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SECOND
MORTGAGE (Illinois)
For Use With Note Form No. 1447

(Above Space For Recorder's Use Only)

THIS INDENTURE, made November 1 1987, between EDGAR F. RUBLE JR. and
INGRID RUBLE, his wife, of 2152 W. Lake Street, Hanover Park, Illinois 60103
(No. and Street) (City) (State)

herein referred to as "Mortgagors," and ROLLING KNOLLS ASSOCIATES, an Illinois Limited Partnership
1000 Jorie Blvd., Suite 140, Oak Brook, Illinois 60521 herein referred to as "Mortgagee," witnesseth:
(No. and Street) (City) (State)

THAT, WHEREAS, the Mortgagors are justly indebted to the Mortgagee upon the installment note of even date herewith, in the principal sum
of THIRTY ONE THOUSAND FIVE HUNDRED EIGHTY EIGHT AND 58/100ths
DOLLARS (\$ 31,588.58*****), payable to the order of and delivered to the Mortgagee, in and by which note the Mortgagors promise to
pay the said principal sum and interest at the rate and in installments as provided in said note, with a final payment of the balance due on the
31st day of March, 1989, and all of said principal and interest are made payable at such place as the holders of the note
may, from time to time, in writing appoint, and in absence of such appointment, then at the office of the Mortgagee in Oak Brook, IL

NOW, THEREFORE, the Mortgagors to secure the payment of said principal sum of money and said interest in accordance with the terms,
provisions and limitations of this mortgage, and the performance of the covenants and agreements herein contained, by the Mortgagors to be per-
formed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents
CONVEY and WARRANT unto the Mortgagee, and the Mortgagee's successors and assigns, the following described Real Estate and all of their
estate, right, title and interest therein, situate, lying and being in the

Cook COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

Lot 43 in Rolling Knolls Estates Unit No. 2, being a Subdivision in
Section 16, Township 41 North, Range 9, East of the Third Principal
Meridian, in Cook County, Illinois.

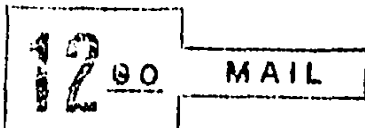
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which, with the property hereinafter described, is referred to herein as the "premises,"
TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits
thereof for so long and during all such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real
estate and not secondarily) and all apparatus, equipment or article now or hereafter therein or thereon used to supply heat, gas, air conditioning,
water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing),
screens, window shades, storm doors and windows, floor covering, radiator beds, awnings, stoves and water heaters. All of the foregoing are
declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or
articles hereafter placed in the premises by the Mortgagors or their successors or assigns shall be considered as constituting part of the real estate.
TO HAVE AND TO HOLD the premises unto the Mortgagee, and the Mortgagee's successors and assigns, forever, for the purposes, and
upon the uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois,
which said rights and benefits the Mortgagors do hereby expressly release and waive.

The name of a record owner is: EDGAR F. RUBLE JR. and INGRID RUBLE, his wife 89.25

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This mortgage consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this mortgage)
are incorporated herein by reference and are a part hereof and shall be binding on the Mortgagors, their heirs, successors and assigns.
WITNESS the hand and seal of Mortgagors the day and year first above written.

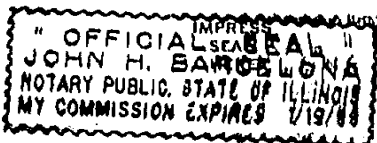
PLEASE
PRINT OR
TYPE NAME(S)
BELOW
SIGNATURE(S)

Edgar F. Ruble Jr. (Seal) Ingrid Ruble (Seal)

(Seal) (Seal)

State of Illinois, County of Cook st., I, the undersigned, a Notary Public in and for said County,

in the State aforesaid, DO HEREBY CERTIFY that
Edgar F. Ruble and Ingrid Ruble, his wife
personally known to me to be the same person(s) whose name(s) are
subscribed to the foregoing instrument, appeared before me this day in person, and acknowl-
edged that they signed, sealed and delivered the said instrument as their
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 1st day of November 1987
Commission expires January 19 1988

This instrument was prepared by JOHN H. BARCELONA, 1000 Jorie Blvd., Suite 140, Oak Brook, IL
(NAME AND ADDRESS)

ADDRESS OF PROPERTY:
195 Forest View Drive
Elgin, IL

THE ABOVE ADDRESS IS FOR STATISTICAL
PURPOSES ONLY AND IS NOT A PART OF THIS
MORTGAGE.

SEND SUBSEQUENT TAX BILLS TO:

MAIL TO:
NAME: JOHN H. BARCELONA, LTD.
ADDRESS: 6430 S. CASS AVENUE
WESTMONT, ILLINOIS 60559

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1. Mortgagee shall promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed. (2) Keep said premises in good condition and repair, without waste, and free from mechanical or other liens or claims for lien not expressly authorized by the lien hereof. (3) Any when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such debt to the Mortgagee. (4) Complete a reasonable time any building or building now or at any time in process of erection upon said premises. (5) The company will with all reasonable promptness of law or municipal ordinances with respect to the premises and the use thereof; (6) Make no material alterations in said premises except as required by law or municipal ordinance.

2. Mortgagee shall pay before any general lien or special lien, special assessments, water charges, sewer service charges, and other charges against the premises, when so notified, upon written request, furnished to the Mortgagee duplicate receipts therefor. To prevent default hereunder Mortgagee shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagee may desire to contest.

3. In the event of the enactment after this date of any law of Illinois deducting from the value of land for the purpose of taxation any lien thereon, or imposing upon the Mortgagee the payment of the whole or any part of the taxes or assessments or charges or liens herein required to be paid by Mortgagee, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or the mortgagee's interest in the property, or the manner of collection of taxes, so as to affect the mortgage or the debt secured hereby or require the Mortgagee to pay by Mortgagee, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or the mortgagee's interest in the property, then and in any such event, the Mortgagee, upon demand by the Mortgagee, shall pay such taxes or assessments, or reimburse the Mortgagee therefor, provided, however, that if in the opinion of counsel (attorney) for the Mortgagee (a) it might be unlawful to require Mortgagee to make such payment or (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law, then and in such event, the Mortgagee may elect, by notice in writing given to the Mortgagee, to declare all of the indebtedness secured hereby to be and become due and payable sixty (60) days from the filing of such notice.

4. By the laws of the United States of America or of any state having jurisdiction in the premises, any tax is due or becomes due in respect of the revenue of the note hereby secured, the Mortgagee covenant and agree to pay such tax in the manner required by any such law, the Mortgagee further covenant to hold harmless and agree to indemnify the Mortgagee, and the Mortgagee's successors or assigns, against any liability incurred by reason of the imposition of any tax on the issuance of the note secured hereby.

5. At such time as the Mortgagee are not in default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagee shall have such privilege of making prepayments on the principal of said note in addition to the required payments as may be provided in said note.

6. Mortgagee shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning and windstorm under policies providing for payment by the insurance companies of money sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in compliance with the Mortgagee, under insurance policies payable in case of loss or damage to the Mortgagee, such rights to be evidenced by the standard mortgage clause to be attached to each policy. Mortgagee shall deliver all policies, including additional and renewal policies, to the Mortgagee, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.

7. In case of default in the Mortgagee may, but need not, make any payment or perform any act heretofore required of Mortgagee in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and preclude, or charge, compromise or settle any lien or other claim or title or claim thereon, or reduce from any tax sale or forfeiture affecting said premises or contract any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees, and any other moneys advanced by Mortgagee to protect the mortgagee's premises and the hereunder, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and without demand, and will in case of default be added to the principal of the Mortgagee, and shall never be considered as a waiver of any right accruing to the Mortgagee on account of any default hereunder on the part of the Mortgagee.

8. The Mortgagee making any payment here by authorized retaining in the office without inquiry into the accuracy of such bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereon.

9. Mortgagee shall pay each item of indebtedness herein mentioned, both principal and interest, when the according to the terms hereof. At the option of the Mortgagee and without recourse to Mortgagee, all unpaid indebtedness secured by this mortgage shall, in making payment of any installment of principal or interest on the note, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagee herein contained.

10. When the indebtedness hereby secured shall become due, whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenses and charges which may be paid or incurred by or on behalf of Mortgagee for attorneys' fees, appraisers' fees, costs for advertising and expert witnesses, stenographers, clerks, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of printing all such notices, orders of sale, and examinations, file haveance policies, forms certificates, and similar data and assumptions with respect to the Mortgagee may be deemed to be reasonably necessary to or the value of the premises. All expenditures and expenses of the nature of the nature of the true condition of the file indebtedness secured hereby and immediately due and payable, with interest thereon at the highest rate now permitted by Illinois law, when paid or incurred by Mortgagee in connection with (a) any proceedings, including purchase and bankruptcy proceedings, in which the Mortgagee shall be a party, either as plaintiff, claimant or defendant, by reason of this mortgage or any indebtedness hereby secured; or (b) any proceedings for the commencement of any suit for the foreclosure of any lien or threatened suit or proceeding which might affect the premises or the Mortgagee's interest in the premises, shall be a part of the indebtedness secured hereby and shall be added to the principal of the Mortgagee, and shall be immediately due and payable without notice and without demand, and will in case of default be added to the principal of the Mortgagee, and shall never be considered as a waiver of any right accruing to the Mortgagee on account of any default hereunder on the part of the Mortgagee.

11. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: first on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof, second, all other liens which under the terms hereof constitute secured indebtedness in addition to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining secured indebtedness in addition to that evidenced by the note, their heirs, legal representatives or assigns, as their rights may appear.

12. Upon or at any time after the filing of a complaint to foreclose the court in which such complaint is filed may appoint a receiver of said premises, such appointment may be made either before or after sale, without notice, without regard to the adequacy or inadequacy of Mortgagee at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be occupied as a homestead or not, and the Mortgagee may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and in case of a decree, during the full statutory period of redemption, whether there be redemption or not, as well as to exercise any further powers which Mortgagee, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or useful in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The court from time to time may authorize the receiver to apply the net income in his hands in payment of whole or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this mortgage, or any law, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.

13. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party intervening same in an action at law upon the note hereby secured.

14. The Mortgagee shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

15. The Mortgagee shall periodically deposit with the Mortgagee such sums as the Mortgagee may reasonably require for payment of taxes and assessments on the premises. No such deposit shall bear any interest.

16. If the payment of said indebtedness or any part thereof be extended or varied or if any part of the security be released, all persons now or at any time hereafter liable therefor, or interested in said premises, shall be held to answer to such extension, variation or release, and their liability and the lien and all provisions hereof shall continue in full force, the right of recourse against all such persons being expressly reserved by the Mortgagee, notwithstanding such extension, variation or release.

17. Mortgagee shall release this mortgage and lien hereof by proper instrument upon payment and discharge of all indebtedness secured hereby and payment of a reasonable fee to Mortgagee for the execution of such release.

18. This mortgage and all provisions hereof shall extend to and be binding upon Mortgagee and all persons claiming under or through Mortgagee, and the word "Mortgagee" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the note or this mortgage. The word "Mortgagee" when used herein shall include the successors and assigns of the Mortgagee named herein and the holder of the note, from time to time, of the note secured hereby.

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