

This Indenture, made this JUNE 15 day of JUNE, 1985, between HERITAGE COUNTY BANK AND TRUST, 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 APRIL 26, 1985 ----- and known as trust number 2675 herein referred

to as "First Party," and FIRST NATIONAL BANK OF BLUE ISLAND, a corporation of the United States of America ----- ~~on this day~~ herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS First Party has concurrently herewith executed an installment note bearing even date herewith in the PRINCIPAL SUM OF ONE MILLION NINE HUNDRED THOUSAND AND 00/100 ----- (\$1,900,000.00) ----- DOLLARS,

made payable to BEARER 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 and interest from date

of disbursement on the balance of principal remaining from time to time unpaid at the rate of 10.25* per cent per annum in installments as follows: ----- \$20,710.00 ----- DOLLARS on the 1st day of September 1987 and ----- \$20,710.00 ----- DOLLARS on the 1st day of each and every month 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 first day of August 2002. 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 installment unless paid when due shall bear interest at the ~~rate of 10.25 per cent~~ per annum, and all of said principal and interest being made payable at such

banking house or trust company in Blue Island, 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 First National Bank of Blue Island ----- 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 Orland Park

COUNTY OF Cook AND STATE OF ILLINOIS, to wit: ATTACHED RIDER

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 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, inadoor 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.

* See Addendum hereto.

** per the penalty rate set forth in the Note secured hereby.

586307

87396419

Property of Cook County Clerk's Office

Handwritten initials

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Box 387

TRUST DEED

HERITAGE COUNTY BANK AND TRUST

To

FIRST NATIONAL BANK OF BLUE ISLAND

Trustee

1

\$17.00

87396419

First National Bank of Blue Island
13057 South Western Avenue
Blue Island, Illinois 60406

Bank

Heritage Financial Services

The Installment Note mentioned in the within Trust Deed has been identified herewith under Identification No.

BY: Richard T. Hardy, Vice Pres.

IMPORTANT
For the protection of both the borrower and lender, the note secured by this Trust Deed should be identified by the Trustee named herein before the Trust Deed is filed for record.

DEPT-91 RECORDING \$17.00
TRAN 1053 07/17/87 15:43:00
#0544 #D * 07-096419
COOK COUNTY RECORDER

671968248

"OFFICIAL SEAL"
Linda Lee Lutz
Notary Public, State of Illinois
My Commission Expires 5/15/91

Notary Public

Linda Lee Lutz

A. D. 19 87

June

day of

GIVEN under my hand and notarial seal, this 15th

and Jean P. Fulcon Assistant Secretary of said Bank, who are personally known to me to be the same persons whose names are subscribed 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 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 said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth.

Vice-President of Heritage County Bank and Trust

Joyce V. Cunningham

TIFY, that

Linda Lee Lutz

a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY,

STATE OF ILLINOIS
COUNTY OF COOK

ss.



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.

7. Trustee or the holders of the note shall have the right to inspect the premises at all reasonable times and access thereof 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 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 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, 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 are herein given Trustee, and any Trustee or successor shall be entitled to reasonable compensation for all acts performed hereunder.

11. In the event of the sale, transfer, assignment or conveyance of the beneficial interest in the aforesaid trust, or any part thereof, or in the event of the sale, transfer, assignment or conveyance of the title to the aforesaid premises, or any part thereof by the aforesaid Mortgagor or the holder of the beneficial interest in the trust, or their assigns, transferees or grantees at any time hereafter without the prior written consent of the mortgagee and the payment of a transfer fee in accordance with the mortgagee's regulations then in effect, the entire unpaid balance of the principal and interest and advances, if any, shall immediately become due and payable without notice at the option of the mortgagee, and the aforesaid sum shall bear interest at the rate of 12 % per annum from the date of said sale, transfer conveyance or the making of a contract to sell, on installment payments until paid.

The Mortgagor hereby waives any and all rights of redemption from sale under any order or decree of foreclosure of this Trust Deed, on its own behalf and on behalf of each and every person, except decree or judgment creditors of the mortgagor acquiring any interest in or title to the premises subsequent to the date of this trust deed.

THIS TRUST DEED is executed by _____, 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 _____ 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 _____ 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 so far as the First Party and its successors and said _____ 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.

IN WITNESS WHEREOF, _____ 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.

As Trustee as aforesaid and not personally.

By [Signature] Vice-President

ATTEST [Signature] Assistant Secretary

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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 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 said premises insured against loss or damage by fire, lightning or windstorm under policies providing for payment by the insurance companies of money 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 date 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 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 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

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ADDENDUM TO TRUST DEED
DATED JUNE 15, 1987
MADE BY HERITAGE COUNTY BANK
TRUST # 2675

1. INTEREST RATE:

Notwithstanding anything aforesaid in the Note, the interest herein shall be equivalent to the annualized interest Rate on five year Treasury Note as reported by the Federal Reserve Board on a weekly average basis plus 2%.

- A. Initial Interest Rate: The interest rate set at initial disbursement and valid for the first five (5) loan years shall be as aforesaid but in no case greater than 10 1/4% or less than 9 1/2%;
- B. Adjusted Interest Rate: At both the fifth and tenth loan anniversaries the interest rate shall be adjusted to equal the interest rate as set forth in paragraph "1" above, except said interest rate index shall be averaged for the immediately prior twelve months and the adjusted interest rate for the immediately ensuing 60 months, shall be 2 1/2% over such average of the interest rate index.

2. MONTHLY PAYMENTS:

In the event that the interest rate adjustment at either the fifth or tenth loan anniversaries should be upward, the monthly level payment to principal and interest shall also adjust upward to continue to effect the 15 year amortization at the adjusted interest rate. A downward adjustment of interest rate at either the fifth or tenth loan anniversary shall cause a downward adjustment of payment in the same manner only if required by the maker hereof.

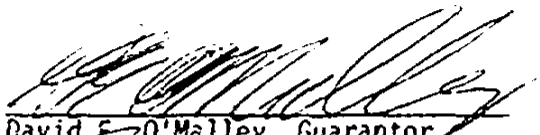
3. PREPAYMENT:

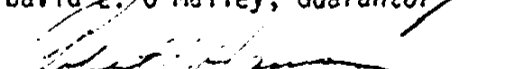
In the event of a prepayment of loan principal in any one loan year that is greater than the required principal payments for the loan year, a prepayment penalty will be assessed at the rate of 2% of such principal payment or payments that exceed the required principal payment. Said prepayment penalty, if any, to be assessed only in year one through five.

HERITAGE COUNTY BANK AND TRUST AS TRUSTEE
UNDER TRUST AGREEMENT DATED APRIL 26, 1985
AND KNOWN AS TRUST NUMBER 2675

BY

ATTEST:


David E. O'Malley, Guarantor


Robert E. Hansen, Guarantor

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RIDER

It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding that each and all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee while in form purporting to be the warranties, indemnities, representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal warranties, indemnities, representation, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding only the portion of the trust property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against the Heritage ~~Bank~~ ^{COUNTY} Bank & Trust Company under said Trust Agreement, on account of this instrument or on account of any warranty, indemnity, representation, covenant, undertaking or agreement of said Trustee in this instrument contained either expressed or implied, all such personal liability, if any, being expressly waived and released.

Heritage ~~Bank~~ ^{COUNTY} Bank & Trust Company,
not personally but as Trustee under Trust
No. 2675 Date: April 26, 1985
BY: [Signature]
Vice President

Attest: [Signature]
Assistant Secretary

873394119

THAT PART OF LOT 3 IN 144TH PLACE COMMERCIAL SUBDIVISION LYING EAST OF THE FOLLOWING DESCRIBED LINE:

BEGINNING AT A POINT ON THE SOUTHERLY LINE OF SAID LOT 3 THAT HAS AN ARC DISTANCE OF 48.99 FEET EASTERLY OF THE SOUTHWEST CORNER OF SAID LOT 3; THENCE NORTH OF 90 DEGREES, 51 MINUTES, 57 SECONDS EAST ALONG A LINE PARALLEL WITH A WEST LINE OF LOT 3 AND THE EAST LINE OF LOT 1, 372.09 FEET TO THE SOUTH LINE OF LOT 6; ALSO ALL OF LOTS 4 AND 5 IN SAID 144TH PLACE COMMERCIAL SUBDIVISION, EXCEPT THAT PART OF SAID LOTS 4 AND 5 DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTH EAST CORNER OF SAID LOT 3 THENCE SOUTH 89 DEGREES 50 MINUTES WEST ALONG THE NORTH LINE THEREOF, 182.50 FEET; THENCE SOUTH 0 DEGREES, 0 MINUTES, 0 SECONDS, 419.08 FEET TO THE SOUTHERLY LINE OF SAID LOT 5; THENCE SOUTH 02 DEGREES 01 MINUTES WEST, 63.48 FEET TO A POINT ON THE EASTERLY LINE OF SAID LOT 4, THAT IS 113.13 FEET NORTHEASTERLY OF THE SOUTH EAST CORNER OF SAID LOT 4; THENCE NORTH 40 DEGREES, 30 MINUTES, 19 SECONDS EAST ALONG THE EASTERLY LINE OF LOT 4, 54.01 FEET TO A POINT OF CURVE; THENCE NORTHEASTERLY ALONG A CURVE CENTERED EASTWARD HAVING A RADIUS OF 926.92 FEET, AN ARC DISTANCE OF 200.74 FEET TO THAT POINT OF BEGINNING, ALL IN SAID 144TH PLACE COMMERCIAL SUBDIVISION, BEING A SUBDIVISION OF PART OF THE WEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 10, TOWNSHIP 25 NORTH, RANGE 12 EAST OF THE NORTHWEST 1/4 36 MERIDIAN, IN COOK COUNTY, ILLINOIS.

27-10-100-067-067
27396-119

P.I.N. 27-10-100-067/067-067-067
27-10-100-067-067-067

Commonly known as 14402-40 Humphrey Drive, Orland Park, Ill. C.E.O. J. J.

27-10-100-067-067-067
Clerk's Office