

TRUST DEED

UNOFFICIAL COPY 90569386

(Trust Deed Form T-3) REV 6-81

EXECUTED IN TRIPPLICATE

THE ABOVE SPACE FOR RECORDER'S USE ONLY

5/24/91 785

THIS INDENTURE, Made November 8, 1990 between Independent Trust Corporation an association organized under the laws of the United States of America, not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to said Bank in pursuance of a Trust Agreement dated October 18, 1990 and known as trust number 20182, herein referred to as "First Party," and

Albany Bank and Trust Company N.A. an Illinois corporation herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS First Party has concurrently herewith executed an instalment note bearing even date herewith in the Principal Sum of Three Hundred Twenty Thousand and 00/100----- Dollars, made payable to BEARER

and delivered, in and by which said 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 and interest from date of disbursement on the balance of principal remaining from time to time unpaid at the rate of *10.75 per cent per annum in instalments as follows: Three Thousand Seventy Nine and 00/100-----

Dollars on the 1st day of January 1991 and Three Thousand Seventy Nine and 00/100

Dollars on the 1st day of each month thereafter until said note is fully paid except that the final payment of principal and interest, if not sooner paid, shall be due on the 1st day of December 1999. All such payments on account of the indebtedness evidenced by said note to be first applied to interest on the unpaid principal balance and the remainder to principal, provided that the principal of each instalment unless paid when due shall bear interest after maturity at the highest lawful rate per annum, and all of said principal and interest being made payable at such banking house or trust company in Chicago Illinois, 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 Albany Bank and Trust Company N.A. in said City.

This loan is payable in full at the end of 9 years. At maturity or if The Holder of the Note demands payment you must repay the entire principal balance of the loan and unpaid interest then due. The Holder of the Note is under no obligation to refinance the loan at that time. You will therefore be required to make payment out of other assets you may own, or you will have to find a lender willing to lend you the money at prevailing market rates, which may be considerably higher than the interest rate on this loan. A late charge in the amount of 5 % of this monthly payment due hereunder will be assessed for any payment made more than 15 days after the due date.

NOW, THEREFORE, First Party 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 also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, does by these presents grant, convey, release, alien and convey unto the Trustee, its successors and assigns, the following described Real Estate situated, lying and being in the City of Chicago, AND STATE OF ILLINOIS

RIDER ATTACHED HERETO AND MADE A PART HEREOF

LEGAL DESCRIPTION

That part of Lot 8 described as follows: Commencing at the point of intersection of the Southwesterly line of Lot 8 and the Westerly line of Laramie Avenue as widened (being a line 33.0 feet West of and parallel to the East line of Lot 8); thence North along said West line of Laramie Avenue 21.0 feet; thence West at right angles thereto 12.86 feet to the Southwesterly line of Lot 8 aforesaid; thence Southeasterly along Southwesterly line of Lot 8 aforesaid 24.63 feet to the point of beginning in Goven and Carter's Sub-division of the North half of the South half of the North half of the Northwest quarter, East of Milwaukee Avenue, of Section 16, Township 40 North, Range 13 East of the Third Principal Meridian;

ALSO

90569386

Lot 7 (except that part of Lot 7 lying East of the Westerly line of Laramie Avenue as established and widened by condemnation proceedings Case Number 44713 in the County Court of Cook County, Illinois) and also except that part of said Lot 7 lying Southeasterly of a line 50.0 feet Southeasterly of and parallel to the Northwesterly line of said Lot 7) in Goven and Carter's Subdivision of the North half of the South half of the North half of the Northwest quarter, East of Milwaukee Avenue, of Section 16, Township 40 North, Range 13 East of the Third Principal Meridian;

ALSO

Lots 1 and 2 and that part of private alley lying West of the East line of Lot 2 extended Northeastery, in Block 1 in Sunnyside Addition to Jefferson Park, a subdivision of that part of Lot 5 and the South half of Lot 4 lying Southwest of Milwaukee Avenue, also part of Lot 3 lying Southwest of railroad, of the School Trustees Subdivision in Section 16, Township 40 North, Range 13 East of the Third Principal Meridian;

ALSO

That part of Lot 7 lying West of the Westerly line of Laramie Avenue and Southeasterly of a line 50.0 feet Southeasterly of and parallel to the Northwesterly line of said Lot 7 in Goven and Carter's Sub-division of the North half of the South half of the North half of the Northwest quarter, East of Milwaukee Avenue, in Section 16, Township 40 North, Range 13 East of the Third Principal Meridian, all in Cook County, Illinois.

ALL THE ABOVE COMMONLY KNOWN AS: 4637-39 N Milwaukee Chicago, Illinois

PIN: 13-16-110-013 13-16-111-014 13-16-110-015 13-16-111-015

Albany Prime + 3 3/4%

90569386

the correct term.

See long and full and full explanation follows. Your attention is directed to the fact that this is a full and complete description of the property and that the same is subject to the standard insurance about

NOTE: ADVISE

50641

ALSO, ALL STATES

to assure, to deliver renewal policies not less than ten days prior to the respective date of expiration, then Trustee or the holders of the note may, but need not, make any payment or perform any act hereunder as set forth in any form of insurance deemed appropriate and may, but need not, make full or partial payments of principal or interest on prior encumbrances. If any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redemption from any tax sale or foreclosure offering said proceeds or interest 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 mortgaged premises and the lien hereof, plus reasonable compensation to Trustee for each matter concerning which action herein authorized may be taken shall be as much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the highest lawful rate per annum. Inaction 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.

8. The Trustee or the holders of the note hereby authorized making any payment hereby authorized relating to taxes or assessments, may do so according to any 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. At the option of the holders of the note and without notice to First Party, its successors or assigns, all unpaid indebtedness secured by this trust deed shall, notwithstanding anything in the note or in this trust deed to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment of principal or interest on the note, or (b) in the event of the failure of First Party or its successors or assigns to do any of the things specifically set forth in paragraph one hereof and such default shall continue for three days, and option to be exercised at any time after the expiration of said three day period.

10. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, holders of the note or Trustee 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 expenditures and expenses which may be paid or incurred by or on behalf of Trustee or holders of the note for attorneys' fees, Trustee's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, guarantee policies, Torrens certificates, and similar data and assurances with respect to title as Trustee or holders of the note may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become as much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the highest lawful rate per annum, when paid or incurred by Trustee or holders of the note in connection with (a) any proceeding, including protests and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, or by reason of or in connection with such suit or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclosure 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.

11. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, an amount of all costs and expenses incident to the proceedings, including all such items as are mentioned in paragraph hereof, second, all other items which under the terms hereof constitute additional indebtedness additional to that evidenced by the note, with interest thereon as herein provided, third, all principal and interest remaining unpaid on the note, fourth, any overplus to First Party, its legal representatives or assigns, as their rights may appear.

12. Upon, or at any time after the filing of a bill to foreclose this trust deed, the court in which such bill 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 adversary or inactivity of the trustee or holders of the note or whether the same shall be then occupied as a homestead or not and the Trustee hereunder 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 sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when First Party, its successors or assigns, has the right to redeem, and to apply the net income in whole or in part to the payment of the debt secured hereby, or by any decree foreclosing this trust deed or any tax special assessment or other lien which may be or become superior to the lien hereof or to such decree, provided such application is made prior to the payment of the premises at all reasonable times and access thereto shall be permitted for that purpose.

13. Trustee or the holders of the note shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose. Trustee has no duty to examine the title, location, existence or condition of the premises, nor shall Trustee be obligated to record this trust deed or to exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any acts or omissions hereunder, except in case of its own gross negligence or misconduct or that of its agents or employees of Trustee, and it may require indemnities satisfactory to it before exercising any power herein given.

14. Trustee shall release this trust deed and the lien thereof by proper instrument upon presentation of satisfactory evidence that all indebtedness secured by this trust deed has been fully paid. Trustee may execute and deliver a release hereof to and at the request of any person who shall, either before or after maturity thereof, produce and exhibit to Trustee the note representing that all indebtedness hereby secured has been fully paid, which release may accept as true without inquiry. Where this release and profit and the note representing that all indebtedness hereby secured has been fully paid, which release may accept as true without inquiry. Where this release and profit and the note representing that all indebtedness hereby secured has been fully paid, which release may accept as true without inquiry. Where this release and profit and the note representing that all indebtedness hereby secured has been fully paid, which release may accept as true without inquiry.

15. Trustee may resign by instrument, in writing filed in the office of the Recorder or Registrar of Titles in which this instrument shall have been recorded or filed in case of the resignation, inability or refusal to act of Trustee, the then Recorder or Deeds of the county in which the premises are situated shall be Successor in Trust. Any Successor in Trust hereunder shall have the identical title, powers and authority as are herein given Trustee and any Trustee or successor shall be entitled to reasonable compensation for all acts performed hereunder.

16. For prepayment privilege, see Note hereby secured.

17. In addition to payments to principal and interest hereinabove provided, the Mortgagors shall pay each month to the holder or holders of said Note 1/12th of the annual general real estate taxes assessed or to be assessed on said premises, and also any and all other taxes assessed on said premises.

18. The mortgagors are prohibited from selling, conveying, assigning the beneficial interest in and to, entering into Articles of Agreement for the sale of, leasing, renting, or in any manner transferring title to the mortgaged premises, without the prior written consent of the mortgagee. Failure to obtain prior written consent shall constitute a default hereunder entitling the mortgagee to declare the whole of the debt immediately due and payable.

19. The holders of the Note secured by this Trust Deed, at their sole option, reserve the right to extend, modify or renew the Note as used herein at any time and from time to time. This Trust Deed shall secure any and all renewals or extensions of the whole or any part of the indebtedness hereby secured, with interest at such legal rate as may be agreed upon and any such renewals or extensions of any change in the terms or rate of interest shall not impair in any manner the validity or priority of this Trust Deed nor release the Mortgagors from personal liability for the indebtedness hereby secured. In the event of any extensions, modifications or renewals, extension agreements shall not be necessary and need not be filed.

20. Mortgagors agree that until said Note and any extension or renewal thereof and also any and all other indebtedness of Mortgagors to the holders of the Note, hereafter or hereafter incurred, and without regard to the nature thereof, shall have priority in full. Mortgagors will not, without the prior written consent of the holders of the Note, create or permit any lien or other encumbrance other than presently existing, and also agree to secure the payment of loans and advances made to them by the holders of the Note to exist on said real estate or its transfer, sell, convey or in any manner dispose of said real estate.

21. The real estate described herein shall secure the obligations and shall also secure any other liabilities, direct or indirect, absolute or contingent, due or to become due, now existing or hereafter arising, of Mortgagor to Mortgagors or its successors and assigns, as provided, however, that in no event shall this Trust Deed secure indebtedness of the Mortgagor to the Mortgagee in an amount exceeding \$ 1,500,000.

22. The Mortgagors hereby waive any and all rights of redemption from sale under any order or decree of foreclosure pursuant to rights herein granted on behalf of the Mortgagors the Trust Estate, and all persons beneficially interested therein and each and every person who, at any interest in, or title to the premises described herein, subsequent to the date of this mortgage, and on behalf of all other persons to the extent permitted by the provisions of Chapter 15, Section 15-1001 (b), Illinois Revised Statutes.

The undersigned will not transfer, assign or in any way hypothecate or attempt to transfer, assign or hypothecate his (its) right, title or interest in and to the premises described herein without first obtaining the written consent of the holder of the Note secured by this Trust Deed.

INDEPENDENT TRUST CORPORATION

THIS TRUST DEED is executed by ~~Albany Bank and Trust Company, N.A.~~ not personally, but as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said ~~Albany Bank and Trust Company, N.A.~~ hereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or in said note contained shall be construed as creating any liability on said First Party or on said ~~Albany Bank and Trust Company, N.A.~~ personally to pay the said note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any obligation or liability herein contained, all such liability, if any, being expressly waived by Trustee and by every person now or hereafter claiming any right or security hereunder, and that as far as the First Party and its successors and said ~~Albany Bank and Trust Company, N.A.~~ personally are concerned, the legal holder or holders of said note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor, if any.

IN WITNESS WHEREOF, ~~Albany Bank and Trust Company, N.A.~~ not personally but as Trustee as aforesaid, has caused these presents to be signed by its Vice-President, Trust Officer, and its corporate seal to be hereunto affixed and attested by its Assistant Cashier, the day and year first above written.

INDEPENDENT TRUST CORPORATION
~~ALBANY BANK AND TRUST COMPANY, N.A.~~ As Trustee as aforesaid and not personally,

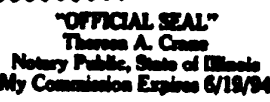
By David L. Siro DAVID L. SIRO, VICE-PRESIDENT-TRUST OFFICER
TRUST OFFICER

Attest William E. Smith ASSISTANT CASHIER

INDEPENDENT TRUST CORPORATION

STATE OF ILLINOIS } SS
COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that the above named ~~Albany Bank and Trust Company, N.A.~~ who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said ~~Albany Bank and Trust Company, N.A.~~ as aforesaid, for the uses and purposes therein set forth, and the said Assistant Cashier then and there acknowledged that said Assistant Cashier, as custodian of the corporate seal of said Bank, did affix the seal of said Bank to said instrument as said Assistant Cashier's own free and voluntary act and as the free and voluntary act of said ~~Albany Bank and Trust Company, N.A.~~ as aforesaid, for the uses and purposes therein set forth.



Given under my hand and Notarial Seal this 19 day of NOVEMBER, 1990
Theresa E. Crane
Notary Public

IMPORTANT
FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER,
THE NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY THE TRUSTEE NAMED HEREIN BEFORE THE TRUST DEED IS FILED FOR RECORD.

The Installment Note mentioned in the within Trust Deed has been identified
herewith under identification No. 897
Arnold J. Karzov
Arnold J. Karzov, Land Trust Officer

98655386

2005 SECURITY COMPANY
STATE OF ILLINOIS
COUNTY OF COOK
NOTARY PUBLIC
THESA E. CRANE
MY COMMISSION EXPIRES 6/19/94

UNOFFICIAL COPY

RECORDERS OFFICE BOX NUMBER

35

INSTRUCTIONS

REVISED

CITY

MARKET

NAME

ALBANY BANK AND TRUST COMPANY N.A.

3400 W LAWRENCE AVENUE

CHICAGO, IL 60625

4637-39 N MILWAUKEE

Chicago, Illinois 60641

PROPERTY OF Cook County Clerk's Office

STANDARD FIDELITY AND SURETY COMPANY

Steve 785

Albany Prime + 3 3/4%

90555386

RT HERBOP

payment of the demands of the party...

payment of the demands of the party...

payment of the demands of the party...

2025 SIGHTLY COPY

90539386

FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER... THE NOTARIES NAMED HEREIN SHOULD BE IDENTIFIED BY THE TRUSTEE...

NOTARY PUBLIC, STATE OF ILLINOIS... Thomas A. Carr... My Commission Expires 6/19/94

Arnold J. Karzov, Land Trust Officer... Notary Public... 19 day of November 1990

The instrument mentioned in the within Trust Deed has been identified... Herein under Identification No. 897

INDEPENDENT TRUST CORPORATION... TRUST OFFICER... ASSISTANT CASHIER

THIS TRUST DEED is executed by... power and authority conferred upon and vested in it as such Trustee...

obtaining the written consent of the holder of the Note secured by this Trust Deed... The undersigned will not transfer, assign or in any way hypothecate or attempt to transfer, assign or

to the Mortgagee in an amount exceeding \$1,500,000... The Mortgagee hereby agrees to accept in full satisfaction of the Mortgagee's obligation...

12. For prepayment penalties, see Note hereby secured... 13. The Mortgages are provided from selling, or selling, existing mortgages...

14. The holder of the Note secured by this Trust Deed... shall have the right to inspect the premises... 15. The Mortgages are provided from selling, or selling, existing mortgages...

16. The Mortgages are provided from selling, or selling, existing mortgages... 17. The Mortgages are provided from selling, or selling, existing mortgages...

18. The Mortgages are provided from selling, or selling, existing mortgages... 19. The Mortgages are provided from selling, or selling, existing mortgages...

20. The Mortgages are provided from selling, or selling, existing mortgages... 21. The Mortgages are provided from selling, or selling, existing mortgages...

22. The Mortgages are provided from selling, or selling, existing mortgages... 23. The Mortgages are provided from selling, or selling, existing mortgages...

TO Albany Bank and Trust Company N.A. as Mortgagee/Trustee

The following paragraph is hereby added to the terms of the Mortgage:

Mortgagor represents and agrees that, except as disclosed in writing to the Mortgagee or Trustee, the premises are in compliance with 'all Environmental Laws' (as hereinafter defined); that there are no conditions existing currently or likely to exist during the term of the Note that require or are likely to require clean up, removal or other remedial action; that Mortgagor is not a party to any litigation or administrative proceeding, nor, to the best of Mortgagor's knowledge, is there any litigation or administrative proceeding contemplated or threatened related to or arising out of any Environmental Laws; that neither the premises nor Mortgagor is subject to any judgment, decree, order, citation or complaint related to or arising out of any Environmental Laws; that Mortgagor has obtained all permits or licenses and filed all reports required under any applicable Environmental Laws. The term 'Environmental Laws' shall mean any and all federal, state and local laws, statutes, regulations, ordinances, codes, rules, and other governmental restrictions or requirements relating to matters of environmental protection, pollution, health, safety, sanitation or conservation, including without limitation those relating to the presence, maintenance and removal of asbestos now or any time hereafter in effect. Mortgagor covenants and agrees to comply with all applicable Environmental Laws and to require its tenants or others operating on the premises to comply with all applicable Environmental Laws; and to provide to Mortgagee or Trustee immediately upon receipt, copies of any correspondence of any nature whatsoever received by Mortgagor relating to Environmental Laws, and to advise Mortgagee or Trustee in writing as soon as Mortgagor becomes aware of any condition or circumstances which makes any of the representations or statements contained in this paragraph incomplete or inaccurate. In the event Mortgagee or Trustee determines in its sole and absolute discretion that there is any evidence that any such circumstance might exist, whether or not described in any communication or notice to either Mortgagor, Mortgagee or Trustee, Mortgagor agrees, at its own expense, and at no expense to Mortgagee or Trustee, to permit an environmental audit to be conducted by Mortgagee or Trustee or an independent agent selected by Mortgagee or Trustee. This provision shall not relieve Mortgagor from conducting its own environmental audits or taking any other steps necessary to comply with any Environmental Laws. If, in the opinion of Mortgagee or Trustee, there exists any uncorrected violation of an Environmental Law or any condition which requires or may require any clean up, removal, or other remedial action, and such correction, clean up, removal, or other remedial action is not completed within sixty (60) days from the date of written notice from Mortgagee or Trustee to Mortgagor, the same shall, at the option of Mortgagee or Trustee constitute a default hereunder, without further notice or cure period.

AND UPON NOTICE TO MORTGAGOR SAID MORTGAGOR SHALL HAVE 30 DAYS TO CURE ANY SUCH DEFAULT

90553386

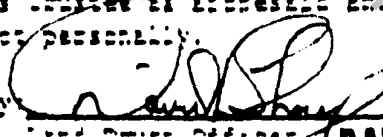
UNOFFICIAL COPY


Mortgagee agrees to indemnify, defend and hold harmless or trustee and all current, future or former officers, directors, employees and agents harmless from and against any and all losses, damages, liabilities, obligations, claims, costs and expenses (including with limitation, attorneys' fees and costs incurred by Mortgagee or Trustee, whether prior to or after the date hereof and whether direct, indirect, or consequential, relating to or arising out of matters of environmental protection, pollution, health, safety, sanitation, or conservation, including without limitation those relating to the presence, maintenance, or removal of asbestos. Any and all amounts owed by Mortgagee to Mortgagee or Trustee under this paragraph shall constitute additional indebtedness secured by this Mortgage or Trust Deed. Any of the provisions of this Mortgage or Trust Deed to the contrary notwithstanding, the representations, warranties, covenants, agreements, and indemnification obligations contained herein shall survive all indicia of termination of the relationship between Mortgagee and Mortgagee or Trustee including, without limitation, the repayment of all amounts due under the Mortgage or Trust Deed, cancellation of the Note and the release of any and all of the Loan Documents.

Independent Trust Corporation
This Rider is executed by ~~Albany Bank and Trust Company N.A.~~, not personally, but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said ~~Albany Bank and Trust Company N.A.~~ hereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or in said Note contained shall be construed as creating any liability on said ~~Albany Bank and Trust Company N.A.~~, personally to pay the said Note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by Trustee and by every person now or hereafter claiming any right or security hereunder, and that so far as said ~~Albany Bank and Trust Company N.A.~~, personally is concerned the legal holder or holders of said Note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment hereof, by the enforcement of the lien hereby created, in the manner herein and in said Note provided or by action to enforce the personal liability of the guarantor, if any, or any co-maker of the Note.

IN WITNESS WHEREOF, Independent Trust Corporation, ~~Albany Bank and Trust Company N.A.~~, not personally but as Trustee as aforesaid, has caused these presents to be signed by its ~~Lead Trust Officer~~, and its corporate seal to be hereunto affixed and attested by its ~~Vice President~~, the day and year first above written.
Trust Officer

90569386

Independent Trust Corporation
~~Albany Bank and Trust Company N.A.~~
as Trustee as aforesaid and not personally.
By: 
Lead Trust Officer **DAVID L. SHOUP**
TRUST OFFICER

ATTEST:

~~Vice President~~ **WALTER J. SPREADBURY**, Trust Officer

By signing below, Mortgagee accepts and agrees to the terms and provisions contained in this Rider.

• DEPT-01 RECORDING \$16.00
• T45555 TRAN 0186 11/21/90 12:17:00
• #9777 # *-90-569386
• COOK COUNTY RECORDER