

THIS INDENTURE WITNESSETH That the undersigned  
MAYWOOD PROVISO STATE BANK

a corporation organized and existing under the laws of the State of Illinois  
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 June 27, 1919 and known as trust number  
8182 hereinafter referred to as the Mortgagor, does hereby Mortgage and Warrant to

85556205

FIRST FEDERAL SAVINGS BANK OF PROVISO TOWNSHIP

a corporation organized and existing under the laws of the United States of America  
hereinafter referred to as the Mortgagee, the following real estate in the County of Cook  
in the State of Illinois, to wit:

THE SOUTH 37.5 FEET OF LOT 2 IN BLOCK 7 IN STANNARD'S FIRST ADDITION TO MAYWOOD,  
A SUBDIVISION OF THE NORTH 1/2 OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION  
14, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK  
COUNTY, ILLINOIS.  
PERMANENT INDEX NO. 15-14-314-016

DEPT-01 12.25  
T01111 TRAN 4018 11/21/89 14:29:00  
\$6833 + \* - 89 - 556205  
COOK COUNTY RECORDER

Together with all buildings, improvements, fixtures, appurtenances now or hereafter erected thereon or placed thereon including all apparatus, equipment, nature, or articles whether in single units or units controlled used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation, or other services, and any other things now or hereafter attached to or thereon the furnishing of which it is necessary to render in customary or appropriate, including screens, window shades, storm doors and windows, and all other coverings, screens, doors, in a down head, down pipe, down spout, and water heaters, all of which are included here and are hereby declared to be a part of said real estate with the physically attached fixtures of the same, and also together with all easements and the rents, issues and profits of said premises which are hereby purchased, assigned, transferred, and set over unto the Mortgagee, whether the due or hereafter to become due as provided herein. The Mortgagee is hereby subordinated to the rights of all mortgages, liens, and claims and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment, and with all the rights and privileges thereto belonging, unto said Mortgagee, heirs, assigns, executors, administrators, and assigns, free from all rights and benefits under the homestead, redemption and valuation laws of any state, which said rights and benefits are hereby released and waived.

TO SECURE

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date with the principal sum of

THIRTY EIGHT THOUSAND FIVE HUNDRED AND 00/100 Dollars

(\$ 38,500.00), which Note, together with interest thereon as therein provided, is payable as monthly installments of

THREE HUNDRED FIFTY NINE AND 40/100 Dollars

(\$ 349.40), commencing the 1st day of December, 1989, which payments are to be applied, first, to interest and the balance to principal, until said debt is paid in full.

(2) any advances made by the Mortgagee to the Mortgagor or its successor in title, for any purpose, at any time be the release and cancellation of this Mortgage, but at no time shall the Mortgagee secure advances on account of said original Note, together with such as liberal advances, in a sum in excess of THIRTY EIGHT THOUSAND FIVE HUNDRED AND 00/100 Dollars (\$ 38,500.00), provided that, nothing herein contained shall be considered as limiting the amount that shall be advanced hereby when advanced to protect the security of the mortgagee with covenants 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 said indebtedness and the interest thereon as herein and in said note provided, or according to (2) agreement waiving the term of payment thereof; (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, and sewer charges charges against said property (including those hereinafter due) and to furnish Mortgagee upon request, duplicate receipts herefor, and all such items enclosed against said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or hereafter upon said premises insured against damage by fire and such other hazards as the Mortgagee 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 period of redemption for the full insurable value thereof, in such companies through such agents or brokers, and in such form as shall be satisfactory to the Mortgagee, such insurance policies shall remain with the Mortgagee during said period or periods, and contain the usual clause satisfactory to the Mortgagee making them payable to the Mortgagee, and in case of foreclosure sale payable to the owner of the certificate of title, owner of any deficiency, any receiver or redemption, or any grantee in a deed pursuant to foreclosure, and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, all claims thereunder and to execute and deliver on behalf of the Mortgagor, all necessary proofs of loss, receipts, releases, and assignments and assignments required to be supplied by the insurance companies, and the Mortgagee agrees to apply, upon demand, all receipts, releases and assignments required of him to be signed by the Mortgagor for such purpose, and the Mortgagee is authorized to apply the proceeds of any insurance claim to the satisfaction of the property or upon the indebtedness hereby secured in its discretion, but monthly payments shall continue until said indebtedness is paid in full; (4) In no event shall there be destruction or damage to, or removal or complete reconstruction of, any building or improvement now or hereafter on said premises, unless the Mortgagee elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage; (5) To keep said premises in good condition and repair, without waste and free from any mechanics' liens or claims of lien not expressly subordinated to the satisfaction of the debt secured by this mortgage; (6) To comply with all requirements of law with respect to mortgaged premises and the use thereof; (7) Not to make, suffer or permit, such as the written permission of the Mortgagee being first had and obtained, any use of the property for any purpose other than that for which it is now used; (8) Any alterations of the improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said property, or any purchase or conditional sale, lease, or agreement under which title is reserved in the vendor of any apparatus, fixtures or equipment to be placed in or upon any building or improvement on said premises; (9) To complete within a reasonable time any building or improvement now or at any time in process of erection upon the premises.

B. In order to provide for the payment of taxes, assessments, insurance premiums, and other annual charges upon the property secured by this indebtedness and other insurance acquired or accepted, the undersigned promises to pay to the Mortgagee a pro rata portion of the current year taxes upon the disbursement of the loan and to pay monthly to the Mortgagee, in addition to the above payments, a sum estimated to be equivalent to one-twelfth of such taxes, which payment may, at the option of the Mortgagee, be held in a fund and commingled with other such funds as a new fund for the payment of such taxes; (b) be carried in a savings account and withdrawn by it to pay such items; or (c) be credited to the unpaid balance of said indebtedness in accordance with the Mortgagee's instructions; provided that the Mortgagee advances as upon this obligation seems sufficient to pay said items at the same accrue and become payable. If the amount advanced to be sufficient to pay said items is not sufficient, the undersigned promises to pay the difference upon demand. If such sums are held or carried in a savings or trust account, the same are hereby pledged to further secure this indebtedness. The Mortgagee is authorized to pay said items as charged or as otherwise directed.

C. This mortgage contract provides for additional advances which may be made at the option of the Mortgagee and secured by this mortgage, and it is agreed that in the event of such advance, the amount thereof may be added to the mortgage debt and shall increase the unpaid balance of the note hereby secured by the amount of such advance and shall be a part of said note indebtedness under all of the terms of said note and this contract as fully as if a new note and contract were executed and delivered. An Additional Advance Agreement may be given and accepted for such advance and provision may be made for different monthly payments and a different interest rate and other express modifications of the contract, but in all other respects this contract shall remain in full force and effect as to said indebtedness, including all advances.

D. That in case of failure to perform any of the covenants herein, Mortgagee may on Mortgagor's behalf everything so covenanted, then said Mortgagee may also do any and all things deemed necessary to protect the lien hereof, that Mortgagee may upon demand any money paid or advanced by Mortgagee for any of the above purposes and such moneys together with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness secured by this mortgage with the same priority as the original indebtedness, or may be included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises if and otherwise paid, that it shall not be obligatory upon the Mortgagee to require any of the validity of the lien, encumbrance or claim in advancing moneys as authorized, but nothing herein contained shall be construed as relieving the Mortgagor to advance any moneys for any purpose nor to do any act hereunder, and the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder.

E. That it is the intent hereof to secure payment of said note and obligations whether the entire amount shall have been advanced to the Mortgagor at the date hereof, or at a later date, and to secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage contract.

F. That in the event the ownership of said property or any part thereof becomes vested in a person other than the Mortgagor, the Mortgagee may, without notice to the Mortgagor, deal with such successor or successors in interest with reference to this mortgage and the debt hereby secured in the same manner as with the Mortgagor, and may herefor to sue or may extend time for payment of the debt, secured hereby, without discharging it in any way affecting the liability of the Mortgagor hereunder or upon the debt secured.

1982

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First Federal Savings Bank of Proviso

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# UNOFFICIAL COPY

NOTARY PUBLIC  
HILLSIDE ILL 60132  
5756 W HARRISON STREET  
FIRST FEDERAL SAVINGS BANK OF PROWISO TOWNSHIP

THIS INSTRUMENT WAS PREPARED BY

My Commission Expires 9/25/93  
**Notary Public, State of Illinois**  
 GENEVA FOSTER  
 ..OFFICIAL SEAL..

*[Signature]*  
Notary Public

GIVEN under my hand and Notarial Seal this 17th day of November, A.D. 1989

I, GAIL NELSON, Secretary of said corporation, and personally known to me to be the President of NAVYWOOD PROVISO STATE BANK and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT JOHN P. STEWART, Vice President of the undersigned NAVYWOOD PROVISO STATE BANK, is a duly Licensed and authorized officer of said corporation, and that he is authorized to execute and deliver the foregoing instrument, and to make any and all necessary and lawful acts and things in relation thereto.

ATTEST:  
[Signature]  
 Secretary  
17th day of NOVEMBER, A.D. 1989  
NAVYWOOD PROVISO STATE BANK  
 As Trustee in General and not personally

**IN WITNESS WHEREOF**, the undersigned as aforesaid, has caused this to be signed by its Vice President, and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, this 17th day of NOVEMBER, A.D. 1989.

NAVYWOOD PROVISO STATE BANK  
 As Trustee in General and not personally  
[Signature]  
 Vice President

STATE OF ILLINOIS  
 COUNTY OF CROK  
 and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT

NAVYWOOD PROVISO STATE BANK  
 As Trustee in General and not personally  
[Signature]  
 Vice President

A witness personally known to me to be the President of NAVYWOOD PROVISO STATE BANK and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT JOHN P. STEWART, Vice President of the undersigned NAVYWOOD PROVISO STATE BANK, is a duly Licensed and authorized officer of said corporation, and that he is authorized to execute and deliver the foregoing instrument, and to make any and all necessary and lawful acts and things in relation thereto.

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NAVYWOOD PROVISO STATE BANK  
 As Trustee in General and not personally  
[Signature]  
 Vice President

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