

TRUST DEED

UNOFFICIAL COPY

9 8 8 2 8 48628470

Deliver To Recorder's Office Box No. 413

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made December 4 1986 between South Holland Trust & Savings Bank, as Trustee under Trust #6137 Dated January 4, 1982

Heritage Glenwood Bank an Illinois corporation doing business in Glenwood, 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 this Note, in principal sum of (\$44,898.98) Dollars. FORTY FOUR THOUSAND EIGHT HUNDRED NINETY EIGHT AND 98/100 Dollars. evidenced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to HERBER Heritage Glenwood Bank

and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest on the balance of principal remaining from time to time unpaid at the rate of 10.50 per cent per annum in instalments as follows:

SEVEN HUNDRED AND NO/100 (\$700.00)

Dollars on the 18th day of December 1986 and SEVEN HUNDRED AND NO/100 (\$700.00)

Dollars on the 18th day of each month thereafter until said note is fully paid except the final payment of principal and interest, if not sooner paid, shall be due on the 18th day of December 1991. All such payments on account of the indebtedness evidenced by said note to be 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 12.50 per cent per annum, and all of said principal and interest being made payable at such banking house or trust company in

Glenwood 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 Heritage Glenwood Bank in said City.

NOW, THEREFORE, the Mortgagors to secure 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 whereof is hereby acknowledged, do by these presents CONVEY and WARRANT unto the Trustee, its successors and assigns, the following described Real Estate and all their estate, right, title and interest therein, situate, lying and being in the COUNTY OF COOK AND STATE OF ILLINOIS, to wit:

UNIT 103 AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS "PARCEL"): 86628470

THE SOUTH 1/2 OF LOT 663 AND ALL OF LOT 664 IN GLENWOOD MANOR UNIT 11, A RESUBDIVISION OF LOT 409 (EXCEPT THE SOUTH 18 FEET THEREOF), LOTS 410 AND 411 IN GLENWOOD MANOR UNIT 5, A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 4, TOWNSHIP 35 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN; ALSO LOT "A" IN GLENWOOD MANOR UNIT 9, A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SAID NORTHWEST 1/4 OF SECTION 4 AND PART OF THE SOUTH 1039.40 FEET OF THE SOUTHWEST 1/4 OF SECTION 33, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THAT PART OF SAID LOT "A" Lying NORTH OF A LINE DRAWN PARALLEL WITH AND 819.40 FEET NORTH OF THE SOUTH LINE OF SAID SECTION 33), ALL IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION MADE BY GLENWOOD FARMS, INCORPORATED, AN ILLINOIS CORPORATION, RECORDED IN THE OFFICE OF THE RECORDER OF COOK COUNTY, ILLINOIS, AS DOCUMENT 21300973; TOGETHER WITH AN UNDIVIDED 5.0820 PER CENT INTEREST IN SAID PARCEL, (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY)

This Herit which will TOGETHER thereof to and not st light, pow window of a part of s. in the prer

TO HAVE hereinafter set forth, together with all rights and benefits thereunder by virtue of the Homestead Exemption Law of the State of Illinois, on said rights and benefits the Mortgagors do hereby expressly release and waive. This Trust Deed consists of two pages, the conditions and provisions appearing on this page and on page two (the reverse side hereof) are incorporated herein by reference and are a part hereof and shall be binding on the Mortgagors, their heirs, successors and assigns.

WITNESS the hand and seal of Mortgagors the day and year first above written.

of this instrument, the South Holland Trust & Savings Bank, as Trustee, Trust No. (SEAL) under Trust Dated January 4, 1982 (SEAL) Vice President Trust Officer (SEAL)

BY: [Signature] ATTEST: [Signature] ASST. SECRETARY

STATE OF ILLINOIS, hereby above referred to.

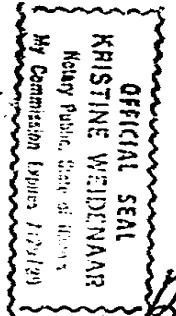
STATE OF ILLINOIS COUNTY OF Cook ss.

I, Kristine Weidenaar a Notary Public, in and for said County, in the state aforesaid, DO HEREBY CERTIFY, THAT Jack Balenberg, Trust Officer & Vice President of SOUTH HOLLAND TRUST & SAVINGS BANK and Patti Grieger, Asst. Secretary of said corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such T/O & Vice President, and Asst. Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said corporation, as Trustee as aforesaid for the uses and purposes therein set forth; and the said Asst. Secretary then and there acknowledged that as custodian of the corporate seal of said corporation, did affix said seal to said instrument as their own free and voluntary act and as the free and voluntary act of said corporation, as Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal, this 19th day of December, A. D. 1986

My commission expires 7/29/89

Notary Public



86628470

5-2-85

1003 TO and profits Real estate Imp. water, etc. screens, shared to be after placed

86-628470

UNOFFICIAL COPY

1. Mortgagors shall (1) promptly repair, replace or rebuild any building or improvement 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 mechanics' 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.

2. Mortgagors shall be liable for the payment of all general real estate taxes and shall deposit or cause to be deposited with the Trustee named in this Trust Deed or with the legal holder of the note referred to herein on the first day of each and every month during the term of said loan a sum equal to one twelfth of the estimated general real estate taxes next accruing against said premises computed on the amount of the last ascertainable real estate taxes. Mortgagors shall pay special taxes, special assessment water charges, sewer charges and other charges against the premises when due and shall upon written request furnish to Trustee or to holders of the note referred to herein duplicate receipts therefor.

3. Mortgagors shall cause all buildings and improvements now or hereafter situated on said premises to be insured against loss or damage by fire, lightning or windstorm 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 companies 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 shall deliver all policies, including additional and renewal policies, to holders of the note, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration. Mortgagors shall deposit with the Trustee an amount equivalent to one twelfth of the annual insurance premiums on the first day of each and every month during the term of said loan. The amounts deposited under the real estate tax reserve and insurance reserve referred to in paragraphs two and three hereof shall be held by the Trustee or the legal holder of the note as and for a Sinking Fund to be used by the Trustee or the legal holder of the note to pay the general real estate taxes levied against said premises and insurance premiums as and when the same become due and payable.

4. In case of default therein, Trustee or the holders 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 or prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem 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 other moneys advanced by Trustee or the holders of the note to protect the mortgaged premises 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. 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.

5. The Trustee or the holders of the note hereby secured making any payment hereby 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 tax, assessment, sale, forfeiture, tax lien or title or claim thereof.

6. Mortgagors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the holders of the note, and without notice to Mortgagors, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the note or in this Trust Deed to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment principal or interest on the note, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagors herein contained. Any deficiency in the amount of any monthly payment shall constitute an event of default and the Trustee or the holders of the note secured hereby may collect a "late charge" on each payment more than fifteen days in arrears to cover the extra expense involved in handling delinquent payments.

7. 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 attorney's fees, Trustee's fees, appraiser's fees, outlay 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 receive bids at any sale which may be had pursuant to such decree the true condition of the title to or to 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 threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

8. 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 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.

9. 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 title to the premises or whether the same shall be then occupied as a homestead or not and the Trustee hereunder 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 full statutory period of redemption, whether there be redemption or not, as well as during any further time 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 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.

10. No action for the enforcement of the lien or of any provision 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.

11. 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.

12. Trustee has no duty to examine the title, location, existence, or condition of the premises, and 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 shall require indemnities satisfactory to it before exercising any power herein given.

13. Trustee shall release this trust deed and the lien thereof 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 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 it has never executed a certificate or any instrument identifying same as the note described herein, it 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.

14. 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, inability or refusal to act of Trustee, the then Recorder of Deeds 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 set herein given Trustee, and any Trustee or successor shall be entitled to reasonable compensation for all acts performed hereunder.

15. This Trust Deed and all provisions hereof, shall extend to and be binding upon Mortgagors 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 such persons shall have executed the note or this Trust Deed.

16. In the event of the sale or transfer of the Title to the premises described herein, the holder of the note secured hereby may at its option declare the entire amount of the indebtedness to be immediately due and payable.

86628470

IMPORTANT

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

The Installment Note mentioned in the within Trust Deed has been identified herewith under identification No. 86-12-04

by _____
Assistant Vice President
Assistant Secretary

DECLINER

NAME: Heritage Glenwood Bank
STREET: 18301 S. Halsted St.
CITY: Glenwood, Illinois 60425

FOR RECORDERS INDEX PURPOSES
INSERT STREET ADDRESS OF ABOVE
DESCRIBED PROPERTY HERE

625 Carroll Parkway
Unit 103
Glenwood, Illinois 60425

INSTRUCTIONS OR RECORDER'S OFFICE BOX NUMBER 413.

UNOFFICIAL COPY

My commission expires 7/29/89

1986
A. D. 18 86
December 4, 1986

OFFICIAL SEAL
KRISTINE WEIDENHAAR
Notary Public, State of Illinois
My Commission Expires 7/29/89

Notary Public, in and for said County, in the state aforesaid,
I, Kristine Weidenhaar
do hereby certify, that Jack Dalenberg, Trust Officer & Vice-President of
SOUTH HOLLAND TRUST & SAVINGS BANK
is the Secretary of said corporation, who are personally known to me to be the same persons
as those named in the foregoing instrument as Trustee, and I have reviewed the same
instrument as their own free and voluntary act and as the true and correct copy of said instrument, as
the same and purposes therein set forth, and the said
Secretary thereon and there acknowledged that
own free and purposes
as containing of the corporate seal of said corporation, did affix said seal to said instrument, as
voluntary act and as the true and correct copy of said instrument, as

STATE OF ILLINOIS
COUNTY OF COOK

STATE OF ILLINOIS
BY: [Signature] (SEAL)
Vice President
Trust Officer
South Holland Trust & Savings Bank, as Trustee
under Trust Dated January 4, 1982
ATTEST:
KSTI, SECRETARY

TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, and upon the uses and trusts therein 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 Mortgagee do hereby expressly release and waive.
This Trust Deed consists of two pages, the conditions and provisions appearing on this page and on page two (the reverse side hereof) are incorporated herein by reference and are a part hereof and shall be binding on the Mortgagee, their heirs, successors and assigns.
WITNESS the hand and seal of Mortgagee the day and year first above written.
South Holland Trust & Savings Bank, as Trustee
under Trust Dated January 4, 1982
Vice President
Trust Officer
ATTEST:
KSTI, SECRETARY

This instrument prepared by
Heritage Glenwood Bank/Joahn Enevoldsen
Real Estate Index NO: 29-33-33-305-029-1003

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COOK COUNTY RECORDER

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and delivered, in and by which said Note the Mortgagee promise to pay the said principal sum and interest on the balance of
principal remaining from time to time unpaid at the rate of 10.50% per cent per annum in installments as follows:

Forty four thousand eight hundred ninety eight and 98/100 Dollars, made payable to Heritage Glenwood Bank
evidenced by one certain installment Note of the Mortgagee of even date herewith.

Heritage Glenwood Bank
an Illinois corporation doing business in Glenwood
herein referred to as Trustee, witnesseth:

Trustee under Trust #6137 Dated January 4, 1982
between South Holland Trust & Savings Bank, as
Trustee and [Name], and
herein referred to as "Mortgagee", and

THIS INSTRUMENT, made December 4, 1986,
between South Holland Trust & Savings Bank, as
Trustee under Trust #6137 Dated January 4, 1982
and [Name], and
herein referred to as "Mortgagee", and
witnesseth:

Heritage Glenwood Bank
an Illinois corporation doing business in Glenwood
herein referred to as Trustee, witnesseth:

said legal holder or holders being herein referred to as Holders of this Note, in principal sum of (\$44,898.98)
Forty four thousand eight hundred ninety eight and 98/100 Dollars,
evidenced by one certain installment Note of the Mortgagee of even date herewith.

and delivered, in and by which said Note the Mortgagee promise to pay the said principal sum and interest on the balance of
principal remaining from time to time unpaid at the rate of 10.50% per cent per annum in installments as follows:

Forty four thousand eight hundred ninety eight and 98/100 Dollars, made payable to Heritage Glenwood Bank
evidenced by one certain installment Note of the Mortgagee of even date herewith.

Heritage Glenwood Bank
an Illinois corporation doing business in Glenwood
herein referred to as Trustee, witnesseth:

Trustee under Trust #6137 Dated January 4, 1982
between South Holland Trust & Savings Bank, as
Trustee and [Name], and
herein referred to as "Mortgagee", and
witnesseth:

THE ABOVE SPACE FOR RECORDERS USE ONLY

TRUST DEED
Deliver To
Recorder's Office
Box No. 413

8 6 6 2 8 48628470

REC THE SERVICE # 212-110

UNOFFICIAL COPY

RECORDERS OFFICE BOX NUMBER 33

INSTRUCTIONS

REVISED

OR

UNIT 103
625 CAYDOLL PARKWAY

Heritage Glenwood Bank
18301 S. Halsted St.
Glenwood, Illinois 60425

NAME
STREET
CITY

FOR RECORDERS INDEX PURPOSES
INSERT STREET ADDRESS OF ABOVE
DESCRIBED PROPERTY HERE

FOR THE PROTECTION OF BOTH THE BORROWER AND
LENDER, THIS NOTE SECURED BY THIS TRUST DEED
BEFORE THIS TRUST DEED IS FILED FOR RECORD.

IMPORTANT

The installment Note mentioned in the within Trust Deed has been
identified herewith under identification No. 86-12-04

Assistant Vice President
Assistant Secretary

86628170

Mortgagee shall (1) promptly repair, restore or rebuild any building or improvement now or hereafter on the premises which may become damaged or destroyed... (2) Mortgagee shall be liable for the payment of the principal of all general real estate taxes and shall deposit or cause to be deposited with the Trustee... (3) Mortgagee shall pay special taxes, special assessment, sewer charges and other charges against the premises when due and that upon request Mortgagee shall pay the cost of replacing or repairing or widening sidewalks... (4) Mortgagee shall cause all buildings and improvements now or hereafter situated on said premises to be insured against loss or damage by fire... (5) Mortgagee shall pay all taxes, assessments, and other charges against the premises... (6) Mortgagee shall pay all interest on the note... (7) Mortgagee shall pay all expenses of the Trustee... (8) Mortgagee shall pay all expenses of the Trustee... (9) Mortgagee shall pay all expenses of the Trustee... 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