

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, Made November 6, 1990, between Ameriann National Bank and Trust Company of Chicago, a National Banking Association, not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to said Company in pursuance of a Trust Agreement dated August 31, 1988 and known as trust number 106359-02, herein referred to as "First Party," and

KOREA FIRST BANK

herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS First Party has concurrently herewith executed a principal note bearing even date herewith in the Principal Sum of ONE MILLION ONE HUNDRED FIFTY THOUSAND and No/100ths (\$ 1,150,000.00) Dollars,

made payable to KOREA FIRST BANK

and delivered, in and by which said Principal Note the First Party promises to pay out of that portion of the trust estate subject to said Trust Agreement and hereinafter specifically described, the said principal sum on demand

with interest thereon until maturity at the rate of prime plus one per cent per annum, and with interest after maturity until paid at the rate of prime plus three per cent per annum; the said payments of both principal and interest are to be made at such banking house or trust company in the City of Chicago, Illinois, as the legal holder of this principal note may, from time to time, in writing appoint, and in the absence of such appointment, then at the office of KOREA FIRST BANK, 205 North Michigan Avenue Suite 915, Chicago, Illinois 60601.

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this trust deed, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, 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 Trustee, its successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situated, lying and being in the City of Chicago, COUNTY OF COOK, AND STATE OF ILLINOIS, to wit:

lots 2, 3, 4, 5 and 6 in block 8 in Thomas J. Grady's Sixth Green Briar Addition to North Edgewater, a subdivision of the North East quarter of the North West quarter of Section 1, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as 6226-50 North California Avenue, Chicago, Illinois 60659

Permanent Real Estate Index Numbers 13-01-115-016; -017;

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COOK COUNTY RECORDER

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which, with the property hereinafter described, is referred to herein as the "premises,"

TOGETHER with all improvements, fixtures, easements, fixtures, and appurtenances thereto belonging, and all trusts, rents and profits thereon, to be held and during all such times as First Party, its successors or assigns may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily), and all apparatus, equipment or articles now or hereafter (herein or therein) used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without limiting the foregoing), present, past or future, steam-burners and windows, door coverings, radiator heads, awnings, doors and water fixtures, all of the foregoing are declared to be a part of and 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 First Party or its successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purpose and upon the uses and trusts hereinafter set forth.

IT IS FURTHER UNDERSTOOD AND AGREED THAT:

1. That the indebtedness above said shall be fully paid, and in case of the failure of First Party, its successors or assigns to: (1) promptly repair, or cause to be repaired 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 extinguished in this deed; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereon, and upon request exhibit satisfactory evidence of the discharge of such prior lien to Trustee or to holders of the notes; (4) complete within a reasonable time any building or building law or at any time in process of completion upon said premises; (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (6) refrain from making material alterations in said premises except as required by law or municipal ordinance; (7) pay before any penalty attaches all general taxes, and pay special taxes, special assessments, water charges, power service charges, and other charges against the premises when due and upon written request, to furnish to Trustee or to holders of the note duplicate receipts therefor; (8) pay in full against the premises when due and upon written request, any tax or assessment which First Party may desire to contest; (9) keep all buildings and improvements on the premises insured against loss or damage by fire, lightning or windstorm under policies providing for payment by the insurance companies of amounts sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereon; (10) in compliance satisfactory to the holders of the note, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the holders of the note, each right to be evidenced by the standard mortgage clause to be attached to each policy; and to deliver all policies, including a certificate of loss and copies of policies to holders of the note, and in case of insurance claim to cause, to deliver to each policy holder the full proceeds of the claim and to cause the same to be applied to the satisfaction of the note, and may, but need not, make any payment or partial payment of principal or interest on such obligations, if any, and purchase, discharge, compromise or settle any tax lien or other lien or title or claim thereon, or defend from any tax lien or forfeiture affect, and pay and provide to contest 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 Trustee or the holders of the note to protect the mortgage premises and the lien hereon, plus reasonable compensation to Trustee for each matter herein authorized which action herein authorized may be taken, shall be so much additional indebtedness secured hereon by and shall become immediately due and payable without notice and with interest thereon at the rate of seven per cent per annum. Fraction of Trustee or holders of the note shall never be considered as a waiver of any right accruing to them on account of any of the provisions of this paragraph.

MAIL TO
KOREA FIRST BANK

KOREA FIRST BANK
205 N. Michigan Avenue Suite 915
Chicago, Illinois 60601

THIS INSTRUMENT WAS PREPARED BY:

KIE-YOUNG SHIM
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77 W WASHINGTON ST
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