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TRUST DEED

88181822

(PRINCIPAL PLUS INTEREST)
Commercial

THIS INDENTURE, Made April 26 19 88, between Cole Taylor Bank/Main an Illinois Corporation, 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 1, 1988 and known as trust number 88-131, herein referred to, together with its successors or assigns, as "First Party," and Cole Taylor Bank/Main an Illinois corporation herein referred to as TRUSTEE, witnesseth:

2044

THAT, WHEREAS First Party has concurrently herewith executed a promissory note bearing even date herewith in the Principal Sum of Two Hundred Seventy Five Thousand and 00/100 (\$ 275,000.00) Dollars, made payable to SEANER Cole Taylor Bank/Main and delivered, in and by which said Note the First Party promises to pay out that portion of the trust estate subject to said Trust Agreement and hereinafter specifically described, the said principal sum in See attached Schedule "A" payments as follows: See attached Dollars on the See attached day of See attached 19 See attached, and See attached Dollars on the See attached day of See attached thereafter, to and including the See attached day of See attached 19 See attached, with a final payment of principal and interest due on the See attached day of See attached 19 See attached, together with interest from See attached on the principal balance from time to time unpaid, computed at the rate of See attached per cent per annum payable See attached commencing on the See attached day of See attached 19 See attached, and continuing on the See attached day of See attached thereafter, and if any payment of principal or interest is not paid when due, then interest thereafter on the unpaid principal amount of said Note shall be computed at a rate per annum four percent in excess of the rate set forth above, which rate shall continue in effect until all past due principal and interest payments and post-maturity rate interest due as a result thereof have been paid; and all of said principal and interest shall be payable at such banking house or trust company, in Wheeling 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 350 E. Dundee Road in said City.

First American Title Order # AN224524

"P" as used herein shall stand for the prime rate of interest from time to time in effect at MAIN BANK. The Bank's "prime rate" as used herein shall mean at any time the rate per annum then established by the Bank as being its prime rate and used by it in computing interest on those loans on which interest is established with relationship to the Bank's prime rate, all as shown on the books and records of the Bank. The rate at which interest accrues on said Note shall change from time to time concurrently with each change in said prime rate.

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NOW, THEREFORE, First Party to secure the payment of the said principal sum of money and said interest due on said Note in accordance with the terms and conditions thereof and of this Trust Deed, and the payment of any other indebtedness, obligations and liabilities of the First Party or of beneficiaries of the First Party to the holders of the Note, whether now existing or hereafter arising, due or to become due, direct, indirect or contingent, joint or several, or joint and several, including but not limited to the guaranty or guaranties (whether now existing or hereafter arising) of any indebtedness owing by a person, partnership or corporation to the holders of the Note; 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 COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

SEE ATTACHED SCHEDULE "B" which, with the property hereinafter described, is referred to herein as the "premises."

DEED Name	Cole Taylor Bank/Main
Street	350 E. Dundee Road
City	Wheeling, IL 60090

or RECORDER'S OFFICE BOX NO. _____
for information only insert street address of above described property.



Vertical stamp or mark on the right edge.

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TOGETHER with all improvements, tenements, establishments, 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, in-a-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 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 said Trustee, its successors and assigns, forever, for the purpose, and upon the uses and trust 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, 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 mechanics or other liens, claims, mortgages, or the like; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises; (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 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 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 deliver all policies, including additional and renewal policies, to holders of the Note, and in case of insurance about to expire, to deliver all 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, item or of 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, whether arising before or after the filing of a suit to foreclose the lien of, 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 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 a rate per annum equal to the post-maturity rate set forth in the Note securing this Trust Deed, if any, otherwise the pre-maturity rate set forth therein. Inaction of the Trustee or holders of the Note shall not 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 of claim hereof.

3. At the option of the holders of the Note and without notice to the First Party, 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 to comply with any of the terms and conditions set forth in any paragraph hereof or to perform any act set forth in paragraphs hereof and such failure 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, whether arising before or after the filing of such suit 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 post-maturity rate set forth in the Note securing this Trust Deed, if any, otherwise the pre-maturity rate set forth therein, 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, as its rights may appear.

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1 hereof.

13. In the event that the insurance proceeds are payable with respect to any claim arising out of policy that the First Party is required to maintain pursuant to subparagraph 7 of paragraph 1 hereof, the entire proceeds shall be the sole property of the holder of the Note and shall be used and applied in reduction of the indebtedness due hereunder, in such order as the holder of the Note shall determine in their sole discretion, and the First Party hereby assigns to the holder of the Note all its right, title and interest in and to such proceeds, and hereby authorizes and empowers the holder of the Note to receive and give acquittance herefor to make execute and deliver in the name of the First Party, or any subsequent owner of the premises, any release, proof of claim, or other instrument that may be required to recover the insurance proceeds and to endorse checks in the name of the First Party. At the option of the holder of the Note and in their sole discretion, without any obligation to do so, the insurance proceeds may be used to repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed. Refund on the part of the holder of the Note to release the insurance proceeds for any such repair, reconstruction or rebuilding shall not relieve the First Party of its obligation under paragraph 1 hereof.

14. In the event the premises, or any part thereof are taken through the exercise of the power of eminent domain, the entire award for damages to the premises shall be the sole property of the holder of the Note, and shall be used and applied in reduction of the indebtedness due under said Note, in such order as the holder of the Note shall determine in their sole discretion, and the First Party hereby assigns to the holder of the Note, all right, title and interest in and to any award made pursuant to the proceedings wherein such power of eminent domain has been exercised and hereby authorizes and empowers the holder of the Note to receive and give acquittance herefor to make, execute and deliver in the name of the First Party or any subsequent owner of premises, any release or other instrument that may be required to recover any such award and to endorse checks in the name of the First Party.

15. Without the advanced written consent of the holder of the Note, First Party does further warrant and agree that it will not transfer, convey or cause to be transferred or conveyed or suffer an involuntary transfer or conveyance of the premises or any special interest in the real holding (the premises, including the remainder of the premises) to any other person, in the event of any such transfer, by the First Party without the advanced written consent of the holder of the Note, the holder of the Note, in their sole discretion, and further, in the event of any such transfer, by the First Party, may declare the whole of the debt secured hereby immediately due and payable and such transfer or conveyance null and void. The acceptance of any payment after any such transfer or conveyance shall not be construed as the consent of the holder of the Note to such transfer, nor shall it affect the right of the holder of the Note to proceed with such action as the holder of the Note shall deem necessary.

16. Notwithstanding anything herebefore stated, First Party hereby waives any and all rights or redemption from sale under order or decree of foreclosure of this Trust Deed on behalf of the First Party and each and every person, except decree or judgment creditors of First Party, acquiring any interest in or title to said premises subsequent to the date hereof.

17. Upon request from the holder of the Note, the First Party, in addition to the principal interest payment provided for therein shall deposit monthly with the holder of the Note on the date the interest is due, a sum equal to 1/2 of the general real estate taxes levied against the premises and/or the cost of insurance on the premises in an amount not less than the lien hereof, to be applied on account of said taxes and/or said insurance when the same shall become due, taking the amount of the tax and/or insurance bill, whichever the case may be, as a basis for the respective deposits. No interest shall be paid by the holder of the Note secured hereby, on account of said deposit for taxes and/or insurance. There shall be no obligation upon the holder of the Note to obtain any tax and/or insurance policy or to pay any tax and/or insurance bill, except upon presentation of the current bill by the First Party, provided that the sum of the deposits then available is sufficient to cover the cost of the same.

18. 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, the trustee or assignee of the trustee, then the Recorder of Deeds of the county in which the premises are situated shall be successor in Trust, hereunder shall have the identical title, powers and authority as are herein given. Trustee or assignee shall be entitled to reasonable compensation for all work performed hereunder.

19. Trustee shall release this Trust Deed and the lien hereby 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 hereof, 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 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.

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21. 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 execute any power herein given unless expressly obligated by the terms hereof, nor be liable for any error or omission hereunder, except in case of fraud or from negligence or misconduct or that of the agent or employees of Trustee, and it may require independent satisfactory to it before exercising any power herein given.

22. Trustee shall release this Trust Deed and the lien hereby 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 hereof, 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 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.

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22818138

REPORTANT FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER THE NOTE SECURED BY THIS FIRST DEED SHOULD BE IDENTIFIED BY THE TRUSTEE NAMED HEREIN BEFORE THE TRUST DEED IS FILED FOR RECORD.

Trustee

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

Yvonne Gancarz
Cole Taylor Bank/Main
350 E. Dundee Rd.
Wheeling, IL 60090

861818222

"OFFICIAL SEAL"
LINDA L. HORCHER
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 9/19/88

Given under my hand and notarial seal, this 27th day of April, 1988
Linda L. Horcher
Notary Public

a Notary Public, in and for said County, in the State of Illinois, do hereby certify, that Assistant Vice-President, in the State of Illinois, in the County of Cook, who are personally known to me to be the same persons whose names are subscribed in the foregoing instrument as such Vice-Presidents, and Assistant Vice-President, 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 in the free and voluntary act of said Bank, as Trustee as aforesaid, for the use and purpose therein set forth and the said Assistant Vice-President and the corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument as his/her own free and voluntary act and in the free and voluntary act of said Bank, as Trustee as aforesaid, for the use and purpose therein set forth.

STATE OF ILLINOIS }
COUNTY OF COOK }

VICE-PRESIDENT
Assistant Secretary
Linda L. Horcher



COLTAYLOR BANK/MAIN
As Trustee as aforesaid and not personally,
M. D. Zimmerman
VICE-PRESIDENT

10. At the request of the holder of the Note, the Trust Party agrees to furnish the holder of the Note at the end of each calendar year, or more often if requested by the holder of the Note, a report of the operations of the premises, prepared by accountants acceptable to the holder of the Note, consisting of at least a balance sheet and a statement of profit and loss.
17. Any other mortgage of the premises or other consequential lien thereon, including a collateral assignment of the beneficial interest in the trust holding title to the premises, if any, made without the prior written approval of the holders of the Note shall give the holder of the Note the right, at any time, to declare the indebtedness secured hereby immediately due and payable.
THIS TRUST DEED is executed by the undersigned Trustee, not personally, but as Trustee as aforesaid; and it is expressly understood and agreed by the parties hereto, anything to the contrary notwithstanding, that each and all of the covenants, undertakings and agreements herein made are made and intended, not as personal covenants, undertakings and agreements of the Trustee, named and referred to in said Agreement, for the purpose of binding it personally, but this instrument is executed and delivered by COLTAYLOR BANK/MAIN, its agents, or employees on account of any shall at any time be asserted or enforceable against COLTAYLOR BANK/MAIN, its agents, or employees on account hereof, or on account of any government, undertaking or agreement herein or in said principal note contained, either expressed or implied, all such personal liability, if any, being hereby expressly waived and released by the party of the second part or holder, or holders of said principal or interest notes hereon, and by all persons claiming by or through or under said party of the second part or the holder of holder, owner or owners of such principal notes, and by every person now or hereafter claiming any right or security hereunder.
Anything herein contained to the contrary notwithstanding, it is understood and agreed that COLTAYLOR BANK/MAIN individually, shall have no obligation to see to the performance or non-performance of any of the covenants herein contained and shall not be personally liable for any action or nomination taken in violation of any of the covenants herein contained, including the payment of the money secured hereby and the performance of the covenants hereon contained shall be enforced only out of the property hereby mortgaged and the rents, issues, and profits thereon. IN WITNESS WHEREOF, COLTAYLOR BANK/MAIN 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 Vice-President the day and year first above written.

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Schedule A

Interest on the aggregate unpaid principal balance from time to time outstanding shall be payable monthly on the 26th day of each month commencing May 26, 1988, at the per annum rate of Two percent (2%) in excess of the prime rate. *("P" as defined on page one)

Property of Cook County Clerk's Office

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A. 11/1/88

Interest on the proceeds of the sale of the property shall be paid to the holder of the property on the 15th day of each month commencing May 15, 1988, at the per annum rate of two percent (2%) in excess of the prime rate, (12%) as defined in (see page 2)

Property of Cook County Clerk's Office

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Schedule B

The South 15 feet of Lot 5 and all of Lot 6 (except the East 133 feet of Lot 6 as measured from center line of Greenwood Avenue of the South 100 feet of Said Lot 6) in the Subdivision of a tract of land, described as follows: beginning at a point 346.5 feet *
*East of the Third Principal Meridian, thence South 792 feet, thence East 330 feet, thence North 792 feet, thence West 330 feet to the point of beginning, in Cook County, Illinois.

PIN #05-18-205-007-0000 & 05-18-205-012-0000

Address: 290 Greenwood Avenue, Glencoe

east of the north 1/4 corner of Section 18, Township 42 north, Range 13

. DCPT-01 \$16.25
. T#3333 TRAN 6829 04/29/88 15:29:00
. #4191 * C *-88-181822
. COOK COUNTY RECORDER

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16.25

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Schedule A

The South 10 feet of Lot 2 and all of Lot 3 (except the East 10 feet of Lot 3 as measured from center line of Greenwood Avenue of the South 100 feet of said Lot 3) in the subdivision of a tract of land described as follows: beginning at a point 240.8 feet East of the Third Principal Meridian, thence South 29.5 feet, thence East 230 feet, thence North 19.5 feet, thence West 230 feet to the point of beginning, in Cook County, Illinois.

SIN #02-18-205-037-0000 & 02-18-205-013-0000

Address: 390 Greenwood Avenue, Chicago

Area of the parcel: 1.46 acres (63,000 sq. ft.) (more or less)

Property of Cook County Clerk's Office

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02-1021085