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Exhibit A .

Legal Description:

PARCEL 1: LOT 1 (EXCEPT THAT PART LYING NORTH OF A LINE 53 FEET SOUTH OF AND PARALLEL TO THE NORTH LINE OF SAID SECTION 24) AND ALL OF LOTS 2, 3, 4 AND 5 IN BLOCK 1 IN BRADISH AND MIZNER'S ADDITION TO RIVERSIDE SAID ADDITION BEING A SUBDIVISION OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: LOT 40 (EXCEPT THE NORTH 20 FEET THEREOF) IN 12TH STREET SYNDICATE SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 3: LOT 39 (EXCEPT THE NORTH 20 FEET THEREOF) IN 12TH STREET SYNDICATE SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 4: THE EAST 72 FEET OF LOTS 1 AND 2 IN 12TH STREET SYNDICATE SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P. I. # 15-24-204-020 Parcel 1
15-24-204-004 Parcel 2
15-24-204-005 PARCEL 3

DEPT-01 RECORDING \$15.25
151111 TRAN 03/19/90 15:38:00
10847 \$ ** 81-121559
COOK COUNTY RECORDER

7200 ROOSEVELT RD. CHICAGO, ILLINOIS

PARCEL 5:

LOT 301 IN BLOCK 2 In Charlemagne Unit Three being a subdivision of part of the Northwest 1/4 of Section 30, Township 42 North, Range 10, East of the Third Principal Meridian, according to the Plat Thereof Recorded November 3, 1978, as Document Number 24701841, in Cook County, Illinois.

P. I. #02-30-107-004
1500 Brittany Lane
Hoffman Estates, IL 60195

This is a joint mortgage in reference to Parcel 5 only.

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THIS RIDER IS ATTACHED TO AND MADE A PART OF THAT CERTAIN TRUST DEED DATED NOVEMBER 22, 1989 EXECUTED BY LASALLE NATIONAL BANK AS TRUSTEE UNDER TRUST AGREEMENT DATED NOVEMBER 16, 1989 AND KNOWN AS TRUST #114535 AND JAMES H. FAUST AND CARMELLA FAUST FOR \$337,500.00.

It is understood that in addition to the above mentioned monthly principal and interest payment, 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.

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 devise 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 Mortgagee 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 hereby 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.

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 ITS 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 appraisalment, 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 therein.

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 #114535 without the prior written consent of the legal holder of the Note.

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

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

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

"First Party" shall also mean "Mortgagor".

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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 James H. Faust and Carmella Faust, his wife, 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, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 12 day of January 1990.

Judith E. Kelly
Notary Public

My Commission Expires Mar. 21, 1990

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2025/01/02