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TRUST DEED

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THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made October 11, 1989, between JOKIM, INC.

a corporation organized under the laws of State of Illinois, herein referred to as "Mortgagor", and CHICAGO TITLE AND TRUST COMPANY, an Illinois corporation doing business in Chicago, Illinois, herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS the Mortgagor is justly indebted to the legal holder or holders of the Principal Promissory Note hereinafter described, said legal holder or holders being herein referred to as Holders Of The Note in the Principal Sum of Three Hundred Seventy Thousand (\$370,000.00)

... DOLLARS, evidenced by one certain Principal Promissory Note of the Mortgagor of even date herewith, made payable to THE ORDER OF BEACON KOREA FIRST BANK

and delivered, in and by which said Principal Note the Mortgagor promises to pay the said principal sum on DEMAND with interest thereon from until maturity, at the rate of prime + 1 1/2 per centum per annum, payable semiannually on the monthly day of ... and of ... per annum; all of said principal and interest bearing interest after maturity at the rate of prime + 3 per cent per annum, and all of said principal and interest being made payable at such banking house or trust company in Chicago, 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 KOREA FIRST BANK, 205 N. Michigan Ave, Suite 905, Chicago, Illinois

NOW, THEREFORE, the Mortgagor to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this trust deed, and the performance of the covenants and agreements herein contained, by the Mortgagor to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, does by these presents CONVEY and WARRANT unto the Trustee, its successors and assigns, the following described Real Estate and all of its estate, right, title and interest therein, situate, lying and being in the City of Chicago, COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

DEPT-01 RECORDING \$29.00
T#4444 TRAN 0931 10/23/89 11 43:00
#2504 #E #89-501229
COOK COUNTY RECORDER

SEE ATTACHED LEGAL DESCRIPTION RIDER

SEE ATTACHED LIST OF PERMANENT TAX NUMBERS

PROPERTY ADDRESS: 2700 West Touhy and 7200 North Waukegan, Chicago, Illinois 60645

which, with the property hereinafter described, is referred to herein as the "premises." TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances the site belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagor may be entitled thereto (which are pledged primarily 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, inador 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 the mortgagor or its successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth.

This trust deed consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this trust deed) are incorporated herein by reference and are a part hereof and shall be binding on the mortgagor, its successors and assigns.

In Witness Whereof said mortgagor has caused its corporate seal to be hereunto affixed and these presents to be signed by its Assistant Vice President and attested by its Assistant Secretary on the day and year first above written, pursuant to authority given by resolutions duly passed by the Board of Directors of said corporation. Said resolutions further provide that the principal note herein described may be executed on behalf of said corporation by its President and Secretary

JOKIM, INC.

BY: Hyo Kwan Kim ASSISTANT VICE PRESIDENT
ATTEST: ASSISTANT SECRETARY

Corporate Seal

STATE OF ILLINOIS, }
County of Cook } ss. Charles R. Gryll
Hyo Kwan Kim and [Signature] Assistant Secretary
a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT [Signature] President of the JOKIM, INC.

of said Company, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Assistant Vice President and Assistant Secretary, 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 as the free and voluntary act of said Company, for the uses and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that said Assistant Secretary, as custodian of the corporate seal of said Company, did affix the corporate seal of said Company to said instrument as said Assistant Secretary's own free and voluntary act and as the free and voluntary act of said Company, for the uses and purposes therein set forth.

OFFICIAL SEAL
CHARLES R. GRYLL
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 11/30/90

Notarial Seal

GIVEN under my hand and Notarial Seal this 16th day of October A.D. 1989.
[Signature]
NOTARY PUBLIC

89501229

Mail to: BOX 295

2900

THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 THE REVERSE SIDE OF THIS TRUST DEED:

1. Mortgagor shall (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (b) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims (for lien not expressly subordinated to the lien hereof); (c) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior lien to Trustee or to holders of the note; (d) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (e) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (f) make no material alterations in said premises except as required by law or municipal ordinance.
2. Mortgagor shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to Trustee or to holders of the note duplicate receipts therefor. To prevent default hereunder Mortgagor shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagor may desire to contest.
3. Mortgagor shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or windstorm (and flood damage, where the lender is required by law to have its loan so insured) 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 shall deliver all policies, including additional and renewal policies, to holders of the note, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.
4. In case of default hereon, Trustee or the holders of the note may, but need not, make any payment or perform any act heretofore required of Mortgagor 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 of claim thereof, 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, 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 such matter concerning which action herein authorized may be taken, shall be to much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at a rate equivalent to the post maturity rate set forth in the note securing this trust deed, if any, otherwise the prematurity rate set forth therein. Fraction of Trustee of holders of the note shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of Mortgagor.
5. 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 thereof.
6. Mortgagor shall pay as when due of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the holders of the principal note, and without notice to Mortgagor, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the principal note or in this Trust Deed to the contrary, become due and payable when default shall occur and continue for three days in the payment of any interest or in the performance of any other agreement of the Mortgagor herein contained.
7. 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 all expenditures and expenses which may be paid or incurred by or on behalf of Trustee or holders of the note for attorney's fees, Trustee's fees, appraiser's fees, outlays for documentary and expert witness, stenographers' charges, publication costs and costs (which may be estimated as to amount 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 a rate equivalent to the post maturity rate set forth in the note securing this trust deed, if any, otherwise the prematurity 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 or 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.
8. 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 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 principal note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the principal note; fourth, any overplus to Mortgagor, its successors or assigns, as their rights may appear.
9. Upon, or at any time after the filing of a bill to foreclose this trust deed, the court in which such bill is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagor at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not and the Trustee hereunder may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagor, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income in his hands in payment in whole in part of: (a) The indebtedness secured hereby, or by any decree for foreclosing this trust deed, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (b) the deficiency in case of a sale and deficiency.
10. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.
11. Trustee or the holders of the note shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.
12. 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 exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any omissions hereunder, except in case of its own gross negligence or misconduct or that of the agents or employees of Trustee, and it may require such evidence satisfactory to it before exercising any power herein given.
13. Trustee shall release this trust deed and the lien thereof 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 thereof, produce and exhibit to Trustee the principal 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 an identification number purporting to be placed thereon by a prior trustee hereunder or which conforms in substance with the description herein contained of the principal note and which purports to be executed on behalf of the corporation herein designated as the maker thereof; and where the release is requested of the original trustee and it has never placed its identification number on the principal 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 principal note and which purports to be executed on behalf of the corporation herein designated as maker thereof.
14. 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, inability or refusal to act of Trustee, the then Recorder or Deeds of the county in which the premises are situated shall be Successor in Trust. Any Successor in Trust hereunder shall have the identical title, powers and authority as are herein given Trustee.
15. This Trust Deed and all provisions hereof, shall extend to and be binding upon Mortgagor and all persons claiming under or through Mortgagor, and the word "Mortgagor" when used herein shall include all such persons and all persons liable for the payment of the indebtedness of any part thereof, whether or not such persons shall have executed the principal note or this Trust Deed.
16. The mortgagor hereby waives any and all rights of redemption from sale under any order or decree of foreclosure of this trust deed, and its own behalf and on behalf of each and every person, except decree or judgment creditors of the mortgagor, acquiring any interest in or title to the premises subsequent to the date of this trust deed.
17. Before releasing this trust deed, Trustee or successor shall receive for its services a fee as determined by its rate schedule in effect when the release deed is issued. Trustee or successor shall be entitled to reasonable compensation for any other act or service performed under any provisions of this trust deed. The provisions of the "Trust And Trustees Act" of the State of Illinois shall be applicable to this trust deed.

895-1-22-99

IMPORTANT!
 FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER, THE PRINCIPAL NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY THE CHICAGO TITLE AND TRUST COMPANY, TRUSTEE, BEFORE THE TRUST DEED IS FILED FOR RECORD.

Identification No. 7611315
CHICAGO TITLE AND TRUST COMPANY,
 By [Signature] Trustee.
 Assistant Secretary
 Assistant Vice President

MAIL TO:
 Paul F. Schofield
 Two First National Plaza, Suite 800
 Chicago, Illinois 60603

PLACE IN RECORDER'S OFFICE BOX NUMBER BOX 295

FOR RECORDER'S INDEX PURPOSES
 INSERT STREET ADDRESS OF ABOVE
 DESCRIBED PROPERTY HERE

760316
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UNITS NUMBERED 2A TO 2D, JA TO JD, S1 TO S4, P2A, TO P2D, P3A TO P3D AND PS1 TO PS8 IN THE ROGERS PARK CONDOMINIUM HOMES, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOTS 37, 38 AND 39 IN MITCHELL AND SCOTT'S ADDITION TO ROGER'S PARK, BEING A SUBDIVISION OF THE WEST 1/2 (EXCEPT THE EAST 12 FEET THEREOF) OF THE EAST 13 1/3 ACRES OF THE SOUTH 1/2 OF THE SOUTH WEST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 25, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT RECORDED OCTOBER 6, 1921 AS DOCUMENT 8139127, IN COOK COUNTY, ILLINOIS,

WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 25899866 ON JUNE 10, 1981 WITH THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

Open Cook County Clerk's Office

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PERMANENT TAX IDENTIFICATION NUMBERS

10-25-425-050-1001	10-25-425-050-1015
10-25-425-050-1002	10-25-425-050-1016
10-25-425-050-1003	10-25-425-050-1017
10-25-425-050-1004	10-25-425-050-1018
10-25-425-050-1005	10-25-425-050-1019
10-25-425-050-1006	10-25-425-050-1020
10-25-425-050-1007	10-25-425-050-1021
10-25-425-050-1008	10-25-425-050-1022
10-25-425-050-1009	10-25-425-050-1023
10-25-425-050-1010	10-25-425-050-1024
10-25-425-050-1011	10-25-425-050-1025
10-25-425-050-1012	10-25-425-050-1026
10-25-425-050-1013	10-25-425-050-1027
10-25-425-050-1014	10-25-425-050-1028

Property of Cook County Clerk's Office
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RIDER TO TRUST DEED
DATED OCTOBER 11, 1989
BETWEEN JOKIM, INC.
AND CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE

18. The principal note secured by this trust deed is also secured by other real estate.

19. Before releasing this trust deed, trustee or successor shall receive for its services a fee as determined by its rate schedule in effect when the release deed is issued. The trustee or its successor shall be entitled to reasonable compensation for any other act or service performed under any provisions of this trust deed. The provisions of the "Trust and Trustees Act" of the State of Illinois shall be applicable to this trust deed.

20. "Prime" or "prime rate" refers to Korea First Bank's prime rate of interest as defined in the note secured by this trust deed.

21. The first party represents and warrants that the proceeds of the note secured by this trust deed will be or have been used solely for business purposes in accordance with Chapter 17, Section 6404, Illinois Revised Statutes.

22. This trust deed is given to secure a loan payable on demand and is intended to cover future advances, whether such advances are obligatory or are made at the option of the lender, or otherwise, to the extent as if such future advances are made as of the date of the execution of this trust deed, notwithstanding the fact there may be no advance made at the time of execution of this trust deed and, notwithstanding the fact that the indebtedness outstanding may increase or decrease at any time after the date of this trust deed. The lien of this trust deed as to third persons shall be valid as to all such indebtedness and future advances from the time of the recording of this instrument. The total amount of the indebtedness secured by this trust deed may increase or decrease from time to time and the unpaid balance secured at any one time shall include: (a) an amount up to the maximum principal amount as specified in this trust deed; (b) any disbursements made by the holder of the note to protect or realize the value of the real estate given as collateral security such as advances for payment of taxes, special assessments or insurance on the real estate, reasonable attorney's fees, court costs, maintenance, repair and any other costs or expenses incurred by the holder as authorized by this trust deed; (c) interest on such advances or disbursements; and (d) interest on the principal indebtedness remaining from time to time unpaid.

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23. This trust deed and all provisions hereof (including this Rider), shall extend to and be binding upon first party and all persons claiming under or through first party, and the words "first party" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof and all land trust beneficiaries of first party, whether or not such persons shall have executed the note or this trust deed. The word "note" when used in this instrument shall be construed to mean "notes" when more than one note is used.

IN WITNESS WHEREOF, the mortgagor has caused its corporate seal to be hereunto affixed and these presents to be signed by its President and Secretary on the day and year first written above, pursuant to authority given by the resolutions duly passed by the Board of Directors of said corporation.

JOKIM, INC., an Illinois Corporation

By: [Signature] J.K.
Hyo Kwan Kim, President

Attest: [Signature] J.K.
Hyo Kwan Kim, Secretary

STATE OF ILLINOIS)
) S.S.
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that HYO KWAN KIM, President of JOKIM, INC. and [Signature] Secretary of JOKIM, INC. are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such President and Secretary, respectfully, 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 as the free and voluntary act of the corporation for the uses and purposes therein set forth; and the said Secretary then and there acknowledged that said Secretary, as custodian of the corporate seal of said Corporation, caused the corporate seal of said Corporation, to be affixed to said instrument as said Secretary's own free

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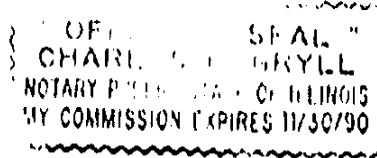
and voluntary act of said Corporation for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 16th day of October, 1989.

Charles R. Skyll
Notary Public

This Instrument was prepared by:

PAUL F. SCHOFIELD, P.C.
Attorney at Law
Two First National Plaza
20 S. Clark Street
Suite 800
Chicago, Illinois 60601
(312) 332-3003



KFBJOKIM/RIDER.TD3:4144:9/22/89

Mail to:

BOX 295

NORTHERN ILLINOIS TITLE INSURANCE CO.

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