

TRUST DEED  
SECOND MORTGAGE ILLINOIS

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895383774

THIS INDENTURE WITNESSETH, That Beverly J. Kuman

(hereinafter called the Grantor), of 44 Charles Dr., Northlake, IL. 60164

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

in hand paid, CONVEY AND WARRANT to Northlake Bank of 26 W. North Ave., Northlake, IL. 60164.

DEPT-01 \$12.25  
T91111 TRAN 7880 11/13/89 10:36:00  
#3674 + A \* - 89 - 538374  
COOK COUNTY RECORDER

Above Space For Recorder's Use Only

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 2, BEING A SUBDIVISION OF PART OF THE SOUTH 1/2 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT RECORDED OCTOBER 5TH, 1919 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.

Handwritten notes on the left margin.

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 of payment; (2) to pay when due in cash, 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) that waste on said premises shall not be committed or suffered; (5) to keep all buildings now or at any time on said premises insured in companies acceptable to the holder of the first mortgage, with loss clause attached payable first, to the first Trustee or Mortgagee, and second, to the Trustee herein as their interests may appear, with such policies shall be left in full force and effect until the said Mortgagee or Trustee until the indebtedness is fully paid; (6) to pay all prior incumbrances 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 principal or interest thereon when due, the grantor 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 incumbrances and the interest thereon from time to time, and all money so paid, the Grantor agrees to repay immediately without demand, and the same with interest thereon from the date of payment at 12.50 per cent per annum shall be so much additional indebtedness secured hereby.

IN THE EVENT of a 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, from time to time, become immediately 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 a writ of foreclosure, or by suit at law, or both, the same as if 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 connection with the foreclosure hereof, including reasonable attorneys fees, outlays for documentary evidence, stenographer's charges, cost of preparing and completing abstract showing the whole title of said premises embracing foreclosure decree, shall be paid by the Grantor, and the like expenses and disbursements, occasioned by any suit or proceeding wherein the Grantor or any holder of any part of said indebtedness, as such, may be 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 proceedings; which proceedings, whether decree of sale shall have been entered or not, shall not be dismissed, nor release hereof given, until all such expenses and disbursements, and the costs of suit, including attorney 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 such foreclosure proceedings, and agrees that upon the filing of any complaint to foreclose this Trust 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 charge of said 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 trustee or his successor in trust, shall release said premises to the party entitled, on receiving his reasonable charges.

This trust deed is subject to none

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

Beverly J. Kuman (SEAL)  
Beverly J. Kuman

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

(SEAL)

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

60164

12 Mail  
Form 87-352 Bankforms, Inc.

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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, 19 89.



Olga G. Rodriguez  
Notary Public

Commission Expires 08/31/92

COOK County Clerk's Office

BOX No. 89538371  
SECOND MORTGAGE  
**Trust Deed**

Beverly Kuman (7362)



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