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(FORM NO. 1A)

This Indenture, Made December 5, 1986, between Glenview State Bank, a corporation of Illinois, not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to said Bank in pursuance of a Trust Agreement dated ~~NOVEMBER 15, 1978~~ and known as trust number 1894 herein referred to as "First Party," and CHICAGO TITLE AND TRUST COMPANY



an Illinois corporation herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS First Party has concurrently herewith executed an instalment note bearing even date herewith in the

PRINCIPAL SUM OF

----- THREE HUNDRED THOUSAND AND NO/100 (\$300,000.00) ----- DOLLARS,

made payable to ~~BEARER~~: DES PLAINES NATIONAL BANK, a national banking/ association, and delivered, in and by which said Note the First Party promises to pay out of that portion of the trust estate subject to said Trust Agreement and hereinafter

specifically described the said principal sum ~~as follows:~~ as follows: (SEE RIDER ATTACHED HERETO AND MADE A PART HEREOF.)

as follows:

on the _____ day of _____ 19 _____ and _____ DOLLARS

on the _____ day of each _____ thereafter until said note is fully

paid except that the final payment of principal and interest, if not sooner paid, shall be due on the _____ day of

19 ____ . 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 _____ per cent per annum, and all of said principal and interest being made payable at such banking house or trust

company in _____ 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 _____

in said City,

NOW, THEREFORE, First Party to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this trust deed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, does by these presents grant, remise, release, alien and convey unto the Trustee, its successors and

assigns, the following described Real Estate situate, lying and being in the City of Evanston COUNTY OF

Cook AND STATE OF ILLINOIS, to wit:

LOT 9 IN LANDECK'S DIVISION OF LOT 2 IN EVERT AND SCHAEFER'S SUBDIVISION OF PART OF THE NORTH EAST FRACTIONAL QUARTER OF SECTION 10, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN #10-10-200-014-0000.

Commonly known as: 2506 Gross Point Road, Evanston, Illinois.

B-E-O MS BEO

COOK COUNTY, ILLINOIS FILED FOR RECORD

1986 DEC 10 AM 10:24

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COOK COUNTY, ILLINOIS FILED FOR RECORD

1987 FEB 18 AM 11:06

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*** THIS DOCUMENT IS RERECORDED BECAUSE OF A TYPOGRAPHICAL ERROR IN TRUST AGREEMENT DATE. ***

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 First Party, its successors or assigns 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

This Document prepared by: Barbara Samuels, 678 Lee Street, Des Plaines, IL 60016

7090476 Z

Dr
Bue

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Box _____

TRUST DEED

GLENVIEW STATE BANK

as Trustee
TO

CHICAGO TITLE AND TRUST COMPANY
Trustee

BOX 333 Z (B)

MAILING INSTRUCTIONS:

DES PLAINES NATIONAL BANK
678 LEE STREET
DES PLAINES, IL. 60016

Deposited by
GLENVIEW STATE BANK
800 Waukegan Road
Glenview, Illinois

The Instrument Noe mentioned in the within
Trust Deed has been verified herewith under
Identification No. **15104**

[Signature]
Trustee

Property of Cook County Clerk's Office

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My Commission Expires July 11, 1987

Notary Public

[Signature]
A. D. 19. 85

GIVEN under my hand and notarial seal, this _____
5th day of _____
December, _____

of said Bank, who are personally known to me to be the same persons whose names are sub-
scribed to the foregoing instrument as such Vice-President, and Assistant 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 Bank,
as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant Secretary
then and there acknowledged that she, as custodian of the corporate seal of said Bank, did
affix the corporate seal of said Bank to said instrument as her 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.

Alice Hansen, Assistant Trust Officer
Vice-President of the GLENVIEW STATE BANK, and
Karen Forgette
a Notary Public, in and for said County, in the State aforesaid, Do Heresy Certify, that

STATE OF ILLINOIS }
COUNTY OF COOK }
ss.

1. THE UNDERSIGNED

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, inador 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 in the premises by First Party or its successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth.

IT IS FURTHER UNDERSTOOD AND AGREED THAT:

1. Until the indebtedness aforesaid shall be fully paid, and in case of the failure of First Party, its successors or assigns to: (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien hereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon 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) refrain from making material alterations in said premises except as required by law or municipal ordinance; (7) pay before any penalty attaches all general taxes, and pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and upon written request, to furnish to Trustee or to holders of the note duplicate receipts therefor; (8) pay in full under protest in the manner provided by statute, any tax or assessment which First Party may desire to contest; (9) keep all buildings and improvements now or hereafter situated on premises 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 to deliver all policies, including additional and renewal policies, to holders of the note, and in case of insurance about to expire, to deliver renewal policies not less than ten days prior to the respective dates of expiration; then Trustee or the holders of the note may, but need not, make any payment or perform any act hereinbefore set forth in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior 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 of the provisions of this paragraph.

2. 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.

3. At the option of the holders of the note and without notice to First Party, its successors or assigns, 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 of principal or interest on the note, or (b) in the event of the failure of First Party or its successors or assigns to do any of the things specifically set forth in paragraph one hereof and such default shall continue for three days, said option to be exercised at any time after the expiration of said three day period.

4. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, holders of the note or Trustee shall have the right to foreclose the lien 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 attorneys' fees, Trustee's fees, appraiser's fees, outlays 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 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 become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the rate herein provided 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 suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

5. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items 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 First Party, its legal representatives or assigns, as their rights may appear.

6. Upon, or at any time after the filing of a bill to foreclose this trust deed, the court in which such bill is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency at the time of application for such receiver, of the person or persons, if any, liable for the payment of the indebtedness secured hereby, and without regard to the then value of the premises or whether the same shall be then occupied as a 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 times when First Party, its successors or assigns, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary 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.

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Handwritten initials/signature in top right corner.

Handwritten initials/signature in middle right area.

ATTEST
Oliver Stover
 Assistant Secretary
 Trust Officer

By *James Stewart*
 Vice-President

As Trustee as aforesaid and not personally,
GLENVIEW STATE BANK

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

IN WITNESS WHEREOF, Glenview State Bank, not personally but as Trustee as aforesaid, has caused these presents to be signed by its Vice-President, and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, the day and year first above written.

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11. The Mortgagor hereby waives any and all rights of redemption from sale under any order or decree of foreclosure of this Mortgage, on behalf of the Mortgagor, the premises, and all persons beneficially interested therein, and each and every person except a decree of judgment creditors of the Mortgagor in its representative capacity and of the premises, acquiring any interest in or title to the premises subsequent to the date of this Mortgage, pursuant to the provisions of Chapter 77 of the Illinois Revised Statutes. When sale is had under any decree of foreclosure of this Mortgage, upon confirmation of such sale, the Master of Chancery or other officer making such sale, or his successor in office, shall be and is authorized immediately to execute and deliver to the purchaser at such sale, a deed describing and conveying the premises purchased by him, showing the amount paid therefor or, if purchased by the person in whose favor the order or decree is entered, the amount of his bid therefor.

12. If said property or any portion thereof secured by the note shall be sold, conveyed or transferred, without the written permission of the holder first had or obtained, then the whole of the principal sum of the note hereby secured, remaining unpaid together with accrued interest thereon, at the election of the holder, shall immediately, without notice to anyone, become due and payable.

13. The Mortgagor consents and warrants that it will take all the steps necessary to comply with the provisions of the Flood Disaster Protection Act of 1973, as amended, and that, if required by the Mortgagee, the Mortgagor will cause the real estate which is the subject matter of this Mortgage to be insured pursuant to the provisions of this Act.

7. Trustee or the holders of the note shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

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

9. Trustee shall 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 on behalf of First Party; and where the release is requested of the original trustee and it has never executed a certificate on any instrument identifying same as the 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 on behalf of First Party.

10. Trustee may resign by instrument in writing filed in the office of the Recorder or Registrar of Titles in which this instrument shall have been recorded or filed. In case of the resignation, inability or refusal to act of Trustee, hereunder shall have the identical title powers and authority as are herein given Trustee, and any Trustee or successor shall be entitled to reasonable compensation for all acts performed hereunder.

Handwritten initials/signature

Assistant Secretary
Trust Officer

ATTEST *Oliver Hooper*

By *Samuel Taylor*
Vice-President

As Trustee as aforesaid and not personally.
GLENVIEW STATE BANK

IN WITNESS WHEREOF, Glenview State Bank, not personally but as Trustee as aforesaid, has caused these presents to be signed by its Vice-President, and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, the day and year first above written.

THIS TRUST DEED is executed by the Glenview State Bank, not personally but as Trustee (and said Trustee (and said Glenview State Bank, hereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or in said note contained shall be construed as creating any liability on the said First Party or on said Glenview State Bank personally to pay the said note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by Trustee and by every person now or hereafter claiming any right or security hereunder, and that no far as the First Party and its successors and said Glenview State Bank personally are concerned, the legal holder or holders of said note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor, if any.

11., 12., 13. (See Rider attached hereto and made a part hereof.)

Property of Cook County Clerk's Office

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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, inador 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 in the premises by First Party or its successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth.

IT IS FURTHER UNDERSTOOD AND AGREED THAT:

1. Until the indebtedness aforesaid shall be fully paid, and in case of the failure of First Party, its successors or assigns to:

- (1) promptly repair, restore, or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed;
- (2) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien hereof;
- (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon 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) refrain from making material alterations in said premises except as required by law or municipal ordinance;
- (7) pay before any penalty attaches, all general taxes, and pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and upon written request, to furnish to Trustee or to holders of the note duplicate receipts therefor;
- (8) pay in full under protest in the manner provided by statute, any tax or assessment which First Party may desire to contest;
- (9) keep all building and improvements now or hereafter situated on premises 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 to deliver all policies, including additional and renewal policies, to holders of the note, and in case of insurance about to expire, to deliver renewal policies not less than ten days prior to the respective dates of expiration; then Trustee or the holders of the note may, but need not, make any payment or perform any act hereinbefore set forth in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior 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 of the provisions of this paragraph.

2. 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.

3. At the option of the holders of the note and without notice to First Party, its successors or assigns, 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 of principal or interest on the note, or (b) in the event of the failure of First Party or its successors or assigns to do any of the things specifically set forth in paragraph one hereof and such default shall continue for three days, said option to be exercised at any time after the expiration of said three day period.

4. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, holders of the note or Trustee shall have the right to foreclose the lien 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 expense which may be paid or incurred by or on behalf of Trustee or holders of the note for attorneys' fees, Trustee's fees, appraiser's fees, or fees for documentary and expert evidence, stampers' 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 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 become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the rate herein provided 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 suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

5. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items 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 First Party, its legal representatives or assigns, as their rights may appear.

6. Upon, or at any time after the filing of a bill to foreclose this trust deed, the court in which such bill is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice without regard to the solvency or insolvency at the time of application for such receiver, of the person or persons, if any, liable for the payment of the indebtedness secured hereby, and without regard to the then value of the premises or whether the same shall be then occupied as a 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 times when First Party, its successors or assigns, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the 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.

of 1973, as amended, and that, if required by the Mortgagee, the Mortgagor will cause the real estate which is the subject matter of this Mortgage to be insured pursuant to the provisions of this Act.

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J. M. R.

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payable in 60 consecutive equal monthly installments of TWO HUNDRED FORTY-FIVE AND NO/100 DOLLARS on the first day of February, 1987 and on the first day of each month thereafter until this note is fully paid, except that the final payment of principal, if not sooner paid, shall be due on the first day of January, 1992.

Interest on the balance of principal remaining from time to time unpaid shall be paid on the first day of February, 1987, and on the first day of each month thereafter, until the principal balance of the note is fully paid.

Interest charged under the note shall be calculated at a fluctuating per annum rate equal at all times to 375 basis points over the average rate, on a discount basis, for U. S. Treasury bills with maturities of 91 days, established at the weekly auction for such bills held immediately prior to the last day of each month ("Bill Rate"), rounded to the nearest 0.125 percent, with any changes in the Bill Rate to take effect on the first day of the following month; provided, however, the average rate of interest shall not fall below, on a cumulative basis, 6.5% per annum and provided that no "Default" (as defined below) has occurred, the average rate of interest shall not exceed, on a cumulative basis, 12% per annum. Such average rate shall be derived by dividing the "Average Interest" (as defined below) by the "Average Daily Outstanding Principal Balance" (as defined below).

THE AVERAGE INTEREST SHALL BE DERIVED BY MULTIPLYING (a) 360 DAYS BY (b) THE CUMULATIVE AMOUNT OF INTEREST CHARGED UNDER THE NOTE DIVIDED BY THE NUMBER OF DAYS ELAPSED SINCE THE DATE OF THE FIRST ADVANCE HEREUNDER. THE AVERAGE DAILY OUTSTANDING PRINCIPAL BALANCE SHALL BE DERIVED BY DIVIDING (a) THE SUM OF THE DAILY OUTSTANDING PRINCIPAL BALANCES OF ALL ADVANCES MADE PURSUANT TO THE NOTE SINCE THE DATE OF THE FIRST ADVANCE HEREUNDER BY (b) THE NUMBER OF DAYS SINCE THE DATE OF THE FIRST ADVANCE HEREUNDER.

From and after the occurrence of a default in the payment of the note, any installment hereof, or any interest due hereunder ("Default"), interest shall be calculated at a fluctuating per annum rate equal at all times to 575 basis points over the Bill Rate, rounded to the nearest 0.125 percent, with any changes in the Bill Rate to take effect on the first day of the month following such change.

All such payments on account of the indebtedness evidenced by the note shall be first applied to interest on the unpaid principal balance and the remainder to principal.

The Maker reserves the right to prepay (without penalty or premium) all or any part of the principal sum remaining unpaid hereon at any time and from time to time.

Said payments are to be made at such banking house or trust company in the city of Des Plaines, Illinois, as the legal holder of the note may, from time to time, in writing appoint, and in the absence of such appointment, then at the office of Des Plaines National Bank.

(This Rider is attached to and made a part of the Trust Deed dated December 5, 1986 to Chicago Title and Trust Company to secure a note of even date for the principal sum of \$300,000.00)

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