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Identified hereon under identification No. 7652
FIRST COLONIAL TRUST COMPANY
Trustee

FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER THE NOTE SIGNED BY THIS TRUST SHOULD BE IDENTIFIED BY THE TRUSTEE WITH THE TRUSTEE'S SIGNATURE AND BEFORE THE TRUSTEE'S OFFICE RECORD

Personally known to me to be the same person whose names are subscribed to the foregoing instrument as such Vice-President and Assistant Secretary respectively appeared before me this day in person and acknowledged that they signed and delivered the said instrument and that they are the true and voluntary act of said National Banking Association as Trustee for the uses and purposes therein set forth and that the said National Banking Association, having the corporate seal of said National Banking Association, signed the foregoing instrument as Trustee for the uses and purposes therein set forth.

IN WITNESS WHEREOF Michigan Avenue National Bank of Chicago, Inc. Vice-President and Assistant Secretary, the day and year first above written.

THIS TRUST DEED is executed by the Michigan Avenue National Bank of Chicago, Inc. 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 that nothing herein or in said Note contained shall be construed as limiting any liability on the said Trust Deed or on said Michigan Avenue National Bank of Chicago, Inc. personally to pay the said Note or any interest thereon or any indebtedness secured hereunder or to perform any covenant or other express or implied herein.

*FIRST COLONIAL TRUST COMPANY, successor to
MICHIGAN AVENUE NATIONAL BANK OF CHICAGO
Assistant Secretary
Vice-President

10. Trustee has power by instrument in writing filed in the office of the Recorder or Registrar of Deeds in which this instrument shall have been recorded or filed in the office of the Recorder or Registrar of Deeds of the county in which the premises are situated shall be deemed to be duly recorded and recorded in the office of the Recorder or Registrar of Deeds of the county in which the premises are situated and any Trustee or successor shall be entitled to reasonable compensation for all acts performed hereunder.

9. Trustee shall release this Trust Deed and all other instruments upon presentation of satisfactory evidence that all indebtedness secured by this Trust Deed has been paid in full and that the Trust Deed and all other instruments are no longer in force and effect.

8. 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 execute any power hereunder given and it is expressly understood and agreed that the agents or employees of Trustee, or anyone in the service of Trustee, shall not be liable for any act or omission hereunder in the absence of gross negligence or willful and wanton disregard of duty.

7. Trustee of the holder 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 of the holder of the Note shall be bound to insure the premises in accordance with the policy of insurance specified in the Note and to pay the cost of such insurance. Trustee of the holder of the Note shall be bound to maintain the premises in accordance with the policy of insurance specified in the Note and to pay the cost of such insurance.

6. Upon the date of the maturity of the Note or the date of the redemption of the Note, the Trustee shall be bound to pay to the holder of the Note the principal amount of the Note and any interest accrued thereon. Trustee shall be bound to pay to the holder of the Note the principal amount of the Note and any interest accrued thereon.

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Attest: Secretary

Attest: *[Signature]*

By: *[Signature]*
Vice President

First Colonial Trust Company u/t/a
#1-4919 dated April 2, 1990
and not personally

THIS RIDER IS ATTACHED HERETO AND
MADE A PART OF THE TRUST DEED
DATED: April 5, 1990

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Property

11. The installment note secured by this Trust Deed may be prepaid in whole or in part on any interest payment date without the payment of any premium whatsoever.

12. To provide for payment of taxes, assessments and insurance premiums, stipulated to be paid hereunder, the Mortgagor shall deposit with the Holders of the Note on each monthly payment date an amount equal to one-twelfth of the annual taxes and assessments levied against said premises, and one-twelfth of the annual premium on all such insurance as estimated by the Holders of the Note. All such deposits as made are pledged as additional security for the payment of the installment note. The records of the Holders of the Note shall reflect at all times the amount of such deposits, and the Holders of the Note may combine such funds with other funds or its own funds and make advancements for the payment of such items. At no time shall interest or income be paid to the Mortgagor for the deposit or use of such funds. If default is made in the payment of said deposits, the Holders of the Note may, at its option, charge the same to the unpaid balance of the installment note and the same shall bear interest at the same rate as the installment note. As taxes and assessments become due and payable and as insurance policies expire, or premiums thereon become due, the Holders of the Note are authorized to use such deposits for the purpose of paying taxes or assessments or renewing insurance policies or paying premiums thereon. In the event any deficit shall exist or the deposits are so reduced that the remaining deposits together with the monthly deposits will not provide sufficient funds to pay the then current calendar year's estimated taxes or the estimated insurance premium on the last day of said year, the Holders of the Note may, at its option, either declare immediately due and payable or add to the unpaid balance of the installment note secured hereby such a sum which shall, together with the remaining deposits and monthly deposits, provide sufficient funds to pay one year's estimated taxes or insurance premiums on the last day of said year.

13. The mortgagors, on behalf of themselves, their successors and assigns, agree that in the event title shall be conveyed to or the beneficial interest in a trust shall be assigned to or the equity of redemption in the property described herein becomes vested in any person or persons, firm, trust or corporation, other than the undersigned or any one or more of them, then in such event the Holders of the Note after such transfer of the right, title or interest shall be privileged to increase the annual rate of interest to be paid under the terms of the obligation secured hereunder or to charge a reasonable transfer fee or both. Whenever the Holders of the Note shall elect to increase the rate of interest or charge a transfer fee or both in accordance with foregoing provisions, it shall give written notice specifying the transfer fee or the new rate of interest or and the effective date of such increase shall be the date of the aforesaid transfer or conveyance.

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