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"First Party" shall also mean "Mortgagor".

Mortgagor hereby waives any and all rights of homestead exemption in the Real Estate.

The word "Mortgage" shall mean "Trust Deed" when applicable.

Where the term "Mortgage" has been used in the above paragraph, it shall be construed to mean the Holder of the Note.

The Beneficiary of the First Party shall not permit assignment, pledge or transfer of the beneficial interest or conveyance of the real estate in Trust #25323 without the prior written consent of the legal holder of the Note.

MORTGAGOR HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION UNDER ANY JUDGEMENT OF FORECLOSURE OF THIS MORTGAGE, AND ANY REDEMPTION RIGHTS GRANTED BY THE "ILLINOIS MORTGAGE FORECLOSURE LAW" ("IMFL"), ON BEHALF OF MORTGAGOR, THE TRUST ESTATE AND ALL PERSONS BENEFICIALLY INTERESTED THEREIN, AND EACH AND EVERY PERSON (EXCEPT JUDGEMENT CREDITORS OF THE TRUSTEE IN HIS REPRESENTATIVE CAPACITY AND OF THE TRUST ESTATE) ACQUIRING ANY INTEREST IN OR TITLE TO THE MORTGAGED PREMISES SUBSEQUENT TO THE DATE OF THIS MORTGAGE. FURTHER, MORTGAGOR WAIVES THE BENEFIT OF ALL APPRAISEMENT, VALUATION, STAY OR EXTENSION LAWS, AND ANY REINSTATEMENT RIGHTS (E.G., AS UNDER SECTION 15-1602 OF THE IMFL), NOW OR HEREAFTER IN FORCE, AND ALL RIGHTS OF MARSHALLING IN THE EVENT OF ANY SALE HEREUNDER OF THE MORTGAGED PREMISES OR ANY PART THEREOF OR ANY INTEREST HEREIN.

IN THE EVENT MORTGAGOR SHALL CONVEY TITLE TO ANY PERSON OR PERSONS OTHER THAN THE MORTGAGOR OR SHALL SUFFER OR PERMIT MORTGAGOR'S EQUITY OF REDEMPTION IN THE PROPERTY DESCRIBED IN THIS MORTGAGE TO BECOME VESTED IN ANY PERSON OR PERSONS OTHER THAN MORTGAGOR (EXCEPT WHEN SUCH VESTING RESULTS FROM DEATH OR OPERATION OF LAW UPON DEATH OF ANY INDIVIDUAL EXECUTING THIS MORTGAGE AND THE NOTE SECURED BY THIS MORTGAGE), THEN IN ANY SUCH EVENT THE MORTGAGE IS HEREBY AUTHORIZED AND EMPOWERED AT ITS OPTION AND WITHOUT AFFECTING THE LIEN HEREBY CREATED OR THE PRIORITY OF SAID LIEN OR ANY RIGHT OF THE MORTGAGEE HEREUNDER, TO DECLARE ALL SUMS SECURED HEREBY IMMEDIATELY DUE AND PAYABLE AND APPLY TOWARD THE PAYMENT OF SAID MORTGAGE INDEBTEDNESS ANY INDEBTEDNESS OF THE MORTGAGEE TO THE MORTGAGOR, AND SAID MORTGAGEE MAY ALSO IMMEDIATELY PROCEED TO FORECLOSE THIS MORTGAGE, AND IN ANY FORECLOSURE A SALE MAY BE MADE OF THE PREMISES EN MASSE WITHOUT OFFERING THE SEVERAL PARTS SEPARATELY. ACCEPTANCE BY THE MORTGAGEE OF ANY MORTGAGE PAYMENTS MADE BY ANY PERSON OR PERSONS OTHER THAN THE MORTGAGOR SHALL NOT BE DEEMED A WAIVER BY THE MORTGAGEE OF ITS RIGHT TO REQUIRE OR ENFORCE PERFORMANCE OF THIS PROVISION OR TO EXERCISE THE REMEDIES HEREUNDER. FOR THE PURPOSE OF THIS PROVISION, THE WORD "PERSON" MEANS AN INDIVIDUAL, A CORPORATION, A PARTNERSHIP, AN ASSOCIATION, A JOINT STOCK COMPANY, A TRUST, ANY UNINCORPORATED ORGANIZATION, OR GOVERNMENTAL OR POLITICAL SUBDIVISION THEREOF, OR ANY ONE OR MORE OR COMBINATION OF THE FOREGOING. WHENEVER THE MORTGAGEE SHALL ELECT TO DECLARE ALL SUMS SECURED IMMEDIATELY DUE AND PAYABLE IN ACCORDANCE WITH THIS PROVISION, IT SHALL GIVE WRITTEN NOTICE TO THE MORTGAGOR AND TO THE MORTGAGOR'S SUCCESSORS IN TITLE NOT LESS THAN THIRTY (30) DAYS PRIOR TO THE EFFECTIVE DATE OF SUCH ACCELERATION. SUCH NOTICE SHALL BE DEEMED TO HAVE BEEN GIVEN UPON THE MAILING THEREOF BY REGISTERED OR CERTIFIED MAIL, POSTAGE PREPAID, ADDRESSED TO THE LAST KNOWN ADDRESS OF THE MORTGAGOR AND OF THE MORTGAGOR'S SUCCESSORS IN TITLE AS RECORDED UPON THE BOOKS OF THE MORTGAGEE, BUT IF NO SUCH ADDRESS BE SO RECORDED THEN TO THE ADDRESS OF THE MORTGAGED PROPERTY.

IT IS UNDERSTOOD THAT IN ADDITION TO THE ABOVE MENTIONED MONTHLY PRINCIPAL AND INTEREST PAYMENTS, THE MORTGAGORS AGREE TO DEPOSIT IN AN ESCROW ACCOUNT ONE-TWELFTH (1/12th) OF THE ESTIMATED IMPROVED REAL ESTATE TAX BILL OR THE LAST ASCERTAINABLE IMPROVED TAX BILL MONTHLY FROM YEAR TO YEAR ON A "WHEN ISSUED AND PAYABLE" BASIS. IT IS ALSO UNDERSTOOD THAT THE TRUSTEE OR THE HOLDER OF THE NOTE WILL PAY NO INTEREST FOR ANY MONIES DEPOSITED IN SAID ESCROW ACCOUNT.

THIS RIDER IS ATTACHED TO AND MADE A PART OF THAT CERTAIN TRUST DEED DATED AUGUST 27, 1990 EXECUTED BY PIONEER BANK AND TRUST COMPANY AS TRUSTEE UNDER TRUST AGREEMENT DATED AUGUST 23, 1990 AND KNOWN AS TRUST #25323 FOR \$105,000.00.

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IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the County of Cook, Illinois, this _____ day of _____, 20__.

Clerk of Cook County, Illinois

Notary Public in and for the State of Illinois

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