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COMMON ADDRESS: 3365 SOUTH RACINE, CHICAGO, ILLINOIS 60608

PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. ADDITION TO CHICAGO IN SECTION 32, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD THE SOUTH 1/2 OF LOT 212, 213 AND 214 TAKEN AS A WHOLE IN HARLAND AND OTHERS

follows: lying and being in the county of Cook and State of Illinois, legally described as all of Borrowers estate, right, title and interest in the real estate situated, date of the Note, Borrower does by these presents CONVEY and MORTGAGE unto Lender, years from the date hereof, to the same extent as if such advances were made on the Note, prior to its express maturity date and in all events prior to twenty (20) defined liabilities, including, without limitation, future advances, if any, on the To secure payment of the indebtedness evidenced by the Note and the hereinafter

CLASSIFIED

Borrower shall be charged a late fee as follows: (43). If any payment of interest or principal on the Note is not received as and when due, effect, after maturity of the Note or upon default under the Note on this mortgage, increased to the rate of four percent (4%) in excess of the aforesaid rate then in customers. Interest on the outstanding principal balance of the Note shall be defining "prime rate" as the rate charged by Lender to its most credit-worthy with or without notice to anyone. Nothing herein contained shall be construed as hereunder from time to time concurrently with each change in Lender's prime rate, all as shown on the books and records of Lender, which prime rate will fluctuate loans on which interest is established with relationship to the Lender's prime rate, time by Lender as its prime rate, and used by it in computing interest on those of prime rate, then prime rate means the rate of interest established from time to means the prime rate as defined in the Note, or, if the Note contains no definition If the aforementioned interest rate mentions Lender's "prime rate," such prime rate

payable. As which time the balance of unpaid principal and accrued interest shall be due and the interest until September 1, 1993 ("Maturity"). interest due on the 1st day of each month, commencing October 1, 1990 and monthly note are payable as follows: monthly payments of \$1,512.21 including principal & accrue as the rate of Twelve Percent Per Annum. The principal and interest of the interest on the outstanding principal balance of the Secured Installment Note shall ONE HUNDRED TWENTY SIX THOUSAND AND NO/-----(\$126,000.00).

date of this mortgage, payable to the order of Lender, in the principal amount of referred to as "Collateral" has executed a promissory note ("Note") dated as of the (If the party if foregoing blank is not Borrower, such other party is hereinafter SHANG WEN WU, DAVIN WU HIS WIFE & CHI WING NG THEIR SON a bachelor

WITNESSES:

*a bachelor

Chicago, Illinois ("Lender"). of Cole Taylor Bank, an Illinois banking corporation located at 1542 W. 47th St., II ("Borrower") the record owner of the premises, as hereinafter defined, in favor SHANG WEN WU & DAVIN WU HIS WIFE & CHI WING NG THEIR SON AS 1847 W. 34TH PL., Chgo, THIS MORTGAGE IS DATED AS OF August 29, 1990 and is executed by

COMMERCIAL MORTGAGE, SECURITY AGREEMENT AND FIXTURE FILING

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COOK COUNTY, ILLINOIS

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STATE OF ILLINOIS DEPARTMENT OF REVENUE

NOTICE TO THE PUBLIC OF THE DEPARTMENT OF REVENUE OF THE STATE OF ILLINOIS
REGARDING THE REVENUE DEPARTMENT'S POLICY ON THE USE OF INFORMATION

The Department of Revenue is committed to providing the highest quality of service to the public. To ensure that we are able to do this, we must have access to accurate and complete information. This information is used to determine the tax liability of taxpayers and to enforce the tax laws of the State of Illinois. The Department of Revenue is committed to protecting the privacy of this information and to ensuring that it is used only for the purposes for which it was collected.

The Department of Revenue has adopted a policy on the use of information that is consistent with the principles of the Freedom of Information Act. This policy is designed to ensure that the Department of Revenue is able to provide the highest quality of service to the public while also protecting the privacy of the information that it collects.

The Department of Revenue will not disclose any information that is collected from a taxpayer unless the taxpayer has given his or her consent. The Department of Revenue will also not disclose any information that is collected from a taxpayer unless the disclosure is required by law.

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ILLINOIS DEPARTMENT OF REVENUE
STATE OF ILLINOIS DEPARTMENT OF REVENUE
618.218.6133
10/1/2010

10/1/2010

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RECORDED

Further, Borrower does hereby pledge and assign to Lender, all leases, written or verbal, rents, issues and profits of the Premises, including without limitation, all rents, issues, profits, revenues, royalties, bonuses, rights and benefits now due, past due, or to become due and all deposits of money as advance rent or for security, under any and all present and future leases of the Premises, together with rights, but not the obligation, to collect, receive, demand, sue for and recover the same when due or payable, Borrower hereby authorizing Lender or Lender's agents, Lender by acceptance of this mortgage agrees, as a personal covenant applicable to Borrower only, and not as a limitation or condition hereof and not available to anyone other than Borrower, that until default, as hereinafter defined, shall occur or an event shall occur, which under the terms hereof shall give to Lender the right to foreclose this mortgage, Borrower may collect, receive and enjoy such as a tenant of the Premises shall pay such rents to Lender or Lender's agents on Lender's written demand therefore without any liability on the part of said tenant to inquire further as to the existence of a default by Borrower or obligor. Borrower hereby covenants that Borrower has not performed, and will not perform, any acts or has not executed, and will not execute, any instruments which would prevent Lender from exercising any rights pursuant to such rents or other amounts, that as the time of execution of this mortgage there has been no anticipation or prepayment of the rents for the Premises and that Borrower will not hereafter collect or accept payment of any rents of the Premises prior to the due dates of such rents.

which is referred to herein as the "Premises", together with all improvements, building, tenements, hereditaments, appurtenances, gas, oil, minerals, easements located in, on, over or under the premises, and all types and kinds of goods, inventory, accounts chattel paper, general intangibles, furniture, fixtures, apparatus, machinery and equipment, including, without limitation, all of the foregoing used to supply heat, gas, air conditioning, water, light, power, refrigeration or ventilation (whether single units or centrally controlled) and all screens, window shades, storm doors and windows, floor coverings awnings, stoves and water heaters, whether now on the premises or hereafter erected, installed or placed on or in the premises, or used in connection with the premises and whether or not physically attached to the premises. The foregoing items are and shall be deemed part of the premises and a portion of the security for the liabilities as between the parties hereto and all persons claiming by, through or under them. Portions of the foregoing are goods which are or shall become fixtures on the premises, and Borrower agrees that the filing of this mortgage in the real estate records Cook County, Illinois shall also operate, at the time of such filing, as a fixture filing in accordance with the provisions of the Uniform Commercial Code as adopted in the State of Illinois.

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IN SENATE
JANUARY 11, 1907

REPORT
OF THE
COMMISSIONERS OF THE
LAND OFFICE
IN RESPONSE TO A RESOLUTION
PASSED BY THE SENATE
MAY 15, 1906

THE COMMISSIONERS OF THE LAND OFFICE
HONORABLE SENATOR
JANUARY 11, 1907

6. Insurance. Borrower shall keep all buildings and improvements now or hereafter situated on the premises insured against loss or damage by fire, lightning, windsors and such other hazard as may form time to time be designated by lender, including, without limitation, flood damage, where lender is required by law to have the loan evidenced by the note so insured. Each insurance policy shall be for an amount sufficient to pay the cost of replacing or repairing the buildings and improvements on the

5. Non-Exclusivity and Preservation of Remedies. No remedy or right of lender hereunder shall be exclusive. Each right and remedy of lender with respect to this mortgage shall be in addition to every other remedy or right now or hereafter existing at law or in equity. No delay by lender in exercising, or omission to exercise, any remedy or right accruing on default shall impart any such remedy or right, or shall be construed to be a waiver of any such default, or acquiescence therein, nor shall it affect any subsequent default of the same or a different nature. Every such remedy or right may be exercised concurrently or independently, and when and as often as may be deemed expedient by lender.

4. Condemnation. Any awards of damage resulting from condemnation proceedings, exercise of the power of eminent domain, or the taking of the premises for public use are hereby transferred, assigned and shall be paid to lender and the proceeds or any part thereof may be applied by lender, after the payment of all of its expenses, including costs and attorney's fees, to the reduction of the indebtedness secured hereby and lender is hereby authorized, on behalf and in the name of Borrower, to execute and deliver valid acquittances and to appeal from any such award.

3. Leases. Upon the request of lender, Borrower shall deliver to lender all original leases of all or any portion of the premises, together with assignments of such leases from Borrower to lender, which assignments shall be in form and substance satisfactory to lender.

2. Taxes, assessments and charges. Borrower shall pay, when due and before any penalty attaches, all general taxes, special taxes, special assessments, water charges, drainage charges, sewer service charges, and other charges against the premises. Borrower shall, upon written request, furnish to lender duplicate paid receipts for such taxes, assessments and charges. To prevent default hereunder Borrower shall pay in full, prior to such tax, assessment or charge becoming delinquent, under protest, in the manner provided by statute, any tax, assessment or charge which Borrower may desire to contest.

1. Duty to maintain premises and title premises. Borrower shall (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (b) keep the premises in good condition and repair, without waste, and, except for this mortgage free form any encumbrances, mechanic's liens or other liens or claims for lien; (c) pay when due any indebtedness which may be secured by a lien or charge on the premises, and upon request exhibit satisfactory evidence of the discharge of such lien to lender; (d) complete within the premises; (e) comply with all requirements of all laws or municipal ordinances with respect to the premises and the use of the premises; (f) refrain from impairing or diminishing the value of the premises.

Further, Borrower warrants, covenants and agrees as follows:

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statutes or regulations;

9.1.2 that borrower's or Obligor business or operations are not in full compliance with requirements of federal, state or local environmental, health and safety

9.1.1 any such environmental contamination;

of the following occurrences:

9.1 Environmental Warranties and Representations. Borrower warrants and represents to Lender that no release of any petroleum, oil or chemical liquids or solids, liquid or gaseous products or hazardous waste or any other pollution or contamination (Environmental Contamination) has occurred or is existing on any portion of any premises or, to the best knowledge of borrower, on any other real estate now or previously owned, leased, occupied or operated by borrower or Obligor or with respect to borrower's business and operations, and neither borrower nor Obligor has received notice, oral or written, from any source, of

title or claim thereof.

8. No Inquiry for Expenses. If Lender makes any payment authorized by this mortgage relating to taxes, assessments, charges or encumbrances, Lender may do so according to any bill, statement or estimate received from the appropriate public office without inquiry into the accuracy of validity of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or

7. Expenses. Upon Default hereunder, and at any time during a suit to foreclose the lien of this mortgage and prior to a sale of the premises, Lender may, but need not, make any payment or perform any act required by borrower hereunder in any form and manner deemed expedient by Lender, and Lender may, but need not, make full or partial payments of principal or interest on any encumbrances effecting the premises and Lender may purchase, discharge, compromise or settle any tax lien or other lien or title or claim thereof, or redeem from any tax sale or forfeiture effecting the premises or contest any tax or assessment. All moneys paid for any of the purposes authorized in this mortgage and all expenses paid or incurred in connection therewith, including outside or in-house attorney's fees, and any other moneys advanced by Lender to protect the premises or the lien hereof, plus reasonable compensation to Lender for each matter concerning which action herein authorized may be taken, shall be additional liabilities and shall become immediately due and payable without notice and with interest thereon at a per annum rate equivalent to the post maturity or post default (whichever is higher) interest rate set forth in the Note. Inaction of Lender shall never be considered as a waiver of any right accruing to Lender on account of any default hereunder.

8. Expenses. Upon Default hereunder, and at any time during a suit to foreclose the lien of this mortgage and prior to a sale of the premises, Lender may, but need not, make any payment or perform any act required by borrower hereunder in any form and manner deemed expedient by Lender, and Lender may, but need not, make full or partial payments of principal or interest on any encumbrances effecting the premises and Lender may purchase, discharge, compromise or settle any tax lien or other lien or title or claim thereof, or redeem from any tax sale or forfeiture effecting the premises or contest any tax or assessment. All moneys paid for any of the purposes authorized in this mortgage and all expenses paid or incurred in connection therewith, including outside or in-house attorney's fees, and any other moneys advanced by Lender to protect the premises or the lien hereof, plus reasonable compensation to Lender for each matter concerning which action herein authorized may be taken, shall be additional liabilities and shall become immediately due and payable without notice and with interest thereon at a per annum rate equivalent to the post maturity or post default (whichever is higher) interest rate set forth in the Note. Inaction of Lender shall never be considered as a waiver of any right accruing to Lender on account of any default hereunder.

9. Expenses. Upon Default hereunder, and at any time during a suit to foreclose the lien of this mortgage and prior to a sale of the premises, Lender may, but need not, make any payment or perform any act required by borrower hereunder in any form and manner deemed expedient by Lender, and Lender may, but need not, make full or partial payments of principal or interest on any encumbrances effecting the premises and Lender may purchase, discharge, compromise or settle any tax lien or other lien or title or claim thereof, or redeem from any tax sale or forfeiture effecting the premises or contest any tax or assessment. All moneys paid for any of the purposes authorized in this mortgage and all expenses paid or incurred in connection therewith, including outside or in-house attorney's fees, and any other moneys advanced by Lender to protect the premises or the lien hereof, plus reasonable compensation to Lender for each matter concerning which action herein authorized may be taken, shall be additional liabilities and shall become immediately due and payable without notice and with interest thereon at a per annum rate equivalent to the post maturity or post default (whichever is higher) interest rate set forth in the Note. Inaction of Lender shall never be considered as a waiver of any right accruing to Lender on account of any default hereunder.

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12. Definition of Liabilities. "Liabilities" means all obligations of Borrower of Obligor or, if Borrower is a Land Trustee, and beneficiaries of the Land Trust of which Borrower is trustee, to Lender for payment of any and all amount due under the Note, this mortgage and of any indebtedness, or contractual duty of every kind and nature of Borrower or Obligor or such beneficiaries or any guarantor of the Note to Lender, however created, arising or evidenced, whether direct or indirect, absolute or contingent, joint or several, now or hereafter existing, due or to become due and however owned, held or acquired, whether through discount, overdraft, purchase, direct loan or as collateral, or otherwise. "Liabilities" also includes all amounts so described herein and all costs of collection, or otherwise. "Liabilities" also includes all amounts and in-house or outside attorneys' fees incurred or paid by Lender in attempting the collection or enforcement of the Note or this mortgage, or any extension or modification of this mortgage or the Note, any guaranty of the Note, or any other indebtedness of Borrower or Obligor or the aforementioned beneficiaries or any guarantor of the Note to Lender, or in any legal proceeding occurring by reason of Lender's being the mortgagee under this mortgage or any extension or modification thereof or the payee under the Note or any extension or modification thereof, including but not limited to any declaratory judgment action, or in the repossession, custody, sale, lease, assembly or other disposition of any collateral for the Note, notwithstanding anything contained herein to the contrary, in no event shall the Lender be liable to pay or reimburse Borrower for any amount in excess of 50% of the original stated principal amount of the Note.

11. Due on Sale. Notwithstanding any other provisions of this mortgage, no sale, lease, mortgage, deed, grant by Borrower of any encumbrance of any kind, conveyance, contract to sell, or transfer of the premises, or any part thereof, or transfer of occupancy or possession of the premises, or any part thereof, shall be made without the prior written consent of Lender. If Borrower is a Land Trustee, no sale, assignment, grant of an encumbrance of any kind, conveyance or contract to sell or transfer the premises or any part thereof or all or any part of the beneficial interest in the Land Trust of which Borrower is trustee, or transfer of occupancy or possession of the premises, or any part thereof, shall be made by the beneficiaries of such Land Trust without the prior written consent of the Lender.

10. Default. Upon Default, at the sole option of Lender, the Note and any other liabilities shall become immediately due and payable and Borrower shall pay all expenses of Lender including in-house and outside attorneys' fees and expenses incurred in connection with this mortgage and all expenses incurred in the enforcement of Lender's rights in the premises and other costs incurred in connection with disposition of the premises. The term "Default" in the Note, all of which are heavily incorporated by reference herein, (b) the failure of Borrower or, if applicable, Obligor to pay the Note, in accordance with the terms of the Note, (c) the failure of, or failure of Borrower or, if applicable, Obligor to comply with or to perform any representation, warranty, term, condition, covenant or agreement contained in this mortgage, the Note or any instrument securing any Liabilities, (d) the occurrence of any event, described in this or any other document, giving Lender the right to accelerate the maturity of any of the Liabilities or constituting a default of any of the Land Trust of which Borrower is trustee to comply with or perform any covenant or agreement contained in any instrument securing the Liabilities.

beneficiaries of the Land Trust of which Borrower is trustee.

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15. Receiver. Upon, or at any time filing of a complaint to foreclose this Mortgage, as otherwise permitted by the Illinois Mortgage Foreclosure Law, the court in which such suit is filed may appoint a receiver of the premises, or may appoint the lender as a mortgagee-in-possession of the premises. Such receiver, or lender as mortgagee-in-possession, shall have power to collect the rents issues and profits the premises and shall also have all other powers which may be necessary or are usual for the protection, possession, control, management and operation of the premises.

14. Proceeds of foreclosure. The proceeds of any foreclosure sale shall be distributed and applied in the following order of priority: first, to the reasonable expenses of such sale; second, to the reasonable expenses of securing possession of the premises before sale, holding, maintaining and preparing the premises for sale, including payment of taxes and other governmental charges, premiums on hazard and liability insurance, management fees, reasonable outside or in-house attorneys' fees, payments made pursuant to Section 15-1505 of the Illinois Mortgage Foreclosure Law or otherwise authorized in this Mortgage and other legal expenses incurred by lender; third, to the satisfaction of claims in the order of priority adjudicated in the judgment of foreclosure, and with respect to the liabilities secured by this mortgage additional to that evidence by the Note, with interest thereon as herein provided, second to interest remaining unpaid on the liabilities evidenced by the Note and third to unpaid principal of the liabilities evidenced by the Note. Fourth, to remittance of any surplus to borrower, or if borrower is a land trustee to the beneficiaries of the land trust of which borrower is trustee, or as otherwise directed by the court.

13. Foreclosure. When any of the liabilities shall become due whether by acceleration or otherwise, lender shall have the right to foreclose the lien of this mortgage. In any suit to foreclose the lien of this mortgage, there shall be allowed and included as additional indebtedness in the judgment of foreclosure all expenditures and expenses which may be paid or incurred by or on behalf of lender for outside or in-house attorneys' fees, appraisers' fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs of procuring all abstracts of title, title searches and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to title as lender may deem to be reasonably necessary either to prosecute the foreclosure suit or to evidence to bidders at any foreclosure sale. All of the foregoing items, which may be expended after entry of the foreclosure judgment, may be estimated by lender. All expenses and expenses mentioned in this paragraph shall become additional liabilities and shall be immediately due and payable, with interest thereon at a rate equivalent to the post-maturity or post-default (whichever is higher) rate set forth in the note herein, when paid or incurred or paid by lender or on behalf of lender in connection with (a) any proceeding, including without limitation, probate and bankruptcy proceedings, to which lender shall be a party, as plaintiff, claimant, defendant or otherwise, by reason of this mortgage or any liabilities; or (b) preparations for the commencement of any suit for the foreclosure of this mortgage after accrual of the right to foreclose whether or not actually commenced or preparation for the commencement of any suit to collect upon or enforce the provisions of the Note or any instrument which secures the Note after default under the Note, whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

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16. Unavailability of Certain Defenses. No action for the enforcement of the lien or of any provision of this mortgage shall be subject to any defense which would not be good and available to the party interposing the same in an action at law upon the note.

17. Inspection. Lender shall have the right, but not the obligation, in its sole discretion, to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose. The foregoing does not relieve Borrower from any obligation, under this mortgage, the note or any other instrument securing the liabilities, to maintain the premises.

18. Release. Lender shall release this mortgage by a proper release upon payment in full of the note and all liabilities, and thereupon Lender shall pay all expenses, including recording fees and otherwise, to release its security interest hereby created. If Borrower or, if applicable, Obligor, is entitled to make future draws and repayments under the note, under a revolving credit arrangement, in the event that the outstanding balance of the note has been paid in full and upon receipt by Lender of a written request to reduce the amount which Lender shall release this mortgage for he extend the mortgage secured payment of the note, and Lender shall pay all expenses of such release.

19. Stopped Statement by Borrower. Borrower shall, within ten days of a written request therefore from Lender, furnish Lender with a written statement, duly acknowledged, setting forth the then outstanding balance of the note and that there are no rights of set-off, counterclaim or defense which exist against such balance or any of the other liabilities.

20. Taxes and Insurance. On written request by Lender, Borrower shall pay to Lender on the day monthly installments of principal and/or interest are payable under the note, until the note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments on the premises, plus one-twelfth of yearly premium installments for hazard insurance, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender of Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, and insurance premiums. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall (a) to Borrower without charge, on Borrower's written request, an accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. Borrower hereby pledges the Funds as additional security for the payment of the liabilities, and authorizes Lender to deduct from the Funds any past due liabilities, without prior notice to Borrower, whether or not a default has occurred. If the amount of the Funds by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments and insurance premiums shall exceed the amount required to pay said taxes, assessments and insurance premiums as they fall due, such excess shall, requested by Borrower, be either properly repaid to Borrower or credited to Borrower on monthly installments of Funds at Borrower's option. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments and insurance premiums as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within 10 days from the date notice is mailed by Lender to Borrower requesting payment thereof. Upon payment in full of all liabilities, Lender shall promptly refund to Borrower any funds held by Lender. If the premises are sold during or on the completion of any

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foreclosure proceedings, Lender shall apply, no later than immediately prior to the sale of the premises, any funds held by Lender at the time of application as a credit against the liabilities.

21. Binding on Assigns. This mortgage and all provisions hereof, shall extend to and be binding upon borrower and all persons or parties claiming under or through use of any gender shall be applicable to all genders. The word "Lender" includes the successors and assigns of Lender.

22. WAIVER OF REDEMPTION AND REINSTATEMENT. IF THE PREMISES ARE NOT RESIDENTIAL REAL ESTATE AS DEFINED IN THE ILLINOIS MORTGAGE FORECLOSURE LAW, BORROWER HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION FROM ANY JUDGMENT OF FORECLOSURE OF THIS MORTGAGE, ON ITS OWN BEHALF AND ON BEHALF OF EACH AND EVERY PERSON CLAIMING THROUGH BORROWER AS A SUCCESSOR, AND AGAIN IF THE PREMISES ARE NOT RESIDENTIAL REAL ESTATE AS DEFINED IN THE ILLINOIS MORTGAGE FORECLOSURE LAW, BORROWER HEREBY WAIVES ANY RIGHTS OF REDEMPTION TO CURE A DEFAULT AFTER THE LIABILITIES HAVE BEEN ACCRUEDED BY REASON OF SUCH A DEFAULT, ON ITS OWN BEHALF AND ON BEHALF OF ANY PERSON CLAIMING A RIGHT OF REINSTATEMENT AS A SUCCESSOR TO BORROWER.

23. Special Provisions Concerning Land Trustee. If Borrower is a land trustee, this mortgage is executed by Borrower not personally, but as trustee and exercise of the power and authority conferred upon and vested in it as such trustee, and insofar as said trustee is concerned, is payable only out of the trust estate which in part is securing the payment hereof and through enforcement of the provisions of any other collateral or guaranty from time to time securing payment hereof; no personal liability shall be asserted or be enforceable against Borrower, as trustee, because or in respect of this mortgage or the making, issue or transfer thereof, all such personal liability of said trustee, if any, being expressly waived in any manner.

24. Waiver of Homestead. Borrower hereby waives and conveys to Lender any rights or estate of homestead in the premises which such person may now or hereafter have under the laws of the State of Illinois, and the signature of such person is made solely for purposes of such waiver or conveyance.

25. Governing Law; Severability. This mortgage has been made, executed and deliver to Lender in Illinois and shall be construed in accordance with the internal laws of the State of Illinois. Wherever possible, each provision of this mortgage shall be interpreted in such manner as to be effective and valid under applicable law. If any provisions of this mortgage are prohibited by or determined to be invalid under applicable law, such provisions shall be ineffective to the extent of such prohibitions or invalidity, without invalidating the remainder of such provisions or the remaining provisions of this mortgage.

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Box 333

Property of Cook County Clerk's Office

Address: VERN E. CORBIN

Chicago, IL 60609

Cole Taylor Bank
1542 W. 47th St.

This document was prepared by:

CHI WING NG

Chi Wing Ng

DAYIN WU

Dayin Wu

SHANG WEN WU

Shang Wen Wu

ADDITIONAL SIGNATORIES

MAINTAINING AND CONVEYING HOMESTEAD

RIGHTS, IF ANY:

WITNESS Borrower has executed and delivered this mortgage as of the day and year set forth above.

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OFFICIAL SEAL
HARRY K. MAYBON
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES FEB. 1, 1993

My Commission Expires: FEBRUARY 1, 1993

[Signature]
NOTARY PUBLIC

(SEAL)

Given under my hand and notarial seal this 29th day of AUGUST, 1990.

I, HARRY K. MAYBON, a Notary Public in and for said County, in the State aforesaid, do hereby certify that on the 29th day of AUGUST, 1990, personally appeared before me *CHANG HUN WU, DAWN WU*, known to me to be same person(s) whose name(s) is/are subscribed to the foregoing Mortgage, and acknowledge that *THEY* signed the foregoing as his/her/their free and voluntary act, including, if applicable, any waiver or conveyance of redemption or homestead.

STATE OF ILLINOIS)
COUNTY OF COOK)
) SS)

NOTARIZATION FOR INDIVIDUAL(S)

