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5. INTEREST AND REPAYMENT OF THE OBLIGATIONS. The Note accrues interest from November 27, 1989 on the unpaid principal balance at Bank's Prime Rate, plus 1 percentage point, per annum as adjusted and announced from time to time until the Note matures or the obligation is accelerated. All adjustments to the interest rate will be made when the Prime Rate changes. Any increase in the interest rate will take the form of higher payment.

5. INDEMNIFICATION. The Note secures interest from November 27, 1989 on the unpaid principal balance at Bank's Prime Rate, plus 1 percentage point, per annum as adjusted and announced from time to time until the Note matures or the obligation is accelerated. All adjustments to the interest rate will be made when the Prime Rate changes. Any increase in the interest rate will take the form of higher payment.

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

4. CONVEYANCE. In consideration of the Loan and Obligations, and to secure the Obligations (which includes the Note according to its specific terms and the obligations in this Mortgage), Mortgagor hereby bargains, grants, mortgages, sells, conveys and warrants to Bank, as Mortgagee, the following described property (Property):

- 3. MAXIMUM OBLIGATION LIMIT. The total principal amount (exclusive of interest, attorney's fees, party's fees, costs and other legal expenses) of the Obligations secured by this Mortgage, not including however any sums advanced for the protection of the Property or Bank's interest therein, shall not exceed the sum of \$150,000.00, provided, however, that nothing contained herein shall constitute a commitment to make additional or future loans or advances in any amount.
- 4. CONVEYANCE. In consideration of the Loan and Obligations, and to secure the Obligations (which includes the Note according to its specific terms and the obligations in this Mortgage), Mortgagor hereby bargains, grants, mortgages, sells, conveys and warrants to Bank, as Mortgagee, the following described property (Property):
- 5. INTEREST AND REPAYMENT OF THE OBLIGATIONS. The Note accrues interest from November 27, 1989 on the unpaid principal balance at Bank's Prime Rate, plus 1 percentage point, per annum as adjusted and announced from time to time until the Note matures or the obligation is accelerated. All adjustments to the interest rate will be made when the Prime Rate changes. Any increase in the interest rate will take the form of higher payment.

2. OBLIGATIONS DEFINED. The term "Obligations" is defined and includes the following:

- A promissory note, No. 3305, (Note) dated November 27, 1989 and executed by LAKEVIEW BANK AS TRUSTEE, AND NOT PERSONALLY U/T/A DATED 7/2/87 AKA TRUST #10-1279 (Borrower) payable to the order of Bank, which evidences a loan (Loan) to Borrower in the principal amount of \$50,000.00, and all extensions, renewals, modifications or substitutions thereof;
- all future advances by Bank to Borrower, to Mortgagor, to any one of them and to any one of them and others (regardless of whether or not this Mortgage is specifically referred to in the evidence of indebtedness with regard to such future and additional indebtedness);
- all additional sums advanced, and expenses incurred, by Bank for the purpose of insuring, preserving or otherwise protecting the Property and its value, and any other sums advanced, and expenses incurred, or Bank pursuant to this Mortgage, plus interest at the rate provided for in the Note;
- all other obligations to the extent the taking of the Collateral as security therefor is not prohibited by law, including but not limited to liabilities for overdrafts, all advances made by Bank on Borrower's, and/or Mortgagor's, behalf as authorized by this Mortgage and liabilities as guarantor, endorser or surety, of Borrower to Bank, now existing or hereafter arising, due or to become due, direct or indirect, absolute or contingent, primary or secondary, liquidated or unliquidated, or joint, several, or joint, several, and several;
- Borrower's performance of the terms in the Note and Mortgagor's performance of any terms in this Mortgage, any deed of trust, any trust agreement, any other mortgage, any deed to secure debt, any assignment of beneficial interest, any loan agreement, any construction loan agreement, any security agreement, any guaranty agreement, any guaranty agreement which secures, guarantees or otherwise relates to the Note or Loan;

DATE AND PARTIES. The date of the Real Estate Mortgage (Mortgage) is November 27, 1989, and the parties and their mailing addresses are the following:

MORTGAGOR:
 LAKEVIEW BANK AS TRUSTEE, AND NOT PERSONALLY
 U/T/A DATED 7/2/87 AKA TRUST #10-1279
 141 W JACKSON BLVD, SUITE 1212A
 CHICAGO, IL 60604
 TX ID. # 89536380

BANK:
 LAKEVIEW BANK
 an ILLINOIS banking corporation
 141 W. Jackson Blvd. Suite 1212
 Chicago, Illinois 60604
 TX ID. # 36-2583514
 (as Mortgagee)

Property Address: 1450 W. Webster Ave., And 2206-08 N. Clybourn
 Chicago, IL 60614
 Chicago, IL 60614
 PIN#: 14-32-107-049
 14-32-107-050
 IL-79-042189

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12. INSURANCE. Mortgagor shall insure and keep insured the Property against loss by fire, and other hazard, casualty and loss, with extended coverage including but not limited to the replacement value of all improvements, with an insurance company acceptable to Bank, in an amount at least equal to the amount of the Obligations. Such insurance shall contain the standard "Mortgage Clause" and shall name and endorse Bank as

11. PROPERTY OBLIGATIONS. Mortgagor shall promptly pay all taxes, assessments, levies, water rents, other rents, insurance premiums and all amounts due on any encumbrances, if any, as they become due. Mortgagor shall provide written proof to Bank of such payment(s).

10. POSSESSION ON FORECLOSURE. If an action is brought to foreclose this Mortgage for all or any part of the Obligations, Mortgagor agrees that the Bank shall be entitled to immediate possession as Mortgagee in possession of the Property to the extent not prohibited by law, or the court may appoint or placement of mortgagee in possession, and Mortgagor hereby consents to such appointment, a receiver to take possession of the Property and to collect and receive rents and profits arising therefrom. Any moneys so collected shall be used to pay taxes on, provide insurance for, pay costs of needed repairs and for any other expenses relating to the Property or the foreclosure proceedings, sale expenses or as authorized by the court. Any sum remaining after such payments will be applied to the Obligations.

9. DUE ON SALE OR ENCUMBRANCE. Bank may, at Bank's option, declare the entire balance with all accrued interest on the Obligations to be immediately due and payable upon the creation of any lien, encumbrance, transfer, sale or contract to enter or sell by Mortgagor. Lapse of time or the acceptance of payments by Bank after such creation of any lien, encumbrance, transfer, sale or contract, shall not be deemed a waiver or stoppage of Bank's right to accelerate the Note. If Bank exercises such option to accelerate, Bank shall mail, by certified mail or otherwise, Mortgagor notice of acceleration to the address of Mortgagor shown on Bank's records; the notice shall provide for a period of not less than 30 days from the date the notice is mailed within which Mortgagor shall pay the sums declared due. If Mortgagor fails to pay such sums prior to the expiration of such period, Bank may, without further notice or demand on Mortgagor, invoke any remedies permitted in Default. This covenant shall run with the Property and shall remain in effect until the Obligations and this Mortgage are fully paid.

8. REMEDIES ON DEFAULT. At the option of Bank, all or any part of the principal of, and accrued interest on, the Obligations shall become immediately due and payable without notice or demand, upon the occurrence of an Event of Default, at any time thereafter. In addition, upon the occurrence of any Event of Default, Bank, at its option, may immediately foreclose and may immediately invoke any or all other remedies provided in the Note, Mortgage or Related Documents. All rights and remedies are distinct, cumulative and not exclusive, and Bank is entitled to all remedies provided by law or equity, whether or not expressly set forth.

7. EVENTS OF DEFAULT. Mortgagor shall be in default upon the occurrence of any of the following events, circumstances or conditions (Events of Default). The Events of Default are:
A. Failure by any person obligated on the Obligations to make payment when due thereunder; or
B. A default or breach under any of the terms of this Mortgage, the Note, any construction loan agreement or other loan agreement, any security agreement, mortgage, deed to secure debt, deed of trust, trust deed, or any other document or instrument evidencing, guaranteeing, securing or otherwise relating to the Obligations; or
C. The making or furnishing of any verbal or written, representation, statement or warranty to Bank which is, or becomes, false or incorrect in any material respect by, or on behalf of, Mortgagor, Borrower, or any co-signer, endorser, surety or guarantor of the Obligations; or
D. The death, dissolution or insolvency of, the appointment of a receiver by or on the behalf of, the assignment for the benefit of creditors by or on behalf of, the voluntary or involuntary termination of existence by, or the commencement under any present or future federal or state insolvency, bankruptcy, reorganization, corporation, or debtor relief law by or against, Mortgagor, Borrower, or any co-signer, endorser, surety or guarantor of the Obligations; or
E. A good faith belief by Bank at any time that Bank is insecure, that the prospect of any payment is impaired or that the Property or Collateral is impaired; or
F. Failure to pay and provide proof of payment of any tax, assessment, rent, insurance premium or escrow on or before its due date; or
G. A transfer of a substantial part of Mortgagor's money or property; or
H. If all or any part of the Property or any interest therein is sold, leased or transferred by Mortgagor except as permitted in the paragraph below entitled "DUE ON SALE OR ENCUMBRANCE".

6. LIENS AND ENCUMBRANCES. Mortgagor warrants and represents that the Property is free and clear of all liens and encumbrances whatsoever, except THIS PROPERTY IS SUBJECT TO A FIRST MORTGAGE. Mortgagor agrees to pay all claims when due that might result, if unpaid, in the foreclosure, execution or imposition of any lien, claim or encumbrance on or against the Property or any part thereof. Mortgagor may in good faith contest any such lien, claim or encumbrance by posting any bond in an amount necessary to prevent such claim from becoming a lien, claim or encumbrance or to provide for foreclosure or execution.

Accrued interest is due and payable in 17 monthly payments on the 27th day of each month, beginning December 27, 1989. The last scheduled payment, which is due on May 27, 1991, is estimated to be \$30,788.27. Unless paid sooner all unpaid principal and accrued interest shall be due and payable on May 27, 1991. These payment amounts are based upon timely payment of each installment. In addition, these payments are estimated and may vary from time to time due to the adjustment of the prime rate.

Interest shall be computed on the basis of a 360-day year and the actual number of days elapsed.

"PRIME RATE" or "PRIME" means the rate of interest announced by the Bank as its PRIME RATE. That Prime Rate will fluctuate from time to time. The effective interest rate today is 11.5% per annum (which is Bank's Prime Rate today of 10.5%, plus 1 percentage point). Bank's Prime Rate today is not necessarily the lowest rate at which Bank lends its funds. The Prime Rate is only an index rate from which interest rates actually charged to customers may be measured. The use of the Prime Rate is for convenience only and does not constitute a commitment by Bank to lend money at a preferred rate of interest.

After maturity or acceleration, the Loan shall bear interest at rate specified in the paragraph entitled "DEFAULT INTEREST" in the Note on the balance of the Loan which is not paid at maturity or acceleration until paid in full. The Loan and Note are limited to the maximum lawful amount of interest (Maximum Lawful Interest) permitted under applicable federal and state laws. If the interest accrued and collected exceeds the Maximum Lawful Interest as of the time of collection, such excess shall be applied to reduce the principal amount outstanding. If or when no principal amount is outstanding, any excess interest shall be refunded to Borrower.

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13. WASTE. Mortgagee shall not alienate or encumber the Property to the prejudice of Bank, or commit, permit or suffer any waste, impairment or deterioration of the Property, and regardless of natural depreciation, shall keep the Property and all its improvements at all times in good condition and repair. The term "waste" is used herein in its traditional sense and further, specifically includes, but is not limited to, hazardous waste. The term "hazardous waste" as used herein, includes, but is not limited to, hazardous and/or toxic waste, substances, pollutants and/or contaminants. Mortgagee shall comply with all laws and all regulations regarding the use, ownership and occupancy of the Property. Mortgagee shall perform and abide by all obligations and restrictions under any declarations, covenants and other documents governing the use, ownership and occupancy of the Property. As to the Property, Mortgagee shall:

- keep all buildings occupied and keep all buildings, structures and improvements in good repair;
- refrain from the commission or allowance of any acts of waste, removal, demolition, or impairment of the value of the Property or improvements thereon;
- not cut or remove, or permit to be cut or removed, any wood or timber from the Property;
- not permit the Property to become subject to or contaminated by or with waste;
- prevent the spread of noxious or damaging weeds, preserve and prevent the erosion of the soil and continuously practice approved methods of farming on the Property if used for agricultural purposes.

To the best of Mortgagee's knowledge, the Property does not contain hazardous and/or toxic waste, substances, pollutants and/or contaminants. Mortgagee makes the following warranty fully intending Bank to rely upon it in extending the Loan to Mortgagee:

- SPECIAL INDEMNIFICATION. Mortgagee agrees to protect, indemnify, defend and hold harmless Bank to the fullest extent possible by law and not otherwise, from and against all claims, demands, causes of action, suits, losses, damages (including, without limitation, punitive damages, if permitted by law), violations, environmental responses and/or clean-up costs, fines, penalties and expenses (including, without limitation, reasonable counsel fees, cost and expenses incurred in investigating and defending against the assertion of such liabilities, as such fees, costs and expenses are incurred), of any nature whatsoever, which may be sustained, suffered or incurred by Bank based upon, without limitation: the ownership and/or operation of the Property and all activities relating thereto; any knowing or material misrepresentation or material breach of warranty by Mortgagee; any violations of the Comprehensive Environmental Response, Compensation and Liability Act of 1980 and any other applicable federal, state or local rule, ordinance or statute; the clean-up or removal of hazardous waste or evaluation and investigation of the release or threat of release of hazardous waste; any loss of natural resources including damages to air, surface or ground water, soil and biota; and any private suits or court injunctions.
- INSPECTION BY BANK. Bank or its agents may make or cause to be made reasonable entries upon the Property and inspect the Property provided that Bank shall make reasonable efforts to give Mortgagee prior notice of any such inspection.
- PROTECTION OF BANK'S SECURITY. If Mortgagee fails to perform any covenant, obligation or agreement contained in the Note, this Mortgage or any loan documents or if any action or proceeding is commenced which materially affects Bank's interest in the Property, including, but not limited to, foreclosure, eminent domain, receivership, housing or environmental code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Bank, at Bank's sole option, may make such appearances, deposits, such sums, and take such action as is necessary to protect Bank's interest. Mortgagee hereby assigns to Bank any right Mortgagee may have to or on account of any prior encumbrance on the Property or by law or otherwise to cure any default under said prior encumbrance. Without Bank's prior written consent, Mortgagee will not partition or subdivide the Property.
- COLLECTION EXPENSES. In the event of any action by Bank for collection of the Obligations, for protection of the Property or for foreclosure, Mortgagee agrees to pay all fees and expenses incurred in connection therewith, including, but not limited to the generally thereof, filing fees, stenographer fees, witness fees, costs of publication, costs of production of abstracts of title, Torrens certificates, foreclosure minutes, title insurance policies, reasonable attorneys' fees, paralegal fees and costs. All such fees and expenses shall be added to the principal due under the Obligations and shall bear interest at the rate provided for by that obligation as of the date of the payment and such payments shall be part of the then herein provided and shall be secured by that lien.
- CONDEMNATION. In the event all or any part of the Property (including but not limited to any easement thereon) is sought to be taken by private taking or by virtue of the law of eminent domain, Mortgagee will promptly give written notice to Bank of the institution of such proceedings, taking or by virtue of any attempt to purchase or appropriate the Property or any easement thereon, by any public authority or by any other person or corporation claiming or having the right of eminent domain or appropriation. Mortgagee further agrees and directs that all condemnation proceeds or purchase money which may be agreed upon or which may be found to be due shall be paid to Bank as a prepayment under the Note. Mortgagee also agrees to notify the Bank of any proceedings instituted for the establishment of any sewer, water, conservation, ditch, drainage, or other district relating to or binding upon the Property or any part thereof. All awards payable for the taking of the to, or possession of, or damage to all or any portion of the Property by reason of any private taking, condemnation, eminent domain, change of grade, or other proceeding shall, at the option of Bank, be paid to Bank. Such awards or compensation are hereby assigned to Bank, and judgment therefor shall be entered in favor of Bank.
- OTHER PROCEEDINGS. If any action or proceeding is commenced to which Bank is made or chooses to become a party by reason of the execution of the Note, this Mortgage, any loan documents or the existence of any Obligations or in which Bank deems it necessary to appear or answer in order to protect its interests, Mortgagee agrees to pay and to hold Bank harmless for all liabilities, costs and expenses paid or incurred by Bank in such action or proceedings, including but not limited to reasonable attorneys' fees, paralegal fees, court costs and other expenses.

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SEE RIDER ATTACHED HERETO AND MADE A PART HEREOF.

By: [Signature]
 TRUST OFFICER - PRESIDENT & TRUST OFFICER

By: [Signature]
 ASSISTANT SECRETARY

LAKESIDE BANK AS TRUSTEE, AND NOT PERSONALLY
 U/LTA DATED 7/2/87 AKA TRUST #10-127

0583965568

MORTGAGOR:

25. ACKNOWLEDGEMENT. By the signature(s) below, Mortgagor acknowledges that this Mortgage has been read and agreed to and that a copy of this Mortgage has been received by the Mortgagor.

24. GENERAL PROVISIONS.

A. TIME IS OF THE ESSENCE. Time is of the essence in Mortgagor's performance of all duties and obligations imposed by this Mortgage.

B. NO WAIVER BY BANK. Bank's course of dealing, or Bank's forbearance from, or delay in, the exercise of any of Bank's rights, remedies, privileges or right to insist upon Mortgagor's strict performance of any provisions contained in this Mortgage, or other loan documents, shall not be construed as a waiver by Bank, unless any such waiver is in writing and is signed by Bank. The acceptance by Bank of any sum in payment or partial payment of the Obligations after the balance is due or its accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Bank's right to require full and complete cure of any existing default for which such actions by Bank were taken or its right to require prompt payment when due of all other remaining sums due under the Obligations, nor will it cure or waive any default not completely cured or any other default, or operate as a defense to any foreclosure proceedings or deprive Bank of any rights, remedies and privileges of Bank under the Note, this Mortgage, other loan documents, the law or equity.

C. AMENDMENT. The provisions contained in this Mortgage may not be amended, except through a written amendment which is signed by Mortgagor and Bank.

D. GOVERNING LAW. This Mortgage shall be governed by the laws of the State of ILLINOIS, provided that such laws are not otherwise preempted by federal laws and regulations.

E. FORUM AND VENUE. In the event of litigation pertaining to this Mortgage, the exclusive forum, venue and place of jurisdiction shall be in the State of Illinois, unless otherwise designated in writing by Bank.

F. SUCCESSORS. This Mortgage shall inure to the benefit of and bind the heirs, personal representatives, successors and assigns of the parties.

G. NUMBER AND GENDER. Whenever used, the singular shall include the plural the plural the singular, and the use of any gender shall be applicable to all genders.

H. PARAGRAPH HEADINGS. The headings at the beginning of each paragraph, and each sub-paragraph, in this Mortgage are for convenience only and shall not be dispositive in interpreting or construing this Mortgage or any part thereof.

I. IF HELD UNENFORCEABLE. If any provision of this Mortgage shall be held unenforceable or void, then such provision shall be deemed severable from the remaining provisions and shall in no way affect the enforceability of the remaining provisions nor the validity of this Mortgage.

23. BANK MAY PAY. If Mortgagor fails to pay when due any of the hereinafter it is obligated to pay or fails to perform when obligated to do, Bank may, at its option:

A. pay, when due, installments of principal, interest or other obligations, in accordance with the terms of any mortgage or assignment of beneficial interest senior to that of Bank's lien interest;

B. pay, when due, installment of any real estate tax imposed on the property; or

C. pay or perform any other obligation relating to the Property which affects, at Bank's sole discretion, the interest of Bank in the Property.

Mortgagor agrees to indemnify Bank and hold Bank harmless for all the amounts so paid and for Bank's costs and expenses, including reasonable attorneys fees and paragraph fees. Such payments when made by Bank shall be added to the principal balance of the Obligations and shall bear interest at the rate provided for by the Note as of the date of such payment. Such payments shall be a part of the lien and shall be secured by this Mortgage, having the benefit of the lien and its priority. Mortgagor agrees to pay and to reimburse Bank for all such payments.

22. PARTIAL FORECLOSURE. In case of default in the payment of the Obligations or in case of payment by Bank of any tax, insurance premium, cost to foreclose on an account of such specific default against the Property or any part thereof which may be sold subject to the remaining unpaid balance of the Obligations. This Mortgage shall continue as a lien for such unpaid balance of the Obligations.

In addition, redemption by Mortgagor after foreclosure sale is expressly waived to the extent not prohibited by law.

A. homestead;

B. exemption as to the Property;

C. redemption;

D. right of reinstatement;

E. appraisal;

F. marshaling of liens and assets; and

G. statute of limitations.

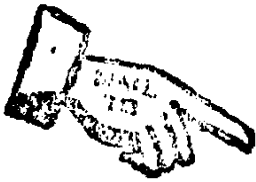
21. WAIVER BY MORTGAGOR. To the extent not specifically prohibited by law, Mortgagor hereby waives and releases any and all rights and remedies Mortgagor may now have or acquire in the future relating to:

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Please return this document after recording to LAKEVIEW BANK, 141 W. Jackson Blvd. Suite 1212, Chicago, Illinois 60604.

This document was prepared by LAKEVIEW BANK, 141 W. Jackson Blvd. Suite 1212, Chicago, Illinois 60604.

NOTARY PUBLIC
STATE OF ILLINOIS

Russell T. Sauer
NOTARY PUBLIC

My Commission expires:

On the 6th day of Dec., 1989, I, *Russell T. Sauer*, a notary public, certify that TRUST OFFICER and ATTEST BY: *Russell T. Sauer*, for LAKEVIEW BANK AS TRUSTEE, AND NOT PERSONALLY U/T/A DATED 7/2/87 AKA TRUST # 10-1279, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the instrument as their free and voluntary act, for the uses and purposes set forth.

STATE OF ILLINOIS
COUNTY OF COOK

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10/20/2023

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Exhibit 'A'
Lots 2 and 3 in Sub-Block 4 in the Subdivision of the West 1/2 and Sub-Block 5 in the East 1/2 of Block 15 in Sheffield's Addition to Chicago in the West 1/2 of the North West 1/4 of Section 32, Township 40 North, Range 14 East of Third Principal Meridian, in Cook County, Illinois.

Property Address: 1450 W. Webster Ave.
AND
2206-08 N. Clybourn
Chicago, IL. 60614

PIN#: 14-32-107-019
14-32-107-050

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This Mortgage or Trust Deed is executed by LAKE SIDE BANK, not personally, but as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee, and it is expressly understood and agreed by the other party(ies) hereunder and by every person now or hereafter claiming any right or security hereunder that nothing contained herein or in the Note secured by this Mortgage or Trust Deed shall be construed as creating any liability on LAKE SIDE BANK or on any of the beneficiaries under said Trust Agreement personally to pay said Note or any interest that may accrue thereon, or any indebtedness accruing hereunder or to perform any covenants either express or implied herein contained, all such liability, if any, being expressly waived, and that any recovery in this Mortgage or Trust Deed and the Note secured hereby shall be solely against and out of the property hereby conveyed by enforcement of the provisions hereof and of said Note, but this waiver shall in no way affect the personal liability of the assigner, endorser or guarantor of said Note.

SEE RIDER ATTACHED HERETO
AND MADE A PART HEREOF.

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PROPERTY

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