thereto or any interest therein shall become vested in any manner whatsoever in any other person or persons other than the Mortgagor, or upon the death of any Mortgagor, Mortgagee shall have the option of declaring immediately due and payable all unpaid installments on the Note and enforcing the provisions of the Mortgage with respect thereto.

Signed and sealed by the Mortgagors the date first above written.

(SEAL)

Eric J. Anderson

(SEAL)

(SEAL)

(SEAL)

STATE OF ILLINOIS) I, the undersigned, a Notary Public is and for my residence in said County.
 COUNTY OF COOK) ss. in the State aforesaid, DO HEREBY CERTIFY THAT Eric J. Anderson, a bachelor,
 who is personally known to me to be the same person whose name is subscribed to the foregoing
 instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his true
 and voluntary act, for the uses and purposes therein set forth, including the release and waiver of all rights under any homestead, exemption and valuation
 laws.

GIVEN under my hand and Notarial Seal this 15th day of September, A.D. 1986.

This instrument prepared by:

Tom Olen, Assistant Cashier

First State Bank & Trust Co. of Park Ridge

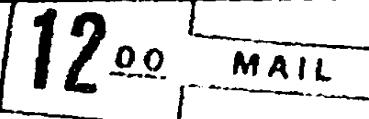
My Commission Expires July 25, 1997 Notary Public

NAME	FIRST STATE BANK & TRUST CO.
STREET	OF PARK RIDGE
CITY	607-611 DEVON AVENUE
INSTRUCTIONS	PARK RIDGE, ILLINOIS 60066
RECORDER'S OFFICE BOX NUMBER	

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

607-611 1142 Washington Blvd.

710 Oak Park IL 60002



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Page 2
THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS MORTGAGE):

2. Mortgagor covenants and agrees to pay and indebtedness and the interest thereon as herein and do and have or other charges thereof provided, as according to law agreements regarding the time of payment thereof; (3) To pay when due and before any penalty attaches therein all taxes, special taxes, special assessments, water charges, and other service charges against the premises (including those heretofore due), and to furnish mortgages, power, repairs, duplicate receipts therefor, and all such items extended against and premises shall be conclusively deemed valid for the purpose of this requirement; (4) To keep the improvements now or hereafter upon said premises insured against damage by fire, and such other hazards as the Mortgagor may require to be insured against; and to provide liability insurance and such other insurance as the Mortgagor may require, until full paid, in case of foreclosure, until expiration of the period of redemption, for the full insurable value thereof, in such amounts, and in such form as shall be satisfactory to the Mortgagor; such insurance policies shall remain with the Mortgagor during the period or periods, and remain the usual clause notwithstanding the Mortgagor making them payable to the Management; and in case of nonpayment of the principal amount of the note, the certificate of sale, owner of any deficiency, any receiver or redeemer, or any grantee to any of the above, shall have the right to collect from the Mortgagor in addition to interest, costs and expenses, in its discretion, all claims thereafter and or created and arising on behalf of the Mortgagor all necessary sums of loss, expense, vouchers, releases and acquittances required to be signed by the insurance companies and the Mortgagor agrees to sign, upon demand, all receipts, vouchers and releases required of them to be signed by the Mortgagor for such purpose; and the Mortgagor is authorized to apply the proceeds of any insurance claim to the restoration of the premises or upon the indebtedness hereby secured, if the same is not otherwise paid in full; (5) To keep the premises well and indemnify and indebtedness is paid as full; (4) Immediately after destruction or damage, to cause the same to be repaired, the rebuilding or reconstruction of buildings and improvements now or hereafter on said premises, unless Mortgagor elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage; (5) To keep and preserve in good condition and repair, without waste, and free from any mechanical or other like or class of loss not expressly prohibited in writing to the lessor hereof; (6) Not to make, suffer or permit the erection or any structure or any enclosure to exist on said premises nor to diminish the square feet value by any act or omission to act; (7) To comply with all requirements of law with respect to the premises and the tax thereof; (8) Not to make, suffer or permit, without the written permission of the Mortgagor being first had and obtained, (a) any use of the premises for any purpose other than that for which it is now used, (b) any alterations of the improvements, apparatus, appliances, fixtures or equipment now or hereafter upon said premises, (c) any purchase or conditional sale, lease or agreement under which title is reserved to the vendor, of any apparatus, fixtures or equipment so placed in or upon any building or improvement on said premises; (9) To pay the premium on Mortgagee's liability insurance covering the mortgage where required by Mortgagor pursuant to its written communication; and (10) To pay when due any indebtedness which may be accrued by a fine or charge upon the premises, together with the lessor's interest, and upon receipt, exhibit satisfactory evidence of the discharge of such fine or charge upon the premises.

2. In addition to the monthly payments of principal and interest payable under the terms of the Note, the Mortgagor agrees to pay to the holder of the Note, when requested by the holder of the Note, such sums as may be specified for the purpose of establishing a reserve for the payment of premium or policies of fire insurance and such other hazards as shall be required heretofore covering the mortgaged property, and for the payment of taxes and special assessments accruing on the property to be as estimated by the holder of the Note; such sums to be held by the holder of the Note without any allowance for interest, for the payment of which premium, taxes and special assessments provided that such request, whether or not complied with shall not be construed to affect the obligations of the Mortgagor to pay any premium, taxes and special assessments, and to keep the mortgaged premises insured against loss or damage by fire or lightning. If, however, payment made herewith, premiums, taxes and special assessments and insurance premium shall not be sufficient to pay the amounts necessary as they become due, then the Mortgagor shall pay the necessary amount to make up the deficiency. If amounts collected for the purpose aforesaid exceed the amounts necessary to make such payment, such excess shall be credited on subsequent payments for those purposes to be made by Mortgagor.

3. The privilege is granted to make prepayments on principal of the Note on any interest payment date notwithstanding any provision to the contrary contained in the Note.

4. **Interest.** - may collect a late charge equal to one tenth (1/10th) of one per cent (1%) on the unpaid balance of the indebtedness hereby incurred for each successive weekly payment period, or for any portion thereof, which remains unpaid after the due date, to cover the extra expense involved in handling subsequent payments.

3. Mortgagors, at their option, may employ counsel for advice or other legal services at the Mortgagor's discretion in connection with any dispute as to the debt hereby secured or the nature of the instruments, or any litigation in which the Mortgagor may be made a party on account of this Note or which may affect the title to the property securing the same. Standard legal services will charge a flat fee and debt or lien and pay reasonable attorney's fees so incurred shall be added to and be a part of the debt hereby secured. Any costs and expenses reasonably incurred in the foreclosing of this mortgage and sale of the property securing the same and in connection with any other dispute as to the nature of the debt or lien, including reasonably estimated amounts to conclude the transaction, shall be added to and be a part of the debt hereby secured. All such costs and expenses shall be payable by the Mortgagors to the Mortgagor as demands, and if not paid shall be included in any decree or judgment as a part of the debt and mortgage debt and shall include interest at the rate of fifteen 15 per cent. .15 per annum.

6. In case of default thereon, Mortgagor may, but need not, make any payment or perform any act herein required of Mortgagor in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest to his prouer encumbrancer, if any, and purchase, discharge, or otherwise settle any debt or other prouer or claim due to them, or reduce from any sum due of Indenture affecting said premises or interests any tax or assessment. All monies paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees, and any other amounts advanced by Mortgagor at its discretion in payment of the premises and the like hereof, 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 one per cent. (1%) per annum. Exercise of Mortgagor shall never be considered as a waiver of any right accruing to it in respect of any default made under the part of Mortgagor.

7. **Mortgagors**: making any payments hereunder or otherwise relating to taxes or assessments, may do so according to any bill, statement or estimate presented from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereto.

8. At the expense of the Mortgagor and without notice to Mortgagor, all unpaid indebtedness secured by this Mortgage shall, notwithstanding anything to the contrary in this Mortgage to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment of any instalment on the Note or on any other obligation of the Mortgagor hereunder;

9. In the event that Mortgagor or either of them (a) ceases to be the appointment of a receiver, trustee, or liquidator of all or a substantial part of Mortgagors' assets, or (b) is adjudicated a bankrupt or insolvent, or (c) voluntarily enters in bankruptcy, or admits in writing their inability to pay debts as they become due, or (c) made a

(or (b) be re-drawn as a bondnote or released, or (c) be converted into a general assignment and the benefit thereof, or (d) file a petition to assume, seeking reorganization or arrangement with creditors, or to take advantage of any insolvency law, or (e) file an action for reducing the material allegation(s) in a petition filed against Mortgagors to any bankruptcy, reorganization, or insolvency proceeding, or (f) file an action for the purpose of affecting any of the foregoing, or (g) any order, judgment or decree shall be entered upon an application of a creditor of the Mortgagors for a decree of competent jurisdiction approving a petition for filing appointment as a receiver or trustee of all or a substantial part of the Mortgagors' assets and such order, judgment or decree shall continue unbroken and in effect for any period of 30 consecutive days, the holder of the Note may declare the Note forfeited due and payable, whereupon the principal and interest accrued on the Note and all other sums hereby secured, shall become forfeiture due and payable as if all of the said sums of money were originally so declared to be paid on such date; and thereafter, as the Note agrees without notice or demand, may prosecute a suit at law and/or in equity as if all money received thereby had matured prior to its registration. Furthermore, if foreclosure proceedings should be instituted against the person or any other free or clause, the Mortgagors may at its option immediately upon satisfaction of such costs, by giving the pendency thereof declare this Mortgage and the indebtedness secured hereby due and payable forthwith, and may at its option proceed to foreclose the same.

10. When the indebtedness herein accrued shall become due whether by acceleration or otherwise, Mortgagor shall have the right to foreclose the less herein. It is not agreed to foreclose the less herein, there shall be allowed and retained as additional consideration in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagor for attorneys' fees, appraisers' fees, valuers' fees, or disbursements and expert evidence, amalgamations, charges, publications, costs and expenses which may be estimated as in reason to be expended above and beyond all such expenses of title, title searches and examinations, insurance policies, Survey certificates and similar data and assurances with respect to the title or property, any claim to be reasonably necessary either to prosecute such claim or to defend or hold over at any rate which may be held pursuant to such decree the true condition of the title or the value of the premises. All expenditures and expenses of the service in this paragraph mentioned shall become as much additional indebtedness accrued by and immediately due and payable with interest thereof at the rate of **15%** per annum, when paid or incurred by Mortgagor in connection with (a) the proceeding, including probate and bankruptcy proceedings, to which Mortgagor shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any indebtedness hereby accrued; or (b) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security herein, whether or not actually commenced; or (c) preparations for the commencement and any and for the prosecution hereof after accrual of such right to foreclose, whether or not actually commenced.

any and for the protection of each right to receive payment of all amounts due and owing by the Debtor under the instrument or instruments referred to in each and every one of the documents mentioned in the preceding paragraph hereto; second, all other sums which under the terms of the instrument or instruments referred to in each and every one of the documents mentioned in the preceding paragraph hereto constitute accrued 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 expenses in Mortgaging, their heirs, legal representatives or executors, of such real property as may appear.

12. Upon, or at any time after the filing of suit or otherwise than Mortgage, the Court in which such suit 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 the debtor, 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 residence or not, and the Mortgagee 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 the action, to collect costs 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 day for service upon the Mortgagee, 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 cases such as the protection (including insurance and repairs), possession, control, management and operation of the premises during the whole of all so long. The Court from time to time may declare the receiver to apply the net income in his hands in payment in whole or in part of the principal and interest due, as evidenced by any decree involving his Mortgage, or any sum, special assessment or other sum which may be or become payable to the lessor hereof or of such debtors, prior to such application as made prior

13. The Mortgagors will not at any time, in any sense, or plead, or in any manner whatsoever claim or take any benefit or advantage of, or any may be extended or maintained by, any exemption from execution by sale of the properties or any part thereof, whatsoever created, now or at any time hereafter, or stand, which may affect the rights and covenants or the performance of this Mortgage, to the claim, take, or cause, stand, upon any benefit or advantage of any law now or hereafter in force providing for the valuation or appraisal of the premises, or any part thereof, prior to any sale or sales thereof which may be made under process in any action, suit, or proceeding for the delivery, judgment, or order of any court of competent jurisdiction, that the Mortgagors hereby do hereby, will, and do, release, give, and convey to the Lender, his heirs and executors, and to his assigns, all such rights as may be given or possessed by the Mortgagors, but to suffer and permit the exercise of, every power and right, though in all, or in part, or in whole or in part, or in any other way, now or hereafter existing, in respect of the Mortgagors, his heirs, executors, and all who may claim under it or them, waive, to the extent that it may lawfully

2. all right to have the unexpired property mortgaged upon any subsequent holder;
3. to exercise the power of sale in case of non-payment of the rent or of any previous holder shall be subject to any defense which would not be good and available to the party foregoing.
4. to sue for the recovery of the amount due.
5. to cause the premises, or any part thereof, shall be taken by condemnation, the Mortgagor is hereby empowered to collect and receive all compensation which may be given for the premises, or any part thereof, or damages to any property not taken and all compensation so received shall be forthwith applied by the Mortgagor as is

any elect to do so, the immediate production of all indebtedness so secured hereby, or in the repair and restoration of our property so damaged; provided that any excess over the amount of the indebtedness so secured shall be delivered in the manner as to their respective owners.

All costs, fees, charges and expenses of the premises are pledged, accepted and unconditionally made in the Mortgagor, whether now due or hereafter to become due, under or by reason of any lease or agreement for the use or occupancy of said premises, or any part thereof, whether said lease or agreement is written or verbal, and it is the intention of the parties hereto that (a) to pledge said rents, issues and profits as a party with said real estate and our secondarily and such pledge shall not be deemed merged in any foreclosure decree, and (b) to establish an absolute transfer and assignment to the Mortgagor of all such leases and agreements and all the assets thereunder, together with the right in case of default, either before or after foreclosure date, to evict each and said possessors at, manage, maintain and operate said premises, or any part thereof, the leases, for term, renewed, advantages as to it, terminate or modify existing or future leases, collect and avoid rents, issues and profits, regardless of what is named, and use such measures, whether legal, or equitable as it may deem proper to enforce collection thereof, employ racing agents or other employees, short or repeat sales or otherwise, buy, foreclose and evict same where it deems necessary, purchase adequate fire and extended coverage and other forms of insurance as may be deemed desirable, and in general exercise all powers reasonably incident to absolute ownership, advance or borrow money necessary for any purpose herein stated to secure which lease is hereby created on the premises and on the income therefrom which less is given to the less of any other indebtedness hereby secured, and out of the income received in reasonable compensation for itself, pay reasonable premiums, taxes and assessments, and all expenses of every kind, including attorney's fees, incurred in the exercise of any power herein given, and from time to time apply any balance of income net, in its sole discretion, credit for the amount of principal and interest then due and then of the principal of the indebtedness hereby secured, before or after any decree of foreclosure or sale, and the proceeds of sale of any and all property held by us as a factor in payment thereof or not. Whatever all of the indebtedness may be hereby paid, the Mortgagor, in its sole discretion feels that there is no absolute unencumbered debt in favor of the Mortgagor, and the Mortgagor, on some forthcoming evidence thereof, shall remit such amounts and pay such debts as may be necessary.

The Mortgagor may require all charges and expenses of the premises to be paid in full or until the delivery of a certificate of title to the premises, and if he does not do so, then until the expiration of the statutory period during which it may be issued. Mortgagor shall have the discretion to pay or cause to be paid to the holder of the Mortgagor's title, whatever amounts he deems necessary.

17. In the event new buildings and improvements are now being or are to be erected or placed on the premises (that is, if this is a construction loan mortgage) and if Mortgagors do not complete the construction of said buildings and improvements in accordance with the plans and specifications agreed by Mortgagors, or before thirty days prior to the due date of the first payment of principal, or if work on said buildings and improvements is discontinued by Mortgagors, and remains discontinued for a period of thirty days, then and in either case, the entire principal amount of the sum advanced by the Mortgagor, and interest thereon shall at once become due and payable, and in addition, the amount of interest which would have accrued upon the construction of the said buildings or improvements for the period of thirty days as determined by simple daily interest, as it accrues, shall also become due and upon the mortgaged premises and complete the construction of the said buildings and improvements and monies expended by Mortgagor in connection with such completion of construction shall be added to the principal amount of said Note and secured by these covenants, and shall be payable by Mortgagor, on demand, with interest at the rate of **fifteen** per cent. **.15**, to his attorney. In the event Mortgagor shall elect to commence construction, Mortgagor shall have full and complete authority to employ watchmen to protect the improvements from destruction or injury and to preserve and protect the personal property thereon, to continue any and all outstanding contracts for the erection and completion of said building or buildings, to make and enter into new contracts and obligations whenever necessary, either in his own name or in the name of Mortgagors, and to pay and discharge all debts, obligations and liabilities accrued thereby.

18. A representation of legal proceedings shall be made by the Mortgagor to the Mortgagors on full payment of the indebtedness as aforesaid, the performance of the covenants and agreements herein made by the Mortgagor, and the payment of the reasonable fees of law and Mortgage.

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EXHIBIT "A" - Legal Description attached to and made part of this document

Unit 1142-2 in the South Hall Court Club Condominium as delineated on a survey of the following described real estate:

Lots 33 and 34 in Scoville and Niles Subdivision of Block 5 in Scoville and Niles Addition to Oak Park, a subdivision of the West 40 acres of the Southwest 1/4 of Section 7, Township 39 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois, commonly known as 1138-1150 Washington, Oak Park, Illinois, which survey is attached as Exhibit "A" to Declaration of Condominium recorded as Document No. 26,273,860, together with their respective undivided interests in the Common Elements, commonly known as 1138-1150 Washington, Oak Park, Illinois.

Mortgagor also hereby grants to Mortgagee its successors and assigns, all rights and easements appurtenant to the above described real estate, the rights and easements for the benefit of said property set forth in the Declaration of Condominium aforesaid.

This mortgage is subject to all rights, easements, covenants, conditions, restrictions and reservations contained in said Declaration the same as though the provisions of said Declaration were recited and stipulated at length herein.

Common Address: 1142 Washington Boulevard, Unit #2, Oak Park, Illinois

PERMANENT TAX INDEX NUMBER: 116-07-314-024-1011

JD

9/5/11/19

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