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Enter the Property. Lender may be in possession of the Property, and take possession of the Property, and collect and receive from the tenants or from any other paid directly to Lender or Lender's agent. Lender may send notices to any and all tenants of the Property advising them of this Assignment and directing all Rents to be assigned to Lender and receive the Rents. For this purpose, Lender is hereby given and granted the following rights, powers and authority:

LENDER'S RIGHT TO COLLECT RENTS. Lender shall have the right at any time, and even though no default shall have occurred under this Assignment, to collect and receive the Rents. Lender shall have the right at any time, and even though no default shall have occurred under this Assignment, to collect and receive the Rents. Lender shall have the right at any time, and even though no default shall have occurred under this Assignment, to collect and receive the Rents. Lender shall have the right at any time, and even though no default shall have occurred under this Assignment, to collect and receive the Rents.

Assignment as they become due, and shall strictly perform all of Borrower's obligations. Unless and until Lender exercises its right to collect the Rents as provided below and so long as there is no default under this Assignment, Grantor may remain in possession and control of and operate and manage the Property and collect the Rents. Except as otherwise provided in this Assignment, Borrower shall pay to Lender all amounts secured by the Assignment, including all amounts secured by the Assignment, including all amounts secured by the Assignment, including all amounts secured by the Assignment, including all amounts secured by the Assignment.

THIS ASSIGNMENT IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS AND (2) PERFORMANCE OF ANY AND ALL OBLIGATIONS OF GRANTOR UNDER THE NOTE AND THIS ASSIGNMENT. THIS ASSIGNMENT IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS: Rents. The word "Rents" means all rents, revenues, income, issues, and profits from the Property, whether due now or later, including without limitation all Rents under that certain lease with O.C.P., INC. which was made on the following terms and conditions: Related Documents. The words "Related Documents" mean and include without limitation all promissory notes, credit agreements, loan agreements, guaranty agreements, mortgages, deeds of trust, and all other instruments and documents, whether now or hereafter existing, executed in connection with Grantor's indebtedness to Lender.

Property. The word "Property" means the real property, and all improvements thereon, described above in the "Assignment" section. Note. The word "Note" means the promissory note or credit agreement dated August 31, 1990, in the original principal amount of \$200,000.00 from Grantor to Lender, together with all renewals, extensions, modifications, consolidations, and substitutions for the promissory note or agreement. The interest rate on the Note is 11.00%. Lease Terms: 240 MONTHS WITH 6 MONTHS BUY OUT AT THE END OF 120 MONTHS. Rental Amount(s): THE FIRST YEAR THE SUM IN THE AMOUNT OF \$27,500 PAYABLE IN EQUAL MONTHLY INSTALLMENTS OF \$2,300.00 PER MONTH & 137.00 PER MONTH FOR LOT 10 FOR YEAR 1998 PLUS TAX PROVISION. EACH IN ADVANCE COMMENCING OCTOBER 1, 1998 AND ON THE SAME DAY OF EACH AND EVERY MONTH THEREAFTER. IT IS FURTHER AGREED BY AND BETWEEN THE PARTIES THAT SAID YEARLY RENTAL IS TO BE INCREASED 5% PER YEAR ON THE FIRST DAY OF OCTOBER AND 5% PER YEAR ON THE FIRST DAY OF SEPTEMBER FOR EACH AND EVERY YEAR THEREAFTER DURING THE WHOLE TERM OF THE LEASE, AND ARE TO BE PAID IN EQUAL MONTHLY INSTALLMENTS. LATE CHARGE AFTER FIVE DAYS OF 5%.

Grantor. The word "Grantor" means RICHARD KENNEDY and ESTHER KENNEDY. Indebtedness. The word "indebtedness" means all principal and interest payable under the Note and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enforce obligations of Grantor under this Assignment, together with interest on such amounts as provided in this Assignment. Lender. The word "Lender" means SOUTHWEST FINANCIAL BANK AND TRUST COMPANY OF ORLAND PARK, its successors and assigns. Note. The word "Note" means the promissory note or credit agreement dated August 31, 1990, in the original principal amount of \$200,000.00 from Grantor to Lender, together with all renewals, extensions, modifications, consolidations, and substitutions for the promissory note or agreement. The interest rate on the Note is 11.00%.

DEFINITIONS. The following words shall have the following meanings when used in this Assignment: Terms not otherwise defined in this Assignment shall have the meanings attributed to such terms in the Illinois Uniform Commercial Code. Assignment. The word "Assignment" means the Assignment of Rents between Grantor and Lender, and includes without limitation all assignments and security interest provisions relating to the Rents. Event of Default. The words "Event of Default" mean and include any of the Events of Default set forth below in the section titled "Events of Default".

Grantor. The word "Grantor" means RICHARD KENNEDY and ESTHER KENNEDY. Indebtedness. The word "indebtedness" means all principal and interest payable under the Note and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enforce obligations of Grantor under this Assignment, together with interest on such amounts as provided in this Assignment. Lender. The word "Lender" means SOUTHWEST FINANCIAL BANK AND TRUST COMPANY OF ORLAND PARK, its successors and assigns. Note. The word "Note" means the promissory note or credit agreement dated August 31, 1990, in the original principal amount of \$200,000.00 from Grantor to Lender, together with all renewals, extensions, modifications, consolidations, and substitutions for the promissory note or agreement. The interest rate on the Note is 11.00%.

ASSIGNMENT OF RENTS. This Assignment of Rents is dated August 31, 1990, between RICHARD KENNEDY and ESTHER KENNEDY, whose address is 625 W. 82ND PLACE, BURBANK, IL 60459 (referred to below as "Grantor"); and LAGRANGE ROAD, ORLAND PARK, IL 60462 (referred to below as "Lender"). ASSIGNMENT. For valuable consideration, Grantor assigns and conveys to Lender all of Grantor's right, title, and interest in and to the Rents from the following described Property located in COOK County, State of Illinois:

PARCEL 1: LOT 2 IN RUSICK SUBDIVISION OF THE NORTH 80 FEET OF THE SOUTH 240 FEET OF THE WEST 320 FEET (EXCEPT THE WEST 50 FEET THEREOF DEDICATED FOR CICERO AVENUE) ALL IN THE NORTHWEST QUARTER OF SECTION 3, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE EASEMENT AGREEMENT DATED MARCH 28, 1977 AND RECORDED APRIL 1, 1977 AS DOCUMENT 23873080 MADE BY BREMEN BANK AND TRUST COMPANY, AS TRUSTEE UNDER TRUST AGREEMENT DATED FEBRUARY 20, 1975 AND KNOWN AS TRUST NUMBER 75-566 AND MARY T. MENING FOR INGRESS AND EGRESS OVER THE SOUTH 22 FEET OF LOT 1 IN RUSICKS SUBDIVISION, AFORESAID, ALL IN COOK COUNTY, ILLINOIS. PARCEL 3: LOTS 5 THROUGH 11 (EXCEPT THAT PART OF LOTS 5, 6, 7 AND 8 ACQUIRED FOR HIGHWAY PURPOSES) IN THIRD ADDITION TO SUMMIT IN THE NORTHEAST QUARTER OF SECTION 13, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

90437162  
DEPT-01 RECORDING  
1#7777 TRAM 6343 09/07/90 13:56:00  
#3858 # 90-437162  
SPACE ABOVE THIS LINE IS FOR RECORDEE'S USE ONLY

RECORDATION REQUESTED BY:  
SOUTHWEST FINANCIAL BANK AND TRUST COMPANY OF  
ORLAND PARK  
15330 S. LAGRANGE ROAD  
ORLAND PARK, IL 60462  
WHEN RECORDED MAIL TO:  
SOUTHWEST FINANCIAL BANK AND TRUST COMPANY OF  
ORLAND PARK  
15330 S. LAGRANGE ROAD  
ORLAND PARK, IL 60462

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3

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STANDARD

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Maintain the Property. Lender may enter upon the Property to recover possession of the Property and carry on all legal proceedings necessary for the protection of the Property, including such proceedings as may be necessary to recover possession of the Property, collect the Rents and remove any tenant or tenants or other persons from the Property.

Compliance with Laws. Lender may at any time cause all laws and regulations applicable to the Property to be enforced and also all other laws, rules, orders, ordinances and regulations of any governmental agency and comply with the laws of the State of Illinois and also all other laws, rules, orders, ordinances and regulations.

Leave the Property. Lender may at any time cause the Property to be vacated and on such conditions as Lender may deem appropriate.

Employ Agents. Lender may employ agents to collect the Rents and apply the same to the payment of the debt and to do any other act which may be necessary for the protection of the Property.

Other Acts. Lender may at any time cause the Property to be vacated and on such conditions as Lender may deem appropriate and may act exclusively and solely in the place and stead of the power of Grantor for the purposes stated above.

No Requirement to Act. Lender may at any time cause the Property to be vacated and on such conditions as Lender may deem appropriate and the fact that Lender shall have performed one or more of the foregoing acts shall not constitute a waiver of any other special act or thing.

Application of Rents. All Rents and expenses received by Lender in connection with the Property shall be for Borrower's account and Lender may pay such costs and expenses from the Rents and in its sole discretion, shall determine the application of any and all Rents received by it; however, any such Rents received by Lender shall be applied to the Rents and expenses which shall be applied to the indebtedness secured by this Assignment, and shall be payable to Lender within the time and from date of expenditure until paid.

Full Performance. Lender may at any time cause the Property to be vacated and on such conditions as Lender may deem appropriate and the fact that Lender shall have performed one or more of the foregoing acts shall not constitute a waiver of any other special act or thing.

Expenses by Lender. Lender may at any time cause the Property to be vacated and on such conditions as Lender may deem appropriate and the fact that Lender shall have performed one or more of the foregoing acts shall not constitute a waiver of any other special act or thing.

Default on Indebtedness. Failure to comply with any term, obligation, covenant or condition contained in this Assignment, the Note or in any of the Related Documents.

Breaches. Any written representation or statement made, furnished to Lender by or on behalf of Grantor under this Assignment, the Note or the Related Documents.

Other Defaults. Failure of Grantor to comply with any term, obligation, covenant, or condition contained in any other agreement between Grantor and Lender.

Involency. The insolvency of Grantor or a part of Grantor's property, any assignment for the benefit of creditors, the commencement of any proceeding for the liquidation or reorganization of Grantor or a part of Grantor's property, or the commencement of any proceeding for the liquidation or reorganization of Grantor or a part of Grantor's property.

Acceleration Indebtedness. Failure to pay any amount due on the Note or any other document when due.

Waiver, Election of Remedies. Lender may at any time cause the Property to be vacated and on such conditions as Lender may deem appropriate and the fact that Lender shall have performed one or more of the foregoing acts shall not constitute a waiver of any other special act or thing.

Mortgage in Possession. Lender may at any time cause the Property to be vacated and on such conditions as Lender may deem appropriate and the fact that Lender shall have performed one or more of the foregoing acts shall not constitute a waiver of any other special act or thing.

Attorney's Fees; Expenses. Lender may at any time cause the Property to be vacated and on such conditions as Lender may deem appropriate and the fact that Lender shall have performed one or more of the foregoing acts shall not constitute a waiver of any other special act or thing.

Other Remedies. Lender may at any time cause the Property to be vacated and on such conditions as Lender may deem appropriate and the fact that Lender shall have performed one or more of the foregoing acts shall not constitute a waiver of any other special act or thing.

Miscellaneous Provisions. The following miscellaneous provisions are a part of this Assignment.

Amendments. This Assignment together with any other documents which are referred to herein are hereby assigned to Lender and the parties agree to execute and deliver such amendments as may be necessary to carry out the intent and purpose of this Assignment.

Entire Agreement. This Assignment together with any other documents which are referred to herein constitute the entire agreement between the parties and no other agreement, oral or written, shall be binding on the parties.

Assignment. Lender may at any time cause the Property to be vacated and on such conditions as Lender may deem appropriate and the fact that Lender shall have performed one or more of the foregoing acts shall not constitute a waiver of any other special act or thing.

Attorney's Fees; Expenses. Lender may at any time cause the Property to be vacated and on such conditions as Lender may deem appropriate and the fact that Lender shall have performed one or more of the foregoing acts shall not constitute a waiver of any other special act or thing.

Other Remedies. Lender may at any time cause the Property to be vacated and on such conditions as Lender may deem appropriate and the fact that Lender shall have performed one or more of the foregoing acts shall not constitute a waiver of any other special act or thing.

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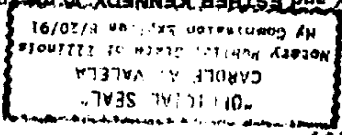
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Notary Public in and for the State of Illinois... My Commission expires 8-21-91... Given under my hand and official seal this 31st day of August 19 90... On this day before me, the undersigned Notary Public, personally appeared RICHARD KENNEDY and ESTHER KENNEDY, to me known to be the individuals described in and who executed the Assignment of Home, and acknowledged that they signed the Assignment as their free and voluntary act and deed, for the uses and purposes therein mentioned.



GRANTOR: X RICHARD KENNEDY X ESTHER KENNEDY

INDIVIDUAL ACKNOWLEDGMENT

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS ASSIGNMENT OF RENTS, AND EACH GRANTOR AGREES TO ITS TERMS. Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Illinois as to all indebtedness secured by this Assignment. Time is of the Essence. Time is of the essence in the performance of this Assignment. Forbearance or extension without releasing Grantor from the obligations of this Assignment or liability under the indebtedness. Successors and Assigns. Subject to the limitations stated in this Assignment on transfer of Grantor's interest, this Assignment shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Assignment and the indebtedness by way of modification, if a court of competent jurisdiction finds any provision of this Assignment to be invalid or unenforceable as to any person or circumstance, such finding shall not render that provision invalid or unenforceable as to any other persons or circumstances. If feasible, any such outstanding provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of this Assignment shall remain valid and enforceable. Multiple Parties. All obligations of Grantor under this Assignment shall be joint and several, and all references to Grantor shall mean each and every Grantor. This means that each of the persons signing below is responsible for all obligations in this Assignment. No Modification. Grantor shall not enter into any agreement with the holder of any mortgage, deed of trust, or other security agreement which has priority over the Assignment by which that agreement is modified, amended, extended, or renewed without the prior written consent of Lender. Grantor shall neither request nor accept any future advance under any such security agreement without the prior written consent of Lender. Severability. If a court of competent jurisdiction finds any provision of this Assignment to be invalid or unenforceable as to any person or circumstance, such finding shall not render that provision invalid or unenforceable as to any other persons or circumstances. If feasible, any such outstanding provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of this Assignment shall remain valid and enforceable. Successors and Assigns. Subject to the limitations stated in this Assignment on transfer of Grantor's interest, this Assignment shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Assignment and the indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Assignment or liability under the indebtedness. Time is of the Essence. Time is of the essence in the performance of this Assignment. Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Illinois as to all indebtedness secured by this Assignment. Each Grantor Acknowledges Having Read All the Provisions of this Assignment of Rents, and Each Grantor Agrees to its Terms.

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