

situated in COOK COUNTY, ILLINOIS, together with all buildings, improvements, fixtures and equipment now or hereafter attached to the Property, including, but not limited to, all heating, air conditioning, ventilation, plumbing, cooling, electrical and lighting fixtures and equipment; all landscaping, all exterior and interior improvements; all easements, issues, rights, appurtenances, rents, royalties, oil and gas rights, privileges, proceeds, profits, other minerals, water, water rights, and water stock, crops, grass and timber at any time growing upon said land, including replacements and additions thereto, all of which shall be deemed to be and remain a part of the Property. All of the foregoing Property shall be collectively hereinafter referred to as the Property. To have and to hold the Property, together with the rights, privileges and appurtenances thereto belonging, unto Bank forever to secure the Obligations. Mortgagor does hereby bind Mortgagor to warrant and forever defend the Property unto Bank forever, against any claim or claims, of all persons claiming or to claim the Property or any part thereof. Mortgagor further releases and waives all rights under and by

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

4. CONVEYANCE. In consideration of the Loan and Obligations, and to secure the Obligations (which includes the Note according to its specific terms and the obligations in this Mortgage), Mortgagor hereby bargains, grants, mortgages, sells, conveys and warrants to Bank, as Mortgagee, the following described property (Property):

3. MAXIMUM OBLIGATION LIMIT. The total principal amount (exclusive of interest, attorneys' fees, paralegal fees, costs and other legal expenses) of the Obligations secured by this Mortgage, not including however any sums advanced for the protection of the Property or Bank's interest therein, shall not exceed the sum of \$800,000.00, provided, however, that nothing contained herein shall constitute a commitment to make additional or future loans or advances in any amounts.

A. The guaranty agreement executed by WILLIAM TAM and AMY TAM and dated October 24, 1988 which guaranty agreement unconditionally promises to pay and guarantees prompt payment when due all existing and future indebtedness, liabilities and Obligations of LAKE SIDE BANK AS TRUSTEE & NOT PERSONALLY U/T/A DATED OCTOBER 20, 1988 A/K/A # 10-1373 (Borrower) to Bank; B. all future advances by Bank to Guarantor, to Borrower, to Mortgagor, to any one of them and to any one of them and others (regardless of whether or not this Mortgage is specifically referred to in the evidence of indebtedness with regard to such future and additional individuals); C. all additional sums advanced, and expenses incurred, by Bank for the purpose of insuring, preserving or otherwise protecting the Property and its value, and any other sums advanced, and expenses incurred, by Bank pursuant to this Mortgage, plus interest at the rate provided for in the Note; D. all other obligations to the extent the taking of the Collateral as security therefor is not prohibited by law, including but not limited to liability for overdraft, all advances made by Bank on Borrower's, Guarantor's and/or Mortgagor's, behalf as authorized by this Mortgage and liability as guarantor, endorser or surety, of Borrower to Bank, now existing or hereafter arising, due or to become due, direct or indirect, absolute or contingent, primary or secondary, liquidated or unliquidated, or joint, several, or joint and several; and E. Guarantor's performance of the terms in the Guaranty and Mortgagor's performance of any terms in this Mortgage, any deed of trust, any trust deed, any other mortgage, any deed to secure debt, any assignment of beneficial interest, any loan agreement, any construction loan agreement, any security agreement, any guaranty agreement, any other agreement which secures, guarantees or otherwise relates to the Guaranty, Note or Loan.

2. OBLIGATIONS DEFINED. The term "Obligations" is defined and includes the following:

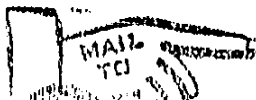
BANK:  
LAKE SIDE BANK  
an ILLINOIS banking corporation  
141 W. Jackson Blvd. Suite 1212  
Chicago, Illinois 60604  
Tax I.D. # 38-2583514  
(as Mortgagee)

MORTGAGOR:  
WILLIAM TAM  
321 W. 23RD ST. UNIT F  
CHICAGO, IL 60618  
Social Security # 38-02-0902  
HUSBAND OF AMY TAM  
AMY TAM  
321 W. 23RD ST. UNIT F  
CHICAGO, IL 60618  
Social Security # 38-02-14521  
WIFE OF WILLIAM TAM

1. DATE AND PARTIES. The date of this Real Estate Mortgage (Mortgage) is October 24, 1988, and the parties and their mailing addresses are the following:

REAL ESTATE MORTGAGE  
To Secure a Guaranty  
To LAKE SIDE BANK

RETURN TO: Lakeside Bank  
S. J. Bochowski  
2268 S. King Drive  
Chicago, Illinois 60616



PIN#: 17-28-212-062-0000

PROPERTY ADDRESS: 321-F W. 23RD ST., CHICAGO, IL. 60616  
IL-79-090888

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With of the homestead laws and exemption laws of the state of ILLINOIS.

- 5. INTEREST AND REPAYMENT OF THE OBLIGATIONS. The Note accrues interest from October 24, 1988 on the unpaid principal balance at the rate of 12.5% per annum until the Note matures or the obligation is accelerated. After maturity or acceleration, the Loan shall bear interest at rate specified in the paragraph entitled "DEFAULT INTEREST" in the Note on the balance of the Loan which is not paid at maturity or acceleration until paid in full. The Loan and Note are limited to the maximum lawful amount of interest (Maximum Lawful Interest) permitted under applicable federal and state laws. If the interest accrued and collected exceeds the Maximum Lawful Interest as of the time of collection, such excess shall be applied to reduce the principal amount outstanding. If or when no principal amount is outstanding, any excess interest shall be refunded to Borrower. Interest shall be computed on the basis of a 360-day year and the actual number of days elapsed.
- Principal and accrued interest are due and payable in 58 equal monthly payments of \$4,930.10 on the 25th day of each month, beginning November 25, 1988. The last scheduled payment, which is due on October 25, 1993, is \$346,662.38. Unless paid sooner all unpaid principal and accrued interest shall be due and payable on October 25, 1993. These payment amounts are based upon timely payment of each installment.
- 6. LIENS AND ENCUMBRANCES. Mortgagee warrants and represents that the Property is free and clear of all liens and encumbrances whatsoever, except: THIS PROPERTY IS SUBJECT TO A FIRST MORTGAGE. Mortgagee agrees to pay all claims when due that might result, if unpaid, in the foreclosure, execution or impairment of any lien, claim or encumbrance by polling any bond in an amount necessary to prevent such claim from becoming a lien, claim or encumbrance or to prevent the foreclosure or execution.
- 7. ASSIGNMENT OF LEASES AND RENTS. Mortgagee covenants and agrees to keep, observe and perform, and to require that the tenant keep, observe and perform, all of the covenants, agreements and provisions of any present or future leases of the Property. In case Mortgagee shall observe and perform, all of the covenants, agreements and provisions of any present or future leases of the Property, in case Mortgagee shall assign or return to a tenant, or Bank may, at Bank's option, perform and comply with, or require performance and compliance by the tenant, with any such lease covenants, agreements and provisions. Any sums expended by Bank in performance or compliance thereof or in enforcing such performance or compliance by the tenant (including costs, expenses, attorney's fees and prejudgment fees) shall accrue interest from the date of such expenditures at the same rate as the Obligations and shall be paid by Mortgagee to Bank upon demand and shall be deemed a part of the debt and Obligations and recoverable as such in all respects.
- In addition to the covenants and terms herein contained and not in limitation thereof, Mortgagee covenants that Mortgagee will not in any case cancel, abridge or otherwise modify (including, but not limited to, substitution, lease or sublease of the Property or accept prepayments of installments of rent to become due thereunder). The Obligations shall become due at the option of Bank if Mortgagee fails or refuses to comply with the provisions of this paragraph. Each lease of the Property shall provide that, in the event of enforcement by Bank of the remedies provided for by law or by this Mortgage, any person succeeding to the interest of Mortgagee as a result of such enforcement shall not be bound by any payment of rent or additional rent for more than one month in advance. All leases made with tenants of the Property shall provide that their lease obligations shall be treated as if they were not to be extinguished with any other lease of Mortgagee and Mortgagee shall be deemed to have satisfied its obligations of compliance with this provision together with a valid assignment of all lease obligations deposited by the tenants and copies of all leases.

- 8. EVENTS OF DEFAULT. Mortgagee shall be in default upon the occurrence of any of the following events, circumstances or conditions (Events of Default). The Events of Default are:
  - A. Failure by any person obligated on the Obligations to make payment when due thereunder;
  - B. A default or breach under any of the terms of this Mortgage, the Note, any construction loan agreement or other loan agreement, any guarantying, securing or otherwise relating to the Obligations; or
  - C. The making or finishing of any verbal, or written, representation, statement or warranty to Bank which is, or becomes, false or incorrect in any material respect by, or on behalf of, Mortgagee, Borrower, or any co-signer, surety or guarantor of the Obligations; or
  - D. The death, dissolution or insolvency of, the appointment of a receiver by or on the behalf of, the assignment of, the benefit of creditors by or on behalf of, the voluntary or involuntary termination of existence by, or the commencement under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against, Mortgagee, Borrower, or any co-signer, and/or
  - E. A good faith ballot by Bank at any time that Bank is insured, that the prospect of any payment is impaired or that the Property or Collateral is impaired; or
  - F. Failure to pay and provide proof of payment of any tax, assessment, rent, insurance premium or other charge on or before the due date; or
  - G. A transfer of a substantial part of Mortgagee's money or property; or
  - H. If all or any part of the Property or any interest therein is sold, leased or transferred by Mortgagee, except as permitted in the paragraph below entitled "DUE ON SALE OR ENCUMBRANCE".
- 9. REMEDIES ON DEFAULT. At the option of Bank, all or any part of the principal, and accrued interest on, the Obligations shall become immediately due and payable without notice or demand, upon the occurrence of an Event of Default or at any time thereafter. In addition, upon the occurrence of any Event of Default, Bank, at its option, may immediately foreclose and may immediately invoke any or all other remedies provided in the Note, Mortgage or Related Documents. All rights and remedies are distinct, cumulative and not exclusive, and Bank is entitled to all remedies provided by law or equity, whether or not expressly set forth.
- 10. DUE ON SALE OR ENCUMBRANCE. Bank may, at Bank's option, declare the entire balance with all accrued interest on the Obligations to be immediately due and payable upon the creation of any lien, encumbrance, transfer, sale or contract to transfer or sell by Mortgagee, except as stated below. The following events shall not cause the Obligations to be immediately due and payable:
  - A. The creation of a lien or other encumbrance subordinate to Bank's security instrument which does not relate to a transfer of rights of occupancy in the Property;
  - B. The creation of a purchase money security interest for household appliances;
  - C. A transfer by devise, descent, or operation of law on the death of a joint tenant or tenant by the entirety;
  - D. The granting of a leasehold interest of three years or less not containing an option to purchase;
  - E. A transfer to a relative resulting from the death of Mortgagee;
  - F. A transfer where the spouse or child of Mortgagee becomes owner of the Property;
  - G. A transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of Mortgagee becomes an owner of the Property;
  - H. A transfer into an inter vivos trust in which Mortgagee is and remains a beneficiary and which does not relate to a transfer of rights of occupancy in the Property, assignment of beneficial interest or direction to execute; or
  - I. Any other transfer or disposition described in regulations prescribed by the Federal Home Loan Bank Board.

10/24/88

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19. COLLECTION EXPENSES. In the event of any action by Bank for collection of the Obligations, for protection of the Property or for foreclosure, Mortgagee agrees to pay all fees and expenses incurred in connection therewith, including but not limited to the generally thereof, filing fees, steno-grapher fees, witness fees, costs of publication, costs of procuring abstracts of title, Torrens certificate, foreclosure minutes, title insurance policies, reasonable attorney's fees, paralegal fees and costs. All such fees and expenses shall be added to the principal due under the Obligations

18. PROTECTION OF BANK'S SECURITY. If Mortgagee fails to perform any covenant, obligation or agreement contained in the Note, this Mortgage or any loan documents or if any action or proceeding is commenced which materially affects Bank's interest in the Property, including, but not limited to, foreclosure, eminent domain, insolvency, liquidation or any non-monetary code or law enforcement, or arrangements involving a bankrupt or decedent, then Bank, at Bank's sole option, may make such appropriate, disburse such sums, and take such action as is necessary to protect Bank's interest. Mortgagee hereby assigns to Bank any right Mortgagee may have by reason of any prior encumbrance on the Property or by law or otherwise to cure any default under said prior encumbrance.

17. INSPECTION BY BANK. Bank or its agents may make or cause to be made reasonable efforts to give Mortgagee prior notice of any such inspection. That Bank shall make reasonable efforts upon the Property and inspect the Property provided

16. SPECIAL INDEMNIFICATION. Mortgagee agrees to protect, indemnify, defend and hold harmless Bank, its assigns and their heirs, executors, administrators, attorneys, from and against all claims, demands, causes of action, suits, losses, damages (including, without limitation, punitive damages, if permitted by law), violations, environmental responses and/or clean-up costs, fines, penalties and expenses (including, without limitation, reasonable counsel fees, cost and expenses incurred in investigating and defending against the assertion of such liabilities, as such fees, costs and expenses are incurred), or any nature whatsoever, which may be established or incurred by Bank based upon, without limitation, the ownership and/or operation of the Property and all activities relating thereto; any knowing or material misrepresentation or material breach of warranty by Mortgagee; any violations of the Comprehensive Environmental Response, Compensation and Liability Act of 1980 and any other applicable federal, state or local rule, ordinance or statute; the clean-up or removal of hazardous waste or investigation of the release or threat of release of hazardous waste; any loss of natural resources including damages to air, surface or ground water, soil and biota; and any private suits or court injunctions.

15. CONDITION OF PROPERTY. As to the Property, Mortgagee shall:  
A. keep all buildings occupied and keep all buildings, structures and improvements in good repair;  
B. refrain from the commission or allowance of any acts of waste, removal, demolition, or impairment of the value of the Property or improvements thereon;  
C. not cut or remove, or permit to be cut or removed, any wood or timber from the Property;  
D. not permit the Property to become subject to or contaminated by or with waste;  
E. prevent the spread of noxious or damaging weeds, preserve and prevent the erosion of the soil and continuously practice approved methods of farming on the Property if used for agricultural purposes.

14. WASTE. Mortgagee shall not alienate or encumber the Property to the prejudice of Bank, or commit, permit or suffer any waste, impairment or deterioration of the Property, and regardless of natural degradation, shall keep the Property and all the improvements in at all times in good condition and repair. The term "waste" is used herein in its traditional sense and further, specifically includes, but is not limited to, hazardous waste. The term "hazardous waste" as used herein, includes, but is not limited to, hazardous and/or toxic waste, substances, pollutants and/or contaminants. Mortgagee shall comply with and not violate any and all laws, ordinances, regulations regarding the use, ownership and occupancy of the Property. Mortgagee shall perform and abide by all obligations and restrictions under any declarations, covenants and other documents governing the use, ownership and occupancy of the Property.

13. INSURANCE. Mortgagee shall insure and keep insured the Property against loss by fire, and other hazard, casualty and loss, with extended coverage including but not limited to the replacement value of all improvements, with an insurance company acceptable to Bank, in an amount at least equal to the amount of the Obligations. Such insurance shall contain the standard "Mortgage Clause" and shall name and endorse Bank as mortgagee. If an insurer elects to pay a fire or other hazard loss or damage claim rather than to repair, rebuild or replace the Property lost or damaged, Bank shall have the option to apply such insurance proceeds upon the Obligations secured by this Mortgage or to have said Property repaired or rebuilt. Mortgagee shall pay the premium required to maintain such insurance in effect until such time as the requirement for such insurance terminates. In the event Mortgagee fails to pay such premium, Bank may, at its option, pay such premium. Any such payment by Bank shall be repayable upon demand of Bank or if no demand is made, in accordance with the paragraph below entitled "BANK MAY PAY".

12. PROPERTY OBLIGATIONS. Mortgagee shall promptly pay all taxes, assessments, fees, water rents, other rents, insurance premiums and all amounts due on any encumbrances, if any, as they become due. Mortgagee shall provide written proof to Bank of such payment(s).  
11. POSSESSION ON FORECLOSURE. If an action is brought to foreclose this Mortgage for all or any part of the Obligations, Mortgagee agrees that the Bank shall be entitled to terminate possession of the Property to the extent not prohibited by law, or the court may, except or placement of mortgagee in possession, and Mortgagee hereby consents to such appointment, a receiver to take possession of the Property and to collect and receive rents and profits arising therefrom. Any money so collected shall be used to pay taxes on, provide insurance for, pay costs of needed repairs and for any other expenses relating to the Property or the Obligations. Any sum remaining after such payments will be applied to the Obligations.

Bank may, without further notice or demand on Mortgagee, invoke any remedies permitted on Default.  
10. ACCELERATION. Mortgagee shall pay the sums declared due. If Mortgagee fails to pay such sums prior to the expiration of such period, notice is mailed within which Mortgagee shall pay the sums declared due. If Mortgagee fails to pay such sums prior to the expiration of such period, Bank's right to accelerate the Note. If Bank exercises such option to accelerate, Bank shall mail, by certified mail or otherwise, Mortgagee notice of acceleration to the address of Mortgagee shown on Bank's records; the notice shall provide for a period of not less than 30 days from the date the notice is mailed within which Mortgagee shall pay the sums declared due. If Mortgagee fails to pay such sums prior to the expiration of such period, Bank may, without further notice or demand on Mortgagee, invoke any remedies permitted on Default.

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20. CONDEMNATION. In the event all or any part of the Property (including but not limited to any easement therein) is sought to be taken by private taking or by virtue of the law of eminent domain, Mortgagee will promptly give written notice to Bank of the institution of such proceedings. Mortgagee further agrees to notify Bank of any attempt to purchase or appropriate the Property or any easement therein, by any public authority or by any other person or corporation claiming or having the right of eminent domain or appropriation. Mortgagee further agrees and directs that all condemnation proceeds or purchase money which may be agreed upon or which may be found to be due shall be paid to Bank as a prepayment under the Note. Mortgagee also agrees to notify the Bank of any proceedings instituted for the establishment of any sewer, water, conservation, ditch, drainage, or other district relating to or binding upon the Property or any part thereof. All awards payable for the taking of title to, or possession of, or damage to all or any portion of the Property by reason of any private taking, condemnation, eminent domain, change of grade, or other proceeding shall, at the option of Bank, be paid to Bank. Such awards or compensation are hereby assigned to Bank, and judgment therefor shall be entered in favor of Bank.

When paid, such awards shall be used, at Bank's option, toward the payment of the Obligations or payment of taxes, assessments, repairs or other items provided for in this Mortgage, whether due or not, all in such order and manner as Bank may determine. Any amount not so used shall be applied to the Obligations. Such application or release shall not cure or waive any default. In the event Bank deems it necessary to appear or answer in any condemnation action, hearing or proceeding, Mortgagee shall hold Bank harmless from and pay all legal expenses, including but not limited to reasonable attorneys' fees and paralegal fees, court costs and other expenses.

21. OTHER PROCEEDINGS. If any action or proceeding is commenced to which Bank is made or chooses to become a party by reason of the execution of the Note, this Mortgage, any loan documents or the existence of any Obligations or in which Bank deems it necessary to appear or answer in order to protect its interests, Mortgagee agrees to pay and to hold Bank harmless for all liabilities, costs and expenses paid or incurred by Bank in such action or proceedings, including but not limited to reasonable attorneys' fees, paralegal fees, court costs and all other damages and expenses.

22. WAIVER BY MORTGAGOR. To the extent not specifically prohibited by law, Mortgagee hereby waives and releases any and all rights and remedies Mortgagee may now have or acquire in the future relating to:

- A. homestead;
- B. exemptions as to the Property;
- C. appraisement;
- D. marshaling of liens and assets; and
- E. statute of limitations.

In addition, redemption by Mortgagee after foreclosure is expressly waived to the extent not prohibited by law.

23. PARTIAL FORECLOSURE. In case of default in the payment of the Obligations or in case of payment by Bank of any tax, insurance premium, cost or expense or the filing of any lien, judgment or encumbrance, Bank shall have the right, without declaring the whole indebtedness due and payable, to foreclose on account of such specific default against the Property or any part thereof, which may be sold subject to the remaining unpaid balance of the Obligations. This Mortgage shall continue as a lien for such unpaid balance of the Obligations.

24. BANK MAY PAY. If Mortgagee fails to pay when due any of the items it is obligated to pay or fails to perform when obligated to do, Bank may, at its option:

- A. pay, without due, installment of principal, interest or other obligation, in accordance with the terms of any mortgage or assignment of beneficial interest senior to that of Bank's lien interest;
- B. pay, when due, installments of any real estate tax imposed on the property;
- C. pay or perform any other obligation relating to the Property which affects, at Bank's sole discretion, the interest of Bank in the Property. Mortgagee agrees to indemnify Bank and hold Bank harmless for all the amount so paid and for Bank's costs and expenses, including reasonable attorneys' fees and paralegal fees. Such payments when made by Bank shall be added to the principal balance of the Obligations and shall bear interest at the rate provided for by the Note as of the date of such payment. Such payments shall be a part of the lien and shall be secured by this Mortgage, having the benefit of the lien and its priority. Mortgagee agrees to pay and to reimburse Bank for all such payments.

25. GENERAL PROVISIONS

- A. TIME IS OF THE ESSENCE. Time is of the essence in Mortgagee's performance of all duties and obligations imposed by this Mortgage.
- B. NO WAIVER BY BANK. Bank's course of dealing, or Bank's forbearance from, or delay in, the exercise of any of Bank's rights, remedies, privileges or right to insist upon Mortgagee's strict performance of any provisions contained in the Mortgage, or other loan documents, shall not be construed as a waiver by Bank, unless any such waiver is in writing and is signed by Bank. The acceptance by Bank of any sum in payment or partial payment on the Obligations after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Bank's right to require full and complete cure of any existing default for which such actions by Bank were taken or its right to require prompt payment when due of all other remaining sums due under the Obligations nor will it cure or waive any default or any other default, or operate as a defense to any foreclosure proceedings or to any other proceedings of any kind.
- C. AMENDMENT. The provisions contained in this Mortgage may not be amended, except through a written amendment which is signed by Mortgagee and Bank.
- D. GOVERNING LAW. This Mortgage shall be governed by the laws of the State of Illinois, provided that such laws are not otherwise preempted by federal laws and regulations.
- E. FORUM AND VENUE. In the event of litigation pertaining to this Mortgage, the exclusive forum, venue and place of jurisdiction shall be in the State of Illinois, unless otherwise designated in writing by Bank.
- F. SUCCESSORS. This Mortgage shall inure to the benefit of and bind the heirs, personal representatives, successors and assigns of the parties.
- G. NUMBER AND GENDER. Whichever word, the singular or plural, the plural or singular, and the use of any gender shall be applicable to all genders.
- H. PARAGRAPH HEADINGS. The headings at the beginning of each paragraph, and each sub-paragraph, in this Mortgage are for convenience only and shall not be dispositive in interpreting or construing this Mortgage or any part thereof.
- I. IF HELD UNENFORCEABLE. If any provision of this Mortgage shall be held unenforceable or void, then such provision shall be deemed severable from the remaining provisions and shall in no way affect the enforceability of the remaining provisions nor the validity of this Mortgage.

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Property of Cook County Clerk's Office

This document was prepared by LAKEVIEW BANK, 141 W. Jackson Blvd, Suite 1212, Chicago, Illinois 60604. Please return this document after recording to LAKEVIEW BANK, 141 W. Jackson Blvd, Suite 1212, Chicago, Illinois 60604.

My Commission Expires Jan. 29, 1988

My commission expires:

before me this day in person, and acknowledged that (he/she) signed and delivered the instrument as (his/her) free and voluntary act, for the uses and purposes set forth.

On the 24th day of October, 1988, Charlotte Carmel, a notary public, certify that AMY TAM, WIFE OF WILLIAM TAM, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that (he/she) signed and delivered the instrument as (his/her) free and voluntary act, for the uses and purposes set forth.

COUNTY OF COOK

STATE OF ILLINOIS

My Commission Expires Jan. 29, 1988

My commission expires:

before me this day in person, and acknowledged that (he/she) signed and delivered the instrument as (his/her) free and voluntary act, for the uses and purposes set forth.

On the 24 day of October, 1988, Charlotte Carmel, a notary public, certify that WILLIAM TAM, HUSBAND OF AMY TAM, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that (he/she) signed and delivered the instrument as (his/her) free and voluntary act, for the uses and purposes set forth.

COUNTY OF COOK

STATE OF ILLINOIS

AMY TAM  
Individually

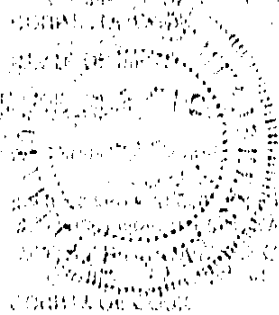
WILLIAM TAM  
Individually

MORTGAGOR:

26. ACKNOWLEDGEMENT. By the signature(s) below, Mortgagor acknowledges that this Mortgage has been read and agreed to and that a copy of this Mortgage has been received by the Mortgagor.

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STATE OF ILLINOIS

CLERK OF COURT

CLERK OF COURT

CLERK OF COURT

CLERK OF COURT

CLERK OF COURT

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Property of Cook County

DEPT-01 RECORDING 11/22/88 10/25/88 12:17:00  
#3754 & R \*--88-490997  
COOK COUNTY RECORDER

88090997

land.  
agreements in said document set forth as covenants running with the  
successors and assigns, covenant to be bound by the covenants and  
any of them, and the parties hereto, for themselves, their heirs,  
esements in the conveyances and mortgages of said remaining parcels or  
subject to the said easements and right of the grantor to grant said  
remaining parcels described in said declaration and this conveyance is  
said declaration, the easements thereby created for the benefit of said  
assigns, as easements appurtenant to the remaining parcels described in  
herein described. Grantor reserves to itself, its successors and  
said declaration for the benefit of the owners of the parcels of realty  
appurtenant to the premises hereby conveyed the easements created by  
grants to the grantees, their heirs and assigns, as easements  
85-250027 which is incorporated herein by reference thereto. Grantor  
and as amended by Amendment recorded October 23, 1985, as Document No.  
Recorder of Deeds, Cook County, Illinois, as Documents No. 27506504,  
10th day of April, A.D., 1985, and recorded in the office of the  
Subject to Declaration of Easements and Covenants by grantor dated the  
East of the Third Principal Meridian, in Cook County, Illinois.  
1/2 of the Northeast 1/4 of Section 28, Township 39 North, Range 14,  
Lot 5 in Allen C.L. Lee's Subdivision being a Resubdivision in the West

COMMON ADDRESS: UNIT#321-F, West 23rd, Street, Chicago, Illinois TAX NO.: 17-28-212-062-0000

LEGAL DESCRIPTION

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Property of Cook County Clerk's Office

RETURN TO  
Attn:  
Lakeside Bank  
S. J. Bochnowski  
2268 S. King Drive  
Chicago, Illinois 60616