

# UNOFFICIAL COPY

89473314  
Mortgage

(Corporate Land Trustee Form)

89473314  
Loan No. 01-16534-1

89473314  
THIS INDENTURE WITNESSETH: That the undersigned

FIRST NATIONAL BANK OF LAKE FOREST, a National Banking Association

corporation organized and existing under the laws of the UNITED STATES OF AMERICA

not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to the  
undersigned in pursuance of a Trust Agreement dated AUGUST 29, 1983 and known as trust number  
7310, hereinafter referred to as the Mortgagor, does hereby Mortgage and convey to

**89473314 CRAGIN FEDERAL BANK FOR SAVINGS**

a corporation organized and existing under the laws of the UNITED STATES OF AMERICA

hereinafter referred to as the Mortgeree, the following real estate in the County of COOK

in the State of ILLINOIS, to wit:

THE NURTH 22.00 FEET OF THE SOUTH 36.25 FEET, AS MEASURED AT  
RIGHT ANGLES TO THE SOUTH LINE THEREOF, AND THE NORTH 2.37 FEET  
OF THE SOUTH 34.25 FEET, AS MEASURED AT RIGHT ANGLES TO THE  
SOUTH LINE THEREOF, OF THE EAST 28.08 FEET, AS MEASURED AT RIGHT  
ANGLES TO THE EAST LINE THEREOF, OF LOT 1 IN EVERGREEN WOOD PLAT  
OF PLANNED UNIT DEVELOPMENT IN THE NORTHWEST 1/4 OF THE  
NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 11, EAST  
OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF  
RECORDED JULY 14, 1987 AS DOCUMENT #388720, IN COOK COUNTY,  
ILLINOIS, COMMONLY KNOWN AS 1008 ARBOR COURT, MT. PROSPECT,  
ILLINOIS 60056. PERMANENT INDEX #

and whatsoever else of any kind which said rights and benefits said Mortgagee does heretofore now and hereafter may secure.

To secure

the due and punctual payment of a Note executed by the Mortgagor to the holder of the Mortgage bearing interest thereon at the principal sum of  
**ONE HUNDRED THIRTY-FIVE THOUSAND AND NO /100 DOLLARS**  
**135000.00** payable

on the day of , 19  
for seventeen months next thereafter succeeding and a final payment of the unpaid balance of the principal sum together with all the earned and unpaid interest thereupon and all costs, advances, expenses and penalties, if any, which may have accrued thereupon on or before the first day of JANUARY, 1991.

(2) any advances made by the Mortgagor on the Mortgage, or its successor in title, for any purpose, at any time before the release and cancellation of the Mortgage, including interest thereon, and any other amounts advanced by the holder of the Mortgage, whether under such additional advances, in a sum in excess of  
**ONE HUNDRED SIXTY-THREE THOUSAND AND NO /100 DOLLARS**  
**162000.00**

provided that nothing herein contained shall be considered as limiting the amounts that shall be secured hereby when advanced to protect the security or in accordance with contracts contained in the Mortgage.

(3) the performance of all of the covenants and obligations of the Mortgagor to the Mortgagee as contained herein and in said Note.

## THE MORTGAGOR COVENANTS:

A. (1) To pay and indebtedness and the interest thereon as herein and in said Note provided or according to any agreement extending the time of payment thereof; (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, sewer service charges, and condemnation assessments against said property (including those to restore due), and to furnish Mortgage, upon request, duplicate receipts therefor, and all such items extended against said property shall be conclusively deemed valid for the purpose of the requirement; (3) To keep the improvements now or hereafter upon said premises covered against damage by fire and such other hazards as the Mortgagor may require to be insured against, and to provide public liability insurance and such other insurance as the Mortgagee may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the

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**MORTGAGE**

Box 203

FIRST NATIONAL BANK OF LAKE FOREST  
TR NO 7318 DTO. 28-23-83

to

CRAIG FEDERAL BANK FOR SAVINGS

PROPERTY AT:  
1008 ARBUK COURT  
MT. PROSPECT, ILLINOIS 60056

Loan No. 01-46838-04

RECORDED

Property of Cook County Clerk's Office

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A (1) The PPA and its addressees are bound by the information disclosed in any communication or arrangement made in accordance with the PPA.

## THE MORTGAGE COVENANTS

EEG, the prefrontal cortex is at the core of the executive functions and although damage to this brain region can cause a wide range of cognitive and social problems, it is not clear exactly how.

**ONE HUNDRED SIXTY-THREE AND NO/100**

(e) for seventeen months next thereto, for succeding and a final payment of the unpaid balance of the principal sum together with all the earne and unpaid interest thereupon and all costs, advances, expenses and damages, if any, which may have accrued therupon on or before the first day of January, 1991.

ONE HUNDRED THIRTY-FIVE THOUSAND AND NO /100  
Dollars  
135000.00

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To provide strict audit of buildings, inspection of structures or certain parts of structures or premises or parts thereof, and to require the owner or manager of such structures or premises to make such alterations, repairs, renewals, or improvements as may be necessary to make such structures or premises safe for habitation or use; and to prohibit the use of any building or part of any building which has been declared unsafe by the chief engineer or by any engineer authorized by him.

FIRST NATIONAL BANK OF LAKE FOREST, A NATIONAL BANKING ASSOCIATION

THIS INDENTURE WITNESSETH, THAT THE UNDERSIGNED

(Country-level (regional))

EX-101-13 ON USE

1 2 3 4 5 6 7 8

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Box 403

## MORTGAGE

FIFTH NATIONAL BANK OF LAKE FOREST  
TR NO 7318 DTD 08-24-83

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CRAIG FEDERAL BANK FOR SAVINGS

PROPERTY AT:  
1008 ARBOR COURT  
MT. PROSPECT, ILLINOIS 60056

Loan No. 01-46838-04

Property of Cook County Clerk's Office

RECORDED

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5 All necessary parts, tools and parts for assembly, adjustment and repair of the product are included in the price. The customer is responsible for assembly, adjustment and repair of the product. The customer is responsible for assembly, adjustment and repair of the product. The customer is responsible for assembly, adjustment and repair of the product. The customer is responsible for assembly, adjustment and repair of the product. The customer is responsible for assembly, adjustment and repair of the product.

I am in the ownership of property. At any point during our stay you may be held liable for damages or loss of property due to your negligence or carelessness. You will be held responsible for any damage or loss of property caused by your negligence or carelessness. You will be held responsible for any damage or loss of property caused by your negligence or carelessness.

**O**ne of the most important features of the new system is its ability to automatically identify and analyze the content of the documents. This allows the system to quickly and accurately extract key information such as names, addresses, and contact details from the documents. The system also has the ability to detect and correct errors in the documents, ensuring that the extracted information is accurate and reliable. Additionally, the system can be used to search for specific information within the documents, making it easier to find what you need.

the best way to do this is to make sure that your software is up-to-date and that you are using the latest version of the application you are working with.

debut weekend, as of a year ago, and to generate new orders, because it's a service-based company; it's not a manufacturer.

D. There are four ways to prepare for the law bar exam. The first approach is to spend a year or more in law school, learning the basic principles of law and how they apply to specific legal situations. This is the most common way to prepare for the law bar exam, and it is also the most effective. Law school provides students with a solid foundation in law, and it helps them develop the skills needed to succeed on the bar exam. Students who attend law school are more likely to pass the bar exam than those who do not.

Given the importance of the environment in our daily lives, it is crucial to take steps to reduce our impact on the planet. By making small changes in our daily routines, we can help protect the environment and ensure a sustainable future for generations to come.

In order to provide the best opportunity for success, teachers must understand their students' needs and develop individualized plans to meet those needs. This requires a deep understanding of each student's strengths and challenges, as well as a commitment to providing support and encouragement. By doing so, teachers can help their students reach their full potential and achieve academic success.

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K. That upon the commencement of any foreclosure proceeding hereunder the Mortgagor shall have the right to collect rents and other income or any other benefit or after sale and without notice to the Mortgagor, in any part of the property and without regard to the amount of the debt or whether the same shall then be occupied by the owner of the equity of redemption or otherwise entitled to collect the rents, issues and profits of said premises during the period of such foreclosure, and such rents, issues and profits, when collected, may be applied to the debt as well as after the date of sale, and the items necessary for the protection and preservation of the property, including the expenses of removal of a decree thereon in personam or in mandamus, or the application to the court for a writ of execution for redemption, whether there be less than one month, and for the expenses of removal of the property from the premises during which it may be issued and no lease-out premium shall be charged. The purpose of this provision is to prevent the Mortgagor from being liable for the loss of his property if he has elected to terminate any lease without the right hereof.

At the corporate Trustee named herein being duly authorized to do so by the trust instrument or by any person having a power of attorney over the Trustee does hereby waive any and all rights of redemption from said mortgage or release therefrom the mortgagee under the mortgage, at the time of the execution hereof, reverts any land which is improved with a dwelling for not more than four hundred or is given to anyone to be used, in whole or in part, to finance the reconstruction of a dwelling for not more than four hundred or is used or intended to be used for agricultural purposes.

N. The right is hereby reserved by the Mortgagor to make partial releases or releases of the mortgaged premises hereunder without notice to or the consent or approval of any other parties in interest, including future lessees, which partial releases or releases shall not impair in any manner the validity of or priority of this mortgage on the mortgaged premises remaining nor release any grantee or assignee from personal liability for the indebtedness hereby secured.

9. This mortgage is executed by the undersigned on                                 , the year of the power and authority conferred upon and vested in it as such. I, the said undersigned hereby warrants that I, my heirs, but also and without limiting the instrument, and it is so expressly understood and agreed that nothing herein or in said note contained shall be construed as releasing any liability on the said undersigned, either individually or as Trustee, above named personally to pay the said note or any interest thereon or to make payment of any indebtedness or owing hereunder, or to perform any covenant either express or implied he may contain in all such liability, it says, having express reference to the Mortgagor and by every person now or hereafter claiming any right or security hereunder, and that so far as the undersigned either individually or as Trustee aforesaid, or his successors personally are concerned, the legal holder or holders of said note and the several owners of any indebtedness owing hereunder shall have ready to the premises hereby conveyed for the payment thereof, by the enforcement of the legal remedy created in the instrument herein and in said note provided in the article to enforce the personal liability of the aforesaid, or his successors, or otherwise if any.

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Trustee or attorney, has caused these presents to be signed by its Second Vice President, and its corporate seal to be hereunto affixed and attested by its Secretary.

Secretary, this 13TH day of JULY

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**ATTEST**

*Emm. Pitts*

STATE OF ILLINOIS.

COUNTY OF *Lake*

I the undersigned

Notary Public m

and for said County, in the State aforesaid DO HEREBY CERTIFY THAT I, J. C. VANCE, President of FIRST NATIONAL BANK OF LAKE FOREST, a corporation, and J. C. PETERS, Secretary of said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such officers, they signed and delivered the said instrument as such officers of said corporation and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority, given by the Board of Directors of said corporation at their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 11<sup>th</sup> day of September A.D. 1889.

Bilal Notary Public

MY COMMISSION EXPIRES

THIS INSTRUMENT WAS PREPARED BY

RICHARD J JAHNS

OF CRAGIN FEDERAL BANK FOR SAVINGS

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5133 WEST FULLERTON AVENUE CHICAGO.

1110040639

5133 WEST FULLERTON AVENUE CHICAGO, ILLINOIS 60637  
It is understood, agreed and assumed that the interest on each disbursement shall be computed and shall be payable from the actual date on which such disbursement or respective advance of the proceeds of the loan, evidenced by the note secured by this mortgage, was made by the association from time to time during the progress of the construction of the building situated upon the premises herein described all in conformity with the rules and regulations of the association applicable to governing and controlling loans currently in force or which may be adopted hereafter in said respect.

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## PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 13TH day of JULY, 1982, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to CRAIGIN FEDERAL BANK FOR SAVINGS (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 1008 ARBOR COURT, MT. PROSPECT, ILLINOIS 60056.  
[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in

(the "Declaration"). The Property is a part of a planned unit development known as EVERGREEN WOODS.

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**B. Hazard Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage provided by the master or blanket policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower.

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant.

**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

**F. Recourse.** If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

NORTHERN LAKES & LAKE FOREST formerly known as FIRST NATIONAL BANK OF LAKE FOREST  
as trustee under the security agreement dated January 23, 1982, of First National Bank of Lake Forest, Illinois

Exhibit A to Note and Security Agreement  
 On behalf of Northern Lakes & Lake Forest  
 Corporation, its successors and assigns  
 hereinafter referred to as the "Borrower".

By T. J. St. John, Trust Officer, Second Vice President

ATTEST: T. J. St. John, TRUST OFFICER (Seal)

REC'D 3/1/83

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