

SECOND MORTGAGE UNOFFICIAL COPY

MORTGAGE

THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made April 13, 1988, between DONNA DE ST. AUBIN, divorced and not since remarried (herein referred to as "Mortgagors," ) and First State Bank & Trust Company of Park Ridge a banking corporation organized under the laws of the State of Illinois, doing business in Park Ridge, Illinois, (herein referred to as "Mortgagee," )

WITNESSETH

THAT WHEREAS Mortgagors are justly indebted to Mortgagee in the sum of Ninety-six thousand and no/100--- dollars (\$ 96,000.00 ) evidenced by a certain Promissory Note of even date herewith executed by Mortgagors, payable to the order of the Mortgagee and delivered, by which Note Mortgagors promise to pay said principal sum and interest on the balance of principal remaining from time to time unpaid at the rate of Prime Rate\* per annum at the office of Mortgagee in Park Ridge, Illinois, in successive monthly installments of interest only commencing 30 days after disbursement and on the same date of each month thereafter, except that final installment is July 18, 1988, to be the entire unpaid balance of said sum, together with interest on the principal after maturity at 5.0% over Prime Rate\* per annum together with all costs of collection, including attorneys' fees, upon default, (hereinafter referred to as the "Note"),

NOW, THEREFORE, the Mortgagors do assure the payment of said Note in accordance with its terms and the terms, provisions and limitations of this Mortgage, and all extensions and renewals thereof, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents Mortgage and Warrant to the Mortgagee, its successors and assigns the following described Real Estate in the County of Cook and State of Illinois, to wit:

LOT 4 IN CENTRAL PARK ADDITION TO NILES CENTER, BEING A SUBDIVISION OF THE SOUTH 5-1/2 ACRES OF THE NORTH 1/2 ACRES OF LOT 4 IN COUNTY CLERK'S DIVISION OF THE NORTH EAST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THAT PART OF THE WEST 165 FEET OF SAID LOT 4 LYING SOUTH OF THE NORTH 60 FEET OF THE SOUTH 2-3/4 ACRES OF THE SAID LOT 4 AND ALSO EXCEPT THAT PART TAKEN FOR DRAKE AVENUE AND LINCOLNWOOD DRIVE, HERETOFORE DEDICATED) IN COOK COUNTY, ILLINOIS.

Common Address: 9414 Lincolnwood Drive, Evanston, Illinois 60603

PERMANENT TAX INDEX NUMBER: 10-14-200-000-0000

708-174547

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 Mortgagors 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, in-door 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 on the premises by the Mortgagors or their successors shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the Mortgagee, its successors and assigns, for use for the purposes herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Mortgagors do hereby expressly release and waive.

This Mortgage consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side hereof) among other things, require Mortgagors to keep the premises in repair, insured and free of liens and to pay and discharge prior liens and taxes, provide that if not paid by Mortgagors, the costs of such repairs, insurance, prior liens and taxes paid by Mortgagee constitute additional indebtedness secured hereby, provide for tax and insurance deposits, for acceleration of maturity of the Note and foreclosure hereof in case of default and for the allowance of Mortgagee's attorneys' fees and expenses of foreclosure, and are incorporated herein by reference, are a part hereof, and shall be binding on the Mortgagors and those claiming through them.

In the event Mortgagor sells or conveys the premises, or if title thereto or any interest therein shall become vested in any manner whatsoever in any other person or persons other than the Mortgagor, or upon the death of any Mortgagor, Mortgagee shall have the option of declaring immediately due and payable all unpaid installments on the Note and enforcing the provisions of the Mortgage with respect thereto.

Signed and sealed by the Mortgagors the date first above written.

(SEAL)

Donna De St. Aubin

Donna De St. Aubin

(SEAL)

(SEAL)

STATE OF ILLINOIS ) I, the undersigned, a Notary Public in and for and residing in said County, COUNTY OF COOK ) SS In the State aforesaid, DO HEREBY CERTIFY THAT Donna De St. Aubin, divorced and not since remarried, who is 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 she signed, sealed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of all rights under any homestead, exemption and valuation laws.

GIVEN under my hand and Notarial Seal this 13th day of April, 1988

This instrument prepared by:

Tom Olen, Assistant Cashier, First State Bank & Trust Co. of Park Ridge

Notary Public, State of Illinois, My Commission Expires 7-25-91

"OFFICIAL SEAL" Tom D. Olen

NAME FIRST STATE BANK & TRUST CO. OF PARK RIDGE STREET 607-811 DRAKE AVENUE CITY PARK RIDGE, ILLINOIS 60063

FOR RECORDERS INDEX PURPOSES, PLEASE SHOW THESE ADDRESS ABOVE DESCRIBED PROPERTY HERE

12.00

9414 Lincolnwood Drive, Evanston, IL 60603

INSTRUCTIONS RECORDER'S OFFICE BOX NUMBER

SDF 102 Rev 4/72

RETURN TO BOX 43

\*Prime rate is defined as that of First State Bank & Trust Co. of Park Ridge as determined from time to time.

