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THIS INDENTURE WITNESSETH, That \_\_\_\_\_  
Beverly J. Kuman

(hereinafter called the Grantor), of  
44 Charles Dr., Northlake, IL 60164  
(No and Street) (City) (State)

for and in consideration of the sum of Nine Thousand and NO/100

Dollar

in hand paid, CONVEY AND WARRANT to \_\_\_\_\_

Northlake Bank  
of 26 W. North Ave., Northlake, IL 60164.  
(No and Street) (City) (State)

as Trustee, and to his successors in trust hereinafter named, the following described real estate, with the improvements thereon, including all heating, air-conditioning, gas and plumbing apparatus and fixtures, and everything appurtenant thereto, together with all

rents, issues and profits of said premises, situated in the County of COOK and State of Illinois, to-wit:

LOT 15, BLOCK 12 IN MIDLAND DEVELOPMENT COMPANY'S NORTHLAKE VILLAGE UNIT NUMBER 3,  
BEING A SUBDIVISION OF PART OF THE SOUTH  $\frac{1}{2}$  OF SECTION 22, TOWNSHIP 40 NORTH,  
RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT RECORDED  
OCTOBER 5TH, 1979 AS DOCUMENT NUMBER 12 378 621 IN COOK COUNTY, ILLINOIS.

Hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois.

Permanent Real Estate Index Number(s): 12-32-314-016

Address(es) of premises: 44 Charles Dr., Northlake, IL 60164

IN TRUST, nevertheless, for the purpose of securing performance of the covenants and agreements herein.

WHEREAS, The Grantor is justly indebted upon \_\_\_\_\_ principal promissory note \_\_\_\_\_ bearing even date herewith, payable

\$202.55 on the 28th day of November, 1989;

\$202.55 on the 28th day of each and every month thereafter for 59 months;  
a final payment of \$202.55 due on the 28th day of October, 1994.

THE GRANTOR covenants and agrees as follows: (1) To pay said indebtedness, and the interest thereon, as herein and in said note or notes provided, or according to any agreement extending time or payment; (2) to pay when due in the event of all taxes and assessments against said premises, and on demand to exhibit receipts therefor; (3) within sixty days after destruction or damage to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) to cause to said premises shall not be committed or suffered; (5) to keep all buildings now or at any time on said premises insured in comparison to be selected by the grantee herein, who is hereby authorized to place such insurance in companies acceptable to the holder of the first mortgage and, if so desired, with loss clause attached payable first, to the first Trustee or Mortgagor, and second, to the Trustee herein as their interests may appear, which policies shall be left and remain with the said Mortgagor or Trustee until the indebtedness is fully paid; (6) to pay all prior encumbrances and the interest thereon, at the time or times when the same shall become due and payable.

IN THE EVENT of failure to insure, or pay taxes or assessments, or the interest thereon when due, the grantee or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or purchase any tax lien or title affecting said premises or pay all prior encumbrances and the interest thereon in time to time when due, and so paid, the Grantor agrees to repay immediately without demand, and the same with interest thereon from the date of payment of 12% per cent per annum shall be so much additional indebtedness accrued hereby.

IN THE EVENT of breach of any of the aforesaid covenants or agreements the whole of said indebtedness, including principal and all earned interest, shall, at the option of the legal holder thereof, be due and payable, and with interest thereon from time of such breach at the maximum per cent per annum allowable by law, shall be recoverable by suit in law, or both, the name and all of said indebtedness had then matured by express terms.

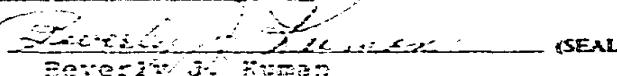
IT IS AGREED by the Grantor that all expenses and disbursements paid or incurred in behalf of plaintiff in case, along with the fees of attorney herein, including reasonable attorney's fees, outlays for documentary evidence, stenographer's charges, cost of procuring and completing abstract showing the whole title of said premises embracing foreclosed decree, shall be paid by the Grantor, and the like expenses and disbursements, occasioned by any suit or proceeding wherein the trustee or any holder of any part of said indebtedness, at such time as a party, shall also be paid by the Grantor. All such expenses and disbursements shall be an additional lien upon said premises, shall be taxed as costs and included in any decree that may be rendered in such foreclosure proceeding; which proceeding, whether decree of sale shall have been rendered or not, shall not be dismissed, nor release hereof given. All such expenses and disbursements, and the costs of suit, including attorney's fees, have been paid. The Grantor for the Grantor and for the heirs, executors, administrators and assigns of the Grantor, waives all right to the possession of, and income from, said premises pending the foreclosure proceedings and agrees that upon the filing of any complaint to foreclose this Deed, the court in which such complaint is filed, may at once and without notice to the Grantor, or to any party claiming under the Grantor, appoint a receiver to take possession and premises with power to collect the rents, issues and profits of the said premises.

The name of a record owner is Beverly Jo Anne Kuman

IN THE EVENT of the death or removal from said COOK County of the grantor, or of his resignation, refusal or failure to act, then NA of said County is hereby appointed to be first successor in this trust, and if for any like cause said first successor fail or refuse to act, the person who shall then be the acting Recorder of Deeds of said County is hereby appointed to be second successor in this trust. And when all of the aforesaid covenants and agreements are performed, the name of his successor in trust, shall release said premises to the party entitled, on executing this reasonable charges.

This trust deed is subject to none

Witness the hand \_\_\_\_\_ and seal \_\_\_\_\_ of the Grantor this 28th day of October 1989

  
(SEAL)  
Beverly J. Kuman  
(SEAL)

Please print or type name(s)  
below signature(s)

This instrument was prepared by J. Seiden, Northlake Bank, 26 W. North Ave., Northlake, IL.  
NAME AND ADDRESS: NAME AND ADDRESS: 60164

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STATE OF Illinois }  
COUNTY OF Cook } ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Beverly Kuman,

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 the right of homestead.

Given under my hand and official seal this 2nd day of November, 1989.



Commission Expires 08/31/92

Olga G. Rodriguez  
Notary Public

BOX No \_\_\_\_\_  
SECOND MORTGAGE  
Trust Deed  
Beverly Kuman (7362)  
49538371

TO   
Northlake Bank  
26 W. North Ave.  
Northlake, IL. 60164