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THIS MORTGAGE is dated as of July 21st, 1987 and is between ROBERT P. FASH, Sr., & DIXIE LEE FASH, his wife, (Mortgagors) and the CITIZEN BANK & TRUST COMPANY (Mortgagee).

WITNESSES:

Mortgagor has executed a Revolving Credit Note dated the same date as this Mortgage payable to the order of Mortgagor (the "Note") in the principal amount of \$ 25,000.00..... (the "Line of Credit"). Payment of accrued interest on the Note shall be due and payable beginning August 25th, 1987, and continuing on the same day of each month thereafter, and the entire unpaid balance of principal and interest shall be due and payable on July 25th 1992. Interest on the Note shall be calculated on the daily unpaid principal balance of the Note at the per annum rate equal to one and one-half (1.50) percent per annum in excess of the Variable Rate Index. As used in the Note and this Mortgage, "Variable Rate Index" will be the rate of interest, or the highest rate if more than one, published in The Wall Street Journal in the "Money Rates" column as the "Prime Rate" on the last business day of each month for the preceding business day. As used in the Note an "EACH" "business day" means any day other than a Saturday or Sunday or general legal holiday on which The Wall Street Journal is not published. Any change in the Variable Rate Index which results in the Variable Rate Index being more on the last business day of the month than it was on the first day of the billing cycle will become effective on the first day of the next billing cycle after the date of change in the Variable Rate Index. Any change in the Variable Rate Index which results in the Variable Rate Index being less on the last business day of the month than it was on the first day of the billing cycle will become effective on the first day of the billing cycle during which the change in the Variable Rate Index occurred. The Variable Rate Index may be paid under the Note from month to month with or without notice by the Bank to the undersigned. Any change in the Variable Rate Index will be applicable to all the outstanding indebtedness under the Note whether from any past or future principal advances thereunder. In the event The Wall Street Journal discontinues the publication of the "Prime Rate" in the "Money Rates" column, the Variable Rate Index shall be the interest rate published in the Federal Reserve Statistical Bulletin 11-15 for the last business day of each month. Interest on the Note, when delinquent, shall be calculated based on maturity of the Note, whether by acceleration or otherwise, shall be calculated at the per annum rate equal to

two **\$2.00** per annum in excess of the Variable Rate Index. Mortgagor has the right to prepay all or any part of the
mortgage unpaid principal balance of the Note at any time, without penalty.

To secure payment of the indebtedness evidenced by the Note and the Liabilities (defined below), including any and all renewals and extensions of the Note, Mortgagor does by these presents, CONVEY, WARRANT AND MORTGAGE unto Mortgaggee, all of Mortgagor's title, right, title and interest in the real property described in the Note, and in the County of **COOK**, State of Illinois, for the uses described as follows:

SHE ATTACHED IT DEP

which is referred to herein as the "Premises", is joined with all improvements, buildings, tenements, hereditaments, appurtenances, gas, oil, minerals, basement located in, on, over or under the Premises, and all types and kinds of fixtures, including without limitation, all of the foregoing used to supply heat, open air conditioning, water, light, power, refrigeration or ventilation (whether single units or centrally controlled) and all screen, window shades, storm doors and windows, floor coverings, awnings, stoves and water heater, whether now or at the Premises or hereafter erected, installed or placed on or in the Premises. Nonpurchase money security interests and leases and household goods are excluded from the security interest and non-granted herein. The foregoing items are and shall be deemed a part of the Premises and a portion of the security for the liabilities.

The Note evidences a "revolving credit" as defined in Illinois Revised Statutes Chapter 17, Paragraph 1405. The term of this Mortgage secures payment of any existing indebtedness and future advances made pursuant to the Note, to the same extent as if such future advances were made on the date of the execution of this Mortgage, without regard to whether or not there has been an advance made at the time the Mortgage is executed and without regard to whether or not there is any indebtedness outstanding at the time any advance is made.

Further, Mortgagor does hereby pledge and assign to Mortgagee all leases, written or verbal, rents, values and profits of the Premises, including without limitation all rents, issues, profits, revenues, royalties, bonuses, rights and benefits due, payable or accruing, and all deposits of money as advance rent or for security, under and by all present and future lessees of the Premises, together with the right, but not the obligation, to collect, receive, demand, sue for and recover the same when due or payable. Mortgagee by acceptance of this Deed of Assignment, as a personal covenant applicable to Mortgagor only, and not as a limitation or condition hereof and not available to anyone other than Mortgagee, that until a Default shall occur or an event shall occur, which under the terms hereof shall give to Mortgagee the right to foreclose this Mortgage, Mortgagee may collect, receive and enjoy such amounts.

Further, Mortgagor does hereby expressly waive and release all rights and benefits arising and by virtue of the Homestead Exemption Laws of the State of Illinois.

⁴ Further, Marakov's supporters and partners at Togtochay.

1. Mortgagor shall (a) promptly repair, restore or rebuild any buildings or improvements, now or hereafter on the Premises which may become damaged or be destroyed, (b) keep the Promises in good condition and repair, without waste, and meet for this Mortgage, free from any encumbrances, security interests, liens, mechanics' liens or claims for them, (c) pay when due any indebtedness, whether or not secured by a lien or charge on the Premises, and upon request exhibit satisfactory evidence of the discharge of such lien or charge to Mortgagee, (d) complete within a reasonable time any building or buildings now or at any time in process of construction upon the Premises, (e) comply with all requirements of all laws of municipal corporations with respect to the Premises and the use of the Premises, (f) make no material alterations in the Premises, except as required by law or municipal ordinance, unless such alterations have been previously approved in writing by Mortgagor upon written notice of purpose of diminishing the value of the Premises.

THE UNDERSIGNED AGREE TO THE TERMS OF THIS NOTE SET FORTH ABOVE AND TO THE ADDITIONAL TERMS AND PROVISIONS SET FORTH ON THE REVERSE SIDE OF THIS DOCUMENT, WHICH ARE INCORPORATED BY REFERENCE.

survived the band 43 and seal layers, or either among the star and/or starlet for both genera.

ROBERT P. FASH Jr.
RITA LEE FASH

STATE OF ILLINOIS }
WILLIAM M. HOWARD }
} 55

COUNTY OF COOK, ILLINOIS, dated the 1st day of October, 1950, before me, a Notary Public in and for said County and State, do hereby certify that Robert P. Fash, Sr., and Diane Lee Fash, his wife, personally known to me to be the same person(s) whose name(s) are _____, are the true and lawful persons who executed the foregoing instrument, appeared before me this day in person, and do hereby acknowledge that the same was signed and delivered by them respectively as their true and lawful signatures, and that they executed the same in their presence, and in the presence of the witness, _____, and that they executed the same in the manner set forth in the foregoing instrument.

These words you have said, natural man! You are a fool.

My Commission expires 5-14-10

STATE OF ILLINOIS)
COUNTY OF)
THIS DEED WAS PREPARED BY
CLIFFORD BANK & TRUST COMPANY
FIREMAN'S FUND
NOTARY PUBLIC AND FOR

the day and year first above written, I do hereby certify that
the County and State aforesaid I do hereby certify that
and the same persons whose names are affixed
to this instrument do hereby subscribe to the same,
in the presence of each other, and do hereby declare
that they have read the foregoing instrument, and
do hereby acknowledge to me that they are duly authorized, signed and delivered said instrument as their own free
and voluntary act, and that they have no objection to its being recorded and published. Done at _____, _____.

state act and voluntary action.

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Authors' Reply

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2. Mortgagor shall pay when due and before maturity any penalty, interest, charges, or costs, taxes, or assessments, or water taxes, or drainage, drainage taxes or charges, sewer, gas, telephone, electricity, and other taxes, assessments, or charges, which may be laid against the Premises. Mortgagor shall upon written request, furnish to Mortgagee duplicate bills ~~and receipts~~ for such taxes, assessments and charges. To prevent Default by Mortgagor, shall pay in full under protest, in the manner provided by statute, any tax, assessment or charge which Mortgagor may default to contest prior to its final settlement or charge becoming delinquent.

13 Upon the request of Mortgagor, Mortgagor shall deliver to Mortgagee all original leases of all or any portion of the Premises, together with assignments of such leases from Mortgagor to Mortgagee, which assignments shall be in form and substance satisfactory to Mortgagor. Mortgagor shall not without Mortgagee's prior written consent, procure, permit or accept any prepayment, discharge or compromise of any, part or relate any, to said franchise obligation, at any time while the indebtedness secured hereby remains unpaid.

4. Any award of damages resulting from condemnation proceedings, exercise of the power of eminent domain or the taking of the Premises for public use is hereby transformed, absorbed and shall be paid to Mortgagor; and such awards or any part thereof may be applied by Mortgagor after the payment of all of Mortgagor's expenses, including costs and attorneys' and paralegal's fees, to the reduction of the indebtedness created hereby and Mortgagor is hereby authorized, on behalf and in the name of Mortgagor, to execute and deliver valid assignments and to appeal from any such award.

5. No remedy or right of Mortgagor hereunder shall be exclusive. Each right or remedy of Mortgagor with respect to the subject of this Mortgage or the Premises shall be in addition to every other remedy or right now or hereafter existing at law or in equity. Notwithstanding anything purporting to constitute, any remedy or right accruing on Default shall impair any such remedy or right, or shall be construed to be a waiver of any event of Default or acquiescence thereto, or shall affect any subsequent Default of the same or a different nature. Every such remedy or right may be exercised separately or independently, and when and as often as may be deemed expedient by Mortgagor.

6. Mortgagor shall keep the Premises, and all buildings and improvements, new or here after situated on the Premises, insured against loss or damage by fire, lightning, windstorm, vandalism and malicious damage and such that hazard may from time to time be designated by Mortgagor. Mortgagor shall keep all buildings and improvements now or hereafter situated on the Premises insured against loss or damage by floods, if the location of an addition is a flood hazard zone. Each insurance policy shall be for an amount sufficient to pay in full the cost of replacing or repairing the building and/or personal effects on the Premises and, in no event less than the principal amount of the Note. Mortgagor shall obtain liability insurance with respect to the Premises in an amount which is acceptable to Mortgagor. All policies shall be issued by companies satisfactory to Mortgagor. Each insurance policy which he payable, because of loss or damage, to Mortgagor. Each insurance policy shall contain a ten-day, less payable, notice of non-renewal in form and substance satisfactory to Mortgagor. Mortgagor shall deliver all insurance policies, including additional and renewal policies, to Mortgagor. In case of insurance claim to expire, Mortgagor shall deliver to Mortgagor renewal policies not less than ten days prior to the inspection date of expiration. Each insurance policy shall not be cancellable by the insurance company without at least 30 days prior written notice to Mortgagor.

7. Upon Default by Mortgagor hereunder, Mortgagee may, but need not, make any payment or perform any act in respect of Mortgage hereunder in any form and manner deemed expedient by Mortgagee, and Mortgagee may, but need not, make full or partial payment of principal and interest on any encumbrance, home or occupancy interests affecting the Premises and Mortgagee may purchase, discharge, compromise or settle any liability or other interest of title or claim thereto, or reduce, pay any tax sale or forfeiture affecting the Premises or contest any such assessment. All expenses paid by Mortgagee in the purpose herein authorized and all expenses paid or incurred in connection therewith, including attorney's and paralegal fees, and any other funds advanced by Mortgagee to protect the Premises, shall be no much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the per annum rate equivalent to the post maturity rate set forth in the Note, in favor of Mortgagee, unless otherwise otherwise as aforesaid right according to Mortgagee on account of any Default hereunder on the part of Mortgagor.

B. If Mortgagor makes any payment authorized by this Mortgage relating to his or her agreements, charges, fees, security interests or encumbrances, Mortgagor may do so according to any bill, statement or estimate received from the appropriate party claiming such sum, without inquiry as to the accuracy or validity of such bill, statement or estimate or into the validity of the hereinafter named security interests, his or her contract, rate, terms or conditions thereon.

9. Upon Default, at the sole option of Mortgagor, the Note and/or any other Obligation shall become immediately due and payable and Mortgagor shall pay all expenses of Mortgagor including attorneys' and paralegals' fees and expenses incurred in connection with the Mortgage and other expenses incurred in the enforcement of Mortgagor's rights in the Premises and other costs incurred in connection with the disposition of the Premises. The term "Default" when used in this Mortgage, has the same meaning as is used in the Note and includes the failure of the Mortgagor to comply with any Covenants for Default and to deliver to the Mortgagor written notice of the complete cure of the Covenants for Default within ten (10) days after the Mortgagor has made written notice to the Mortgagor that a Covenants for Default has occurred and is continuing Default under the State Plan of Default under this Mortgage. The term "Covenants for Default" as used in this paragraph means any one or more of the events, conditions or facts defined as a Covenants for Default in the Note, including but not limited to the failure of Mortgagor to pay the Note or Obligation in accordance with their terms or failure of Mortgagor to comply with or to perform in accordance with any representation, warranty, term, provision, condition, covenant or agreement contained in the Mortgage, the form or any instrument, agreement or writing securing any of Obligations.

10. Notwithstanding any other provisions of this Mortgage, no sale, lease, mortgage, trust deed, grant by Mortgagor, transfer or release of any kind, conveyance, transfer of occupancy or possession, contract to sell, or transfer of the Premises, or any part thereof, or sale or transfer of ownership of any beneficial interest or power of direction in a trust which holds title to the Premises, shall be made without the prior written consent of Mortgagor.

13. "Liabilities" mean, any and all liabilities, obligations and indebtedness of Me, Imagine or any other entity of the Group to the Mortgagee for payment of any and all amounts due under the Note or this Mortgage, whether heretofore, now owing or hereafter arising, owing, being payable, having been created, arising or evidenced hereunder or under the Note, whether direct or indirect, absolute, contingent, joint, several, solidary, with or without a right of set-off, or arising, together with attorney's and paralegal fees relating to the Mortgagee's right, action and defense of its interest hereunder, by way of preparing or drafting any documents for the Mortgagee at any time. Notwithstanding the foregoing, the amount of liability created by this Mortgage shall not exceed the principal amount of the Note, plus interest thereon, and any disbursements made for the payment of taxes, special assessments, or insurance on the property subject to this Mortgage, with interest on such additional amounts as may be permitted by the relevant documents or the Mortgagors which are authorized hereunder and attorney's fees, costs and expenses relating thereto and in respect of any attempt to collect the amount due under the Mortgage, plus interest as provided herein.

12. When the indebtedness secured hereby shall become due whether by acceleration or otherwise, Mortgagor shall have the right to foreclose the lien of this Mortgage. In any suit to foreclose the lien of this Mortgage, there shall be allowed and accounted additional indebtedness as the amount of foreclosure expenses and expenses which may be paid or incurred by or on behalf of Mortgagor for attorneys' fees and expenses, appearance fees, court costs, for documentary and expert evidence, stenographic charges, publication costs and costs of preparation of abstracts of title, title searches and examinations, title insurance policies, title certificates, tax and lien searches and similar documents and services which are reasonably necessary to be done to be reasonably necessary either to prosecute the foreclosure suit or to evidence or to bid at any foreclosure sale. All such fees and expenses, which may be expended after entry of the foreclosure judgment, may be estimated by Mortgagor. All expenditures and expenses so incurred as that paragraph wherein incurred or paid by Mortgagor shall become additional indebtedness secured hereby and shall be recoverable by Mortgagor in a suit to foreclose the lien of this Mortgage, at the rate equivalent to the post maturity interest rate set forth in the Note. This paragraph shall also apply to any non-endorsements or expiations incurred or paid by Mortgagor or on behalf of Mortgagor in connection with (a) any proceeding, including the administration, probate and final settling of a proceeding to which Mortgagor shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any indebtedness secured hereby; (b) any preparation or for the commencement of any suit for the foreclosure of this Mortgage after accrual of the right to foreclose whether or not actually commenced or prepared for the commencement of any suit to collect upon or enforce the provisions of the Note or any instrument which creates the debt after default, whether or not actually commenced; or (c) any preparation for the defense of any threatened suit or proceeding which might affect the security hereof, whether or not actually commenced.

13. The proceeds of any foreclosure sale shall be distributed and applied in the following order of priority: first, in accordance with the terms of the instrument incident to the foreclosure proceedings, including all the items that are mentioned in the immediately preceding paragraph; second, in proportion which under the terms of this Mortgage constitute indebtedness secured by this Mortgage additional to that evidenced by the Note with interest thereon at the rate provided; third, all principal and interest remaining unpaid on the Note and the Liabilities (but not interest and costs) of the principal, to Mortgagor or Mortgagor's heirs, legal representatives, successors or assigns, as their right may appear.

14. Upon, or at any time after the filing of a complaint to foreclose that Mortgage, the court in which it is filed may appoint a receiver of the Premises. The receiver's appointment may be made either before or after sale, without regard to the provisions of section 5-147-A of the Law, at the time of application for the receiver and without regard to the fair value of the Premises, or whether the same remains to be then occupied at a reasonable rent. The Mortgagee may be appointed as the receiver. Such receiver shall have power to collect the rents, charges and profits of the Premises, including the proceeds of the foreclosure suit and, in case of a sale and deficiency, during the full statutory period of redemption, of any, whether the same be for a portion or the whole, during any further times when Mortgagee, except for the intervention of the receiver, would be entitled to collect the rents, charges and profits, such receiver shall also have all other powers which may be necessary or appropriate for the protection of the interest of the Plaintiff. The court in which the foreclosure suit is filed may from time to time authorize the receiver to apply the rents, charges and the receiver's expenses and payment of costs in any part of the indebtedness secured hereby, or secured by any judgment foreclosing the Mortgage, or any other obligation of the mortgagor, the amount of which may be or become superior to the sum heretofore or of the judgment, and the deficiency judgment against Mortgagor or any claim holder of the same, in a foreclosing sale and deficiency.

16. No action for the enforcement of the Note or any provision of this Mortgage shall be liable to any defense which would not be good and sufficient to the party interposing the same in an action at law upon the Note.

16. Montague shall have the right to inspect the Premises at all reasonable times and at any time referred to by or at that place

17. Mortgagor agrees to release the lien of this Mortgage and pay all expenses, including attorney fees and otherwise, to release the lien of this Mortgage, if the Mortgagor renders payment in full of all obligations secured by this Mortgage.

18. This Mortgage and all provisions hereof, shall extend to and be binding upon Mortgagor and his successors or assigns and to the heirs and legal representatives of Mortgagor. The word "Mortgagee" when used herein shall also include all persons or parties holding the title or interest in the property described herein by any part thereof, whether or not such persons or parties shall have executed the Note or the Mortgage. The word "Mortgagor" shall mean the party and severally the co-mortgagors. The singular shall include the plural, the plural shall mean the singular and the use of either term shall be deemed appropriate and convenient. The word "Mortgagor" includes the successors and assigns of Mortgagor.

18. This Mortgage has been made, executed and delivered to Mortgagor in

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RIDER:

That part of the South Half of the North East Quarter of Section 20, Township 42 North, Range 12, East of the Third Principal Meridian, bounded and described as follows: beginning on the South Line of the North half of the North East Quarter of said Section, at a point 1058.63 feet West of the East Line of Said North East Quarter of said Section, thence running West 26° 92 feet along the South Line of the North Half of the North East Quarter of said Section, thence North 330 feet parallel to the East line of the North East Quarter of said Section, thence East 26° 92 feet parallel to the South line of the North Half of the North East Quarter of said Section, thence South 330 feet parallel to the East line of the North East Quarter of said Section, being the point of the beginning.

Permanent Real Estate Index Number: 04-20-200-011
2960 Willow Road, Northbrook, IL 60062.
[Signature]

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