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TRUST DEED TO SECURE REVOLVING LINE OF CREDIT

14 90

THIS INDENTURE made February 9, 19 90 between First National Bank a Trustee U/I/A #6487, dated June 26, 1987 of 20900 S. Western Ave., Olympia Fields, IL 60461

(the "Grantor") and BEVERLY BANK MATTESON (the "Trustee")

Concurrently herewith Grantor has executed a Line of Credit Agreement to open a line of credit (the "Line of Credit") with Beverly Bank Matteson and has executed a Promissory Note made payable to BEVERLY BANK MATTESON (the "Note") in the principal amount of \$ 45,000.00 to evidence the maximum loan under the Line of Credit Agreement which shall bear interest on the unpaid principal balance from time to time at a per annum rate as hereinafter described. The Note evidences a revolving credit loan and the lien of the Trust Deed secures payment of any existing indebtedness and future advances made pursuant to the Note to the same extent as if such future advances were made on the date hereof and regardless of whether or not any advance has been made as of the date of this Trust Deed or whether there is any outstanding indebtedness at the time of any future advances. Payments of all accrued interest on the then outstanding principal balance of the Note, at 1.50 percent above the index rate as hereafter defined, shall commence on the second day of April, 19 90, and continue on the second day of each month thereafter with a final payment of all principal and accrued interest due on March 2, 19 95. The "Index Rate" of interest is a variable rate of interest and is defined in the Note as the announced prime rate of interest as published in the Wall Street Journal as determined on the twelfth day of each month during the term hereof, in the event the Wall Street Journal does not announce or establish a prime rate of interest the Index Rate shall hereafter be the Bank Prime Loan Rate on the twelfth day of each month during the term hereof as set forth in Federal Reserve Statistical H-15 published by the Federal Reserve Board.

The annual interest rate applicable to the Line of Credit shall not exceed twenty percent (20%)

To secure the payment of the principal balance of and all interest due on the Promissory Note and performance of the agreements, terms and conditions of the Line of Credit Agreement, and for other good and valuable considerations, the Grantor does hereby grant, remise, mortgage, warrant and convey to the Trustee, its successors and assigns the following described real estate of Cook County, Illinois and State of Illinois, to wit:

139 Country Club Road, Chicago Heights, IL
157-63 W. 144th St., Riverdale, IL

RIDER

RESIDENTIAL PROPERTY

Lot 3 in Block 3 in the subdivision of Block 3 in Edgewood Park Addition to Chicago Heights, a subdivision in the Northwest 1/4 of Section 20, Township 35 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

PROPERTY ADDRESS: 139 COUNTRY CLUB ROAD, CHICAGO HEIGHTS, ILLINOIS 60411

FIN: 32-20-104-017

COMMERCIAL PROPERTY

Lots 18, 19, 20 and 21 in Block 37 in Ivanhoe Unit #3 being a Subdivision in Section 4, Township 36 North, Range 14 East of the Third Principal Meridian in Cook County, Illinois.

PROPERTY ADDRESS: 157-59-61-63 W. 144TH STREET, RIVERDALE, ILLINOIS

P.I.N. NOS: 29-04-408-032-0000
29-04-408-033-0000
29-04-408-034-0000
29-04-408-035-0000

762970 (2 of 2)
Parcel #1

Parcel #2

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after accrual of such right to foreclose whether or not actually commenced, or (c) following fifteen (15) day written notice by Trustee to Grantor, preparations for the defense of any threatened suit or proceeding which might affect the Premises or the security hereof, whether or not actually commenced.

5. The proceeds of any foreclosure sale of the Premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other debts which under the terms hereof constitute secured 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 surplus to Grantor, its legal representatives or assigns, as their rights may appear.

6. 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 solvency or insolvency at the time of application for such receiver, of the person or persons, if any, liable for the payment of the indebtedness secured hereby, and without regard to the then value of the Premises 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 time when Grantor, its successors or assigns, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the Premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part on (1) the indebtedness secured hereby, or by any decree for foreclosing this Trust Deed, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.

7. The Trust Deed is given to secure all of Grantor's obligations under both the heretofore described Note and also Line of Credit Agreement executed by Grantor contemporaneously herewith. All the terms of said Note and Line of Credit Agreement are hereby incorporated by reference herein.

8. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Premises, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Trustee or the Holder of the Note, subject to the terms of any mortgage, deed or trust or other security agreement with a lien which has priority over this Trust Deed. Grantor agrees to execute such further documents as may be required by the condemnation authority to effectuate this paragraph. Trustee is hereby irrevocably authorized to apply or to cause such moneys received or to make payment for such moneys in the same manner and with the same effect as provided in this Trust Deed for disposition or settlement of proceeds of hazard insurance, no settlement for condemnation damages shall be made without Trustee's and the Holder's of the Note consenting to same.

9. Extension of the time for payment, acceptance by Trustee or the Holder of the Note of payments other than according to the terms of the Note, modification in payment terms of the sums secured by this Trust Deed granted by Trustee to any successor in interest of Grantor, or the waiver or failure to exercise any right granted herein shall not operate to release, in any manner, the liability of the original Grantor, Grantor's successors in interest, or any guarantor or surety thereof. Trustee or the Holder of the Note shall not be deemed, by any act of omission or commission, to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by said party. Any such waiver shall apply

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only to the extent specifically set forth in the writing... not be construed as continuing in any other event.

10. All covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors, heirs, legatees, devisees and assigns of Trustee and Grantor.

11. 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.

12. 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.

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.

14. 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.

15. The Note secured hereby is not assumable and is immediately due and payable in full upon transfer of title or any interest in the premises given as security for the Note referenced above.

16. Any provision of this Trust Deed which is unenforceable or is invalid or contrary to the law of Illinois or the inclusion of which would affect the validity, legality or enforcement of this Trust Deed, shall be of no effect.

17. If this Trust Deed is executed by a Trust, First National Bank

executes this Trust Deed as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such trustee, and it is expressly understood and agreed by Trustee and the Holder of the Note herein and by every person now or hereafter claiming any right or security hereunder that nothing contained herein or in the Note secured by this Trust Deed shall be construed as creating any liability on First National Bank

personally to pay said Note or any interest thereon, or any indebtedness accruing hereunder or to perform any covenants either express or implied herein contained, all such liability, if any, being expressly waived, and that any recovery on this Trust Deed and the Note secured hereby shall be solely against and out of the Premises hereby conveyed by enforcement of the provisions hereof and of said Note, but this waiver shall in no way affect the personal liability of any co-maker, co-signer, endorser or guarantor of said Note.

IN WITNESS WHEREOF, Grantor(s) has/have executed this Trust Deed.

Individuals

Individual Grantor

Date:

Individual Grantor

Date:

Individual Grantor

Date:

Individual Grantor

Date:

That

FIRST NATIONAL BANK IN CHICAGO HEIGHTS AS TRUSTEE UNDER TRUST NO. 6487 DATED 6/26/87

not personally but as Trustee aforesaid.

ATTEST: [Signature] Trust Officer

By: [Signature] and Trust Officer

This instrument was prepared by Valerie Harrell MAIL TO: (NAME AND ADDRESS)

Beverly Bank Matteson, 4350 Lincoln Hwy. Matteson, IL 60443

STATE OF ILLINOIS)
COUNTY OF) SS:

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that

personally known to me to be the same person whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN under my hand and official seal, this 19th day of 1987.

My Commission Expires: Notary Public

ATTEST: COOK COUNTY, ILLINOIS

STATE OF ILLINOIS)
COUNTY OF WILL) SS: 90099861

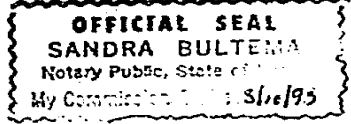
I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that

Angela Giannetti, Land Trust Officer and Brian H. Wilson, Trust Officer

President of a corporation, and Secretary of said corporation, personally known to me to be the same persons whose names

are subscribed to the foregoing instrument as such President and Secretary, respectively, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of said corporation, as Trustee for the uses and purposes therein set forth; and the said Trust Officer Secretary did also then and there acknowledge that he, as custodian of the corporate seal of said corporation, did affix the said corporate seal of said corporation to said instrument as his own free and voluntary act, and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this 12th day of February, 1990.

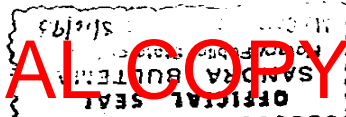


[Signature] Sandra Bultema Notary Public

My Commission Expires:

90099861

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GIVEN under my hand and official seal, this 12th day of February, 1990. Secretary of said corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such President and Secretary, respectively, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth, and the said Officer Secretary did also then and there acknowledge that he, as custodian of the corporate seal of said corporation, did affix the said corporate seal of said corporation to said instrument as his own free and voluntary act, and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth.

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that Angela Giannetti, Land Trust Officer and Brian H. Wilson, Trust Officer

STATE OF ILLINOIS)
COUNTY OF WILL)
SS)

90099861 8-11-23 90099861

COOK COUNTY, ILLINOIS

My Commission Expires: _____
Notary Public _____

19866006

GIVEN under my hand and official seal, this _____ day of _____, 19____. Personally known to me to be the same person whose names (is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth, including the release, and waiver of the right of homestead.

STATE OF ILLINOIS)
COUNTY OF _____)
SS)

Beverly Bank Matceson, 4350 Lincoln Hwy. Matceson, IL 60443

This instrument was prepared by Valerie Harrell

Trust Officer

By _____
Land Trust Officer

FIRST NATIONAL BANK IN CHICAGO HEIGHTS AS TRUSTEE UNDER TRUST NO. 6487 DATED 6/26/87

Table with columns for Date, Individual Grantor, and Individual Grantee. The table is mostly blank with some faint lines.

Individuals

IN WITNESS WHEREOF, Grantor(s) has/have executed this Trust Deed.

personally to pay said Note or any note that it may accrue thereon, or any indebtedness accruing hereunder or to perform any covenants, express or implied herein contained, all such liability, if any, being expressly waived, and that any recovery on this Trust Deed and the Note secured hereby shall be solely against and out of the Premises hereby conveyed, by enforcement of the provisions hereof, and of said Note, by this waiver shall in no way affect the personal liability of any co-maker, co-signer, endorser or guarantor of said Note.

and cures this Trust Deed as trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such trustee, and it is expressly understood and agreed by this Trust Deed shall be construed, as creating any liability on First National Bank

17. If this Trust Deed is executed by a Trust, First National Bank

16. Any provision of this Trust Deed which is unenforceable or is invalid or contrary to the law of Illinois or the inclusion of which would affect the validity, legality or enforcement of this Trust Deed, shall be of no effect, and in such case all the remaining terms and provisions of this Trust Deed shall subsist and be fully effective the same as though no such

15. The Note secured hereby is not assumable and is immediately due and payable in full upon transfer of title or any interest in the premises given as security for the Note hereunder, or transfer or assignment of the Beneficial Interest of the Land Trust executing this Trust Deed. In addition, if the premises is sold under Articles of Agreement for Deed by the present title holder or any beneficiary of a life holding trust, all sums due and owing hereunder shall become immediately due and payable.