

THIS TRUST DEED made this 8th day of July, 19 86 between Bank of Hickory Hills, as trustee,  
under trust agreement dated and known as trust number 2287,

of the Village of Hickory Hills, County of Cook, and State of Illinois (herein-  
after, whether one or more, and if more than one, jointly and severally, called "Mortgagor") and RIVER OAKS BANK AND TRUST  
COMPANY, an Illinois banking corporation, doing business and having its principal office in Calumet City, Illinois, as Trustee, (herein-  
after called "TRUSTEE") WITNESSETH:

WHEREAS, Mortgagor is justly indebted to the legal holder(s) of the installment note hereinafter described, in the principal  
sum of One hundred ten thousand two hundred twenty one and 28/100-----Dollars (\$ 110,221.28 ),  
which indebtedness is evidenced by Mortgagor's installment note (the identity of which is evidenced by an identification number  
corresponding to the identification number of this Trust Deed), of even date herewith, made payable to BEARER, bearing interest  
and upon the terms and provisions as provided therein (hereinafter "Note") and delivered, in and by which Note, Mortgagor promises  
to pay the said principal sum and interest thereon in monthly installments as provided therein, with the balance of the indebtedness,  
if not sooner paid, due and payable on July 8, 2001; and

WHEREAS, the indebtedness evidenced by the Note, including the principal thereof and interest thereon, and all extensions  
and renewals thereof, in whole or in part, and any and all other sums which at any time may be due or owing or required to be paid  
as provided in this Trust Deed or in the Note, are hereinafter called the "indebtedness secured hereby". The legal holder(s) of the  
Note are hereinafter, whether one or more, called "holder of the Note".

NOW, THEREFORE, Mortgagor, to secure the repayment of the indebtedness secured hereby in accordance with the covenants  
and agreements herein and in the Note contained, and the performance and observance of the covenants and agreements of Mortgagor  
as herein and in the Note contained, and also in consideration of the sum of One Dollar (\$1.00) in hand paid and for other good and  
valuable consideration, the receipt and sufficiency of which is hereby acknowledged, does hereby Convey and Warrant unto Trustee,  
its successors and assigns, the following described real estate:

See rider attached hereto and made a part hereof:

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which, together with the property hereinafter described, is called the "Premises",

TOGETHER with all improvements, tenements, buildings, easements, fixtures, privileges, reservations, allowances, heredita-  
ments and appurtenances now or hereafter thereunto belonging or pertaining; and any and all rights and interests of every name and  
nature now or hereafter owned by Mortgagor, forming a part of or used in connection with the real estate or the operation and con-  
venience of the buildings and improvements located thereon, including, by way of enumeration but without limitation, all equipment  
owned by Mortgagor and used or useful in the operation of the real estate or improvements thereon or furnished by Mortgagor to  
tenants thereof; all machines, machinery, fixtures, apparatus, equipment or articles used to supply heating, gas, electricity, air con-  
ditioning, water, light, power, sprinkler protection, waste removal, refrigeration and ventilation (whether single units or centrally  
controlled), and all floor coverings, screens, storm windows and doors, window shades, blinds, awnings, stoves, refrigerators, dish-  
washers, disposal units, range hoods, water heaters and blowers; in each case now or hereafter placed in, on or at the Premises, it  
being understood that the enumeration of any specific articles of property shall in no way exclude or be held to exclude any items  
of property not specifically enumerated,

AND TOGETHER WITH all of the rents, income, receipts, revenues, issues and profits thereof and therefrom,

AND all of the land, estate, property and rights hereinabove described and hereby conveyed and intended so to be, whether or  
not affixed or annexed to the real estate, are intended to be as a unit and are hereby understood, agreed and declared to form a part  
and parcel of the real estate and to be appropriated to the use of the real estate and for the purposes hereof shall be deemed to be  
real estate conveyed and mortgaged hereby,

TO HAVE AND TO HOLD the Premises unto Trustee, its successors and assigns, forever, free from all rights and benefits under  
and by virtue of the Homestead Exemption Laws of the State of Illinois, which rights and benefits are hereby expressly released and  
waived, for the purposes, uses and trusts herein set forth, together with all right to retain possession of the Premises after any default  
in the payment of all or any part of the indebtedness secured hereby or the breach of any covenant or agreement herein contained,  
or upon the occurrence of any Default (as hereinafter defined in paragraph 10 hereof).

AND IT IS FURTHER AGREED THAT:

1. **Payment of Indebtedness.** Mortgagor shall promptly pay when due each item of indebtedness secured hereby, including, without limitation, principal, interest and monthly deposits described in paragraph 2 hereof, and shall duly perform and observe all the covenants and agreements herein or in the Note provided on the part of Mortgagor to be performed and observed.
2. **Deposits for Taxes and Insurance.** In addition to the monthly installments of principal and interest payable under the Note, subject to applicable law or to a written waiver by holder of the Note, Mortgagor shall pay to holder of the Note on the day monthly installments of principal and interest are payable under the Note, until the Note is paid in full; a sum (hereinafter "Funds") equal to one-twelfth of the yearly Taxes (as that term is defined in paragraph 6 hereof) which holder of the Note has required pursuant to paragraph 6 hereof to be paid out of the Funds, next to become due upon the Premises, plus one-twelfth of the annual premium installments for hazard insurance, plus one-twelfth of the annual premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by holder of the Note on the basis of assessments and bills and reasonable estimates thereof. The Funds shall be held by holder of the Note and may be commingled with such other funds or its own funds. Mortgagor shall promptly forward to holder of the Note all bills for Taxes which holder of the Note has required pursuant to paragraph 6 hereof to be paid out of the Funds, and insurance premiums received by Mortgagor. Holder of the Note, after presentation by Mortgagor of the bills therefor, shall apply the Funds to pay said Taxes which holder of the Note has required pursuant to paragraph 6 hereof to be paid out of the Funds, and insurance premiums. Unless applicable law requires interest to be paid, Trustee or holder of the Note shall not be required to pay Mortgagor any interest on the Funds. The Funds are pledged as additional security for the indebtedness secured hereby, and if a Default (as hereinafter defined in paragraph 10 hereof) occurs, holder of the Note, at its option, notwithstanding the purposes for which said deposits were made, may apply the same in reduction of the indebtedness secured hereby or any other charges then accrued, or to accrue, secured by this Trust Deed in such order and manner as holder of the Note may elect, and Mortgagor shall forthwith pay the resulting deficiency. If a deficiency shall exist or if the Funds are so reduced that the remaining Funds together with the monthly deposits of

This document was prepared by: BOX 327 (Name) Rosemarie Roney

(Address) 1701 River Oaks Drive, Calumet City, IL 60409

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9. **Condemnation.** If the Premises, or any part thereof, shall be taken by condemnation, eminent domain or other taking, or by agreement between Mortgagor and holder of the Note and these authorized to exercise such right, holder of the Note is hereby empowered to collect and receive a compensation which may be paid for any property so taken or for damages to any property not taken and all condemnation compensation so received shall be applied by holder of the Note as it may elect, to the immediate reduction of the indebtedness secured hereby, whether due or not, or to the repair or restoration of any property so damaged, provided that any excess over the amount of the indebtedness secured hereby shall be delivered to Mortgagor. Such application of condemnation compensation shall not extend or postpone the due dates of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amounts of such installments.
10. **Default.** The occurrence of any of the following shall constitute a "Default" hereunder: (a) any failure to pay the Note when due, or any installment thereof, either principal or interest, as and when the same is due and payable, in accordance with the terms thereof; (b) any failure to make any deposits required hereunder; (c) any failure to pay any other indebtedness arising under the Note or this Trust Deed; (d) if a proceeding be instituted to enforce any lien, claim, charge or encumbrance upon the Premises; (e) if a proceeding of bankruptcy, receivership, reorganization or insolvency is filed by or against Mortgagor, or any of them, or if Mortgagor, or any of them, shall make any assignment for the benefit of creditors; (f) if the Premises be placed under the control or custody of any court; (g) if Mortgagor abandons the Premises; (h) if any statement, representation, covenant or warranty of Mortgagor herein or in any other writing at any time furnished by Mortgagor to Trustee or holder of the Note is untrue in any material respect as of the date made; (i) if a default pursuant to paragraph 14 hereof shall occur; (j) any failure to timely perform or observe any other covenant or agreement of Mortgagor contained in the Note or in this Trust Deed, which failure shall continue for a period of three (3) days. To the extent permitted by applicable law, whenever a Default shall have occurred, at its option, without notice or demand to Mortgagor or any party claiming under Mortgagor, and without impairing the lien created hereby or the priority of said lien or any right of Trustee or holder of the Note, holder of the Note may declare all unpaid indebtedness secured hereby immediately due and payable, and apply toward the payment of all unpaid indebtedness secured hereby any indebtedness of Trustee or holder of the Note to Mortgagor. For the purposes of subclause (e) of this paragraph 10 only, the term "Mortgagor" shall mean and include not only Mortgagor, but also any beneficiary of a trustee mortgagor and each person who, as guarantor, co-maker or otherwise, shall be or become liable for or obligated upon any part of the indebtedness secured hereby.
11. **Foreclosure.** When the indebtedness secured hereby, or any part thereof, shall become due, whether by acceleration or otherwise, and is not paid in accordance with the terms as herein and in the Note provided, Trustee or holder of the Note shall have the right to foreclose the lien hereof and to exercise any right, power or remedy as herein, in the Note or in the assignment of rents, if any, provided, or by law or in equity conferred. In any suit or proceeding to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale to be paid out of the rents, or the proceeds of such sale, all expenditures and expenses which may be paid or incurred by or on behalf of Trustee or holder of the Note for court costs, attorneys' fees, trustee's fees, appraiser's fees, expenditures 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 abstracts of title, title searches and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to title as Trustee or holder of the Note may deem 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 be so much additional indebtedness secured hereby and shall become immediately due and payable by Mortgagor, without notice and with interest from the date of disbursement at the rate payable from time to time on the outstanding principal under the Note, unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law.
12. **Proceeds of Foreclosure Sale.** 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, without limitation, all items enumerated in paragraph 11 above; second, all other items which, under the terms hereof, constitute indebtedness secured hereby additional to that evidenced by the Note, with interest thereon as herein provided; third, all interest remaining unpaid on the Note; fourth, to the amortization of the principal balance remaining unpaid on the Note; and, fifth, any surplus to Mortgagor, its heirs, legal representatives, successors or assigns, as their rights may appear. In case of payment of said indebtedness after the preparation or filing of any suit, and prior to the entry of any judgment or decree, a reasonable sum for legal services rendered to the time of such payment shall be allowed, which, together with any sum, paid for continuation of evidence of title, court costs, stenographers' charges, and expenses of such proceedings shall be additional indebtedness secured hereby.
13. **Receiver.** Upon, or at any time after the commencement of any foreclosure proceeding hereunder, the court in which such suit is filed may appoint a receiver of the Premises. Such appointment may be made either before or after sale, without notice to Mortgagor or any party claiming under Mortgagor, without requiring bond, without regard to the solvency or insolvency of any person liable for payment of the indebtedness secured hereby, and without regard to the then value of the Premises or the occupancy thereof as a homestead. Trustee or holder of the Note may be appointed as such receiver. Such receiver shall have power to manage, rent, and collect the rents, issues and profits of the Premises, due and to become due, during the pendency of such foreclosure suit and during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagor, 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 from the Premises in his hands in payment in whole or in part of (a) the indebtedness secured hereby or the indebtedness secured by any decree foreclosing this Trust Deed, or any tax, special assessment or other liens which may be or become superior to the lien hereof or such decree, provided such application is made prior to the foreclosure sale; or (b) the deficiency in case of a sale and deficiency.
14. **Restrictions on Transfer.** It shall be an immediate Default hereunder if, without the prior written consent of holder of the Note, any of the following shall occur: (a) if Mortgagor shall create, effect or consent to or shall suffer or permit any conveyance, sale, assignment, transfer, lien, pledge, mortgage, security interest or other encumbrance or alienation of any part of the title to the Premises; (b) if Mortgagor is a trustee, then if any beneficiary of Mortgagor shall create, effect or consent to or shall suffer or permit any sale, assignment, transfer, lien, pledge, mortgage, security interest or other encumbrance or alienation of such beneficiary's beneficial interest in Mortgagor; (c) if Mortgagor is a corporation, or if a corporation is a beneficiary of a trustee mortgagor, then if any shareholder of such corporation shall create, effect or consent to or shall suffer or permit any sale, assignment, transfer, lien, pledge, mortgage, security interest or other encumbrance or alienation of any such shareholder's shares in such corporation, and such sale, assignment, transfer, lien, pledge, mortgage, security interest or other encumbrance or alienation results in a change in the voting control of such corporation, provided, that if such corporation is a corporation whose stock is publicly traded on a national securities exchange or on the "Over The Counter" market, then this subclause (c) shall be inapplicable as to all shareholders holding or owning less than five percent (5%) of all classes of the outstanding shares of such corporation; or (d) if Mortgagor is a partnership or joint venture, or if any beneficiary of a trustee mortgagor is a partnership or joint venture, then if any partner or joint venturer in such partnership or joint venture shall create, effect or consent to or shall suffer or permit any sale, assignment, transfer, lien, pledge, mortgage, security interest or other encumbrance or alienation of any part of the partnership interest or joint venture interest, as the case may be, of such partner or joint venturer. Provided, however, that the foregoing provision of this paragraph 14 shall not apply to the liens of this Trust Deed and current real estate taxes not yet due and payable.
15. **Title in Mortgagor's Successors.** If the ownership of the Premises becomes vested in a person other than Mortgagor, Trustee or holder of the Note, without notice to Mortgagor, may deal with such successor in interest with reference to this Trust Deed and the indebtedness secured hereby in the same manner as with Mortgagor, and may forbear to sue or may extend time for payment of the indebtedness secured hereby, without discharging or in any way affecting the liability of Mortgagor hereunder or upon the indebtedness secured hereby.
16. **Assignment of Rents.** As additional security hereunder, Mortgagor hereby assigns and transfers to holder of the Note all leases of the Premises, or any part thereof, together with all the rents, issues and profits now due and which may hereafter become due under or by virtue of any lease or agreement, whether written or verbal, it being the intention hereby to establish an absolute transfer and assignment of all the said leases and agreements, and all the avails thereof, to holder of the Note, and Mortgagor does hereby appoint irrevocably holder of the Note its true and lawful attorney in its name and stead (with or without taking possession of the Premises), to rent, lease or let all or any portion of the Premises to any party or parties at such rental and upon such terms, in its discretion as it may determine, and to collect all said avails, rents, issues and profits arising from or accruing at any time hereafter, and all now due, or that may hereafter become due under each and all of the leases and agreements, written or verbal, provided, however, holder of the Note shall not exercise any of the rights and powers conferred upon it herein until and unless one or more of the Defaults set forth in paragraph 10 hereof shall have occurred. Neither Trustee nor holder of the Note shall be obligated to perform or discharge any obligation, duty or liability of lessor under any lease of the Premises, and Mortgagor does hereby indemnify, protect, defend and hold Trustee and holder of the Note harmless from and against any and all liabilities, losses, damages, claims, demands, costs, expenses and fees which Trustee or holder of the Note may or might incur under any lease of the Premises or by reason of this assignment.

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## A4 PARCEL 3:

A Tract of land in parts of Lots 1 and 2, lying South of Vermont Street, as used and occupied, and North of the premises heretofore conveyed to the Sanitary District of Chicago, in Becker's Subdivision of the West 2/3 of Lot 6 and all of Lots 2, 3 and 4 in Christian Becker's Subdivision of the West 1/2 of the West 1/2 of the Northeast 1/4, North of the Indian Boundary Line, of Section 32, Township 37 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois, more fully described as follows: Beginning at the point of intersection with the Southerly line of Vermont Street, as used and occupied, said line being 30 feet South of and parallel with the center line of Vermont Street and a line drawn at right angles to said Southerly line at a point of 80.0 feet Easterly as measured along said Southerly line from the Westerly line of aforesaid Lot 1; thence Southeasterly along said line, a distance of 184.55 feet (187.39 deed) to its intersection with a line drawn parallel with and 118.0 feet East of the West line of said Lot 1; thence South along said parallel line, a distance of 49.88 feet; thence East along a line drawn at right angles to the line between aforesaid Lots 1 and 2, a distance of 172.34 feet to the East line of the West 60 feet of said Lot 2; thence North along said East line, a distance of 89.75 feet to the North line of the South 600 feet of the West 60 feet, lying North of the North line of the premises conveyed to the Sanitary District of Chicago in aforesaid Lot 2; thence West along said North line, a distance of 60 feet to the aforesaid line between Lots 1 and 2; thence North along said line, a distance of 32.13 feet; thence West at right angles to said line, a distance of 73.0 feet; thence North along a line drawn parallel with the aforesaid line between Lots 1 and 2, a distance of 125.08 feet to the aforesaid Southerly line of Vermont Street; thence Southwesterly along said Southerly line, a distance of 81.25 feet to the point of beginning, in Cook County, Illinois.

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25-32-206-036

STATE OF ILLINOIS  
COUNTY OF COOK

SS.

NOTARIAL PUBLIC  
I, the undersigned, Notary Public, in the State aforesaid, DO  
know to me to be the same persons whose names are subscribed to the foregoing instrument  
as such Asst. V.P. & I.O. of said Bank, who are personally  
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 Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and the  
said Asst. V.P. & I.O. then and there acknowledged that he, as custodian of the  
corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument  
as his own free and voluntary act and as the free and voluntary act of  
as aforesaid, for the uses and purposes therein set forth.  
GIVEN under my hand and notarial seal, this 14th day of July A.D. 19 86

NOTARIAL COPY

HEREBY CERTIFY, that Bridgette W. Scanlan, Asst. V.P. & I.O.  
of the Bank of Hickory  
known to me to be the same persons whose names are subscribed to the foregoing instrument  
as such Asst. V.P. & I.O. of said Bank, who are personally  
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 Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and the  
said Asst. V.P. & I.O. then and there acknowledged that he, as custodian of the  
corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument  
as his own free and voluntary act and as the free and voluntary act of  
as aforesaid, for the uses and purposes therein set forth.  
GIVEN under my hand and notarial seal, this 14th day of July A.D. 19 86

*Notary Public*  
Notary Public  
A.D. 19 86

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