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EXHIBIT A

Legal Description

The West 120 feet measured at right angles to the West line thereof of that part of the East One-third (1/3rd) of the Northwest Quarter (1/4) of the Northwest Quarter (1/4) of Section 32, Township 41 North, Range 12, East of the Third Principal Meridian lying North of the following described line; Beginning at a point on the East line of the Northwest Quarter (1/4) of the Northwest Quarter (1/4) of said Section 32, said point being 453.3 feet South of a cross in the pavement at the Northeast corner of the Northwest Quarter (1/4) of the Northwest Quarter (1/4) of said Section 32; thence Northwesterly 470.4 feet along a line making an angle from North to Northwest of 70 degrees, 10 minutes with the East line of the Northwest Quarter (1/4) of the Northwest Quarter (1/4) of said Section 32 to the West line of the East One-third (1/3rd) of the Northwest Quarter (1/4) of the Northwest Quarter (1/4) of said Section 32 (excepting from said Tract of Land that part thereof lying North of a line Fifty (50) feet South, measured at right angles, of the North line of said Section 32).

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TRUST DEED RIDER

Trustee does hereby waive, to the extent permitted by applicable Illinois statute, 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 Trustee, acquiring any interest in or title to the premises subsequent to the date of this mortgage.

The undersigned agrees to pay to the Holder of this Note on each monthly payment date, an additional amount equal to one-twelfth (1/12) of the annual taxes and assessments levied against the mortgaged premises, all as estimated by the Holder of the Note. As taxes and assessments become due, the Holder of the Note is authorized to use such monies for the purpose of paying such taxes or assessments, and in the event such monies are insufficient for such purpose, the undersigned agrees to the pay to the Holder of the Note the difference forthwith.

In the event of default in any of the provisions contained in this Trust Deed, the Mortgagee, at its option, without being required to so do, may apply any tax deposits on hand on any of the indebtedness hereby secured, in such order and manner as the Mortgagee may elect.

It is covenanted and agreed between the Trustee and the Holder of the Note that the Trustee will not contract for, nor make any additional mortgage or encumbrance on the above described property, nor assign the beneficial interest of said Trust for collateral purposes or for any purpose whatsoever, without the prior written consent of the Holder of the Note. In the event any additional mortgage, encumbrance, or assignment of the beneficial interest is incurred without the prior written consent of the Holder of the Note, at the option of the Holder of the Note, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the Note or in this Trust Deed to the contrary, become immediately due and payable.

Any sale, agreement for deed, transfer or conveyance of the within described premises, or sale, assignment or pledge of the beneficial interest of the subject Trust, subsequent to the date of this instrument, shall at the option of the Holder thereof, cause the remaining unpaid balance due on this instrument or the Note which it secured, to become immediately due and payable.

In case of loss or damage by fire or other casualty, Holder of the Note is authorized to collect and receipt for any said insurance money. Such insurance proceeds may, at the option of the Holder of the Note, be applied in the reduction of the indebtedness secured hereby, or be held by the Holder of the Note and used to reimburse First Party for the cost of rebuilding or restoration of building or improvements on said premises. In such event, the proceeds shall be made available in the manner and under the conditions as the Holder of the Note may require. Any surplus which may remain out of said insurance proceeds after payment of such costs of rebuilding or restoration shall, at the option of the Holder of the Note, be applied on account of the indebtedness secured hereby. 89430534

First Party, at its own cost and expenses, will (i) at all times, promptly and faithfully abide by, discharge and perform all the covenants, conditions and agreements contained in all leases of the premises; (ii) enforce or secure the performance of all the covenants and conditions on the part of the Lessees to be kept and performed; (iii) furnish Holder of the Note within ten (10) days after request, a written statement containing the names of all Lessees, terms of all leases of the premises, and the rentals payable thereunder.

The Holder of the Note shall have the option to declare this Trust Deed in default because of a default of Landlord in any leases of the premises.

CAPITOL BANK AND TRUST NOT PERSONALLY,
BUT SOLELY AS TRUSTEE UNDER TRUST NO. 1456.

ATTEST: Sigerson R. Crowley
ASSISTANT TRUST OFFICER

BY: John E. Handwerker
SENIOR VICE PRESIDENT AND TRUST OFFICER