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THIS INSTRUMENT WITNESSETH, That
Judith A. Pollicher
(hereinafter called the Grantor), of
10506 Altgeld Melrose Park, Illinois
(No. and Street) (City) (State)
for and in consideration of the sum of Seventy Thousand and 00/100
Dollars

89-739923

in hand paid, CONVEY AND WARRANT to
Northlake Bank
of 26 W. North Avenue, Northlake, IL
(No. and Street) (City) (State)

1989 NOV 15 11 52 AM
RECORDED

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: The South 1/2 of Lot "Q" in the resubdivision of Lots 39 to 52 Inclusive and the West 1/2 of Lot 53 in Frederick H. Bartlett Grand Farm Unit "B" being a subdivision of the North 1/2 of the South 1/2 of the East 3/4 of the South East 1/4 of Section 29, Township 40 North, Range 12, East of the Third Principal Meridian, 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) 12-29-417-031
Address(es) of premises 10506 Altgeld, Melrose Park, Illinois

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

Principal and Interest payable on May 14, 1990.

12-29-417-031

THIS MORTGAGE BY SECOND MORTGAGE 89-739923

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 no title to said premises shall not be committed or suffered, (5) To keep all buildings now or at any time on said premises insured in companies to be selected by the grantor herein, who is hereby authorized to place such insurance 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, such policies shall be left and remain with the said Mortgagee or Trustee until the indebtedness is fully paid, (6) To pay all prior mortgages, and the interest thereon, at the time or times when the same shall become due and payable.

IN THE EVENT of failure so to insure, or pay taxes or assessments, or the other incumbrances of the 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, until all money so paid, the Grantor agrees to repay immediately without demand, and the same with interest thereon from the date of payment, at Twelve (12.00%) 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, be 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 deed, or by suit at law, or both, the same as if all of said indebtedness had then matured, except 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 temporary evidence, stenographer's charges, cost of printing or 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, costs and included in any decree that may be rendered in such foreclosure proceedings, which proceeding, 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 his 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 Judith A. Pollicher of Cook County, Illinois.

IN THE EVENT of the death or removal from said County of the grantor, or of his resignation, refusal or failure to act, then the Recorder of Deeds 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 Grantor 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 15th day of November 1989

X Judith A. Pollicher (SEAL)

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

(SEAL)

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

89-739923-12

UNOFFICIAL COPY

STATE OF Illinois)
COUNTY OF Cook) ss.

I, Olga G. Rodriguez, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Judith A. Policheri

personally known to me to be the same person whose name she 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 her to

Given under my hand and official seal this 15th day of November, 1992.



Olga G. Rodriguez
Notary Public

Commission Expires 8/31/92

89530038

Property of Cook County Clerk's Office

BOX No _____

SECOND MORTGAGE
Trust Deed

Judith A. Policheri
10506 Altgeld
Meirise Park, IL

To _____

Northlake Bank
26 W. North Avenue
Northlake, IL 60164