



South Chicago Savings Bank
TRUST DEED
 To Secure Revolving Line of Credit

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THIS INDENTURE, made May 21st 1990, between Luis Ochoa and Grace L. Ochoa his wife of 2809 East 95th Street Chicago, Illinois 60617 (the "Grantor") and South Chicago Savings Bank (the "Trustee").

Concurrently herewith Grantor has executed a Line of Credit Agreement to open a line of credit with South Chicago Savings Bank and has executed a Promissory Note made payable to South Chicago Savings Bank in the principal amount of \$ TWENTY THOUSAND AND NO/100 DOLLARS (20,000.00) 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 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 one (1%) percent above the Index Rate as hereafter defined, shall be due fifteen (15) days after the date of the monthly periodic statement for each billing cycle beginning in the first month after the initial disbursement under the Line of Credit with a final payment of all principal and accrued interest due on or after:

May 21st 1995, on demand by the Trustee for payment in full, but in any event no later than May 21st 2010. The

"Index Rate" of interest is a variable rate of interest and is defined in the Note as the prime rate of interest as published in The Wall Street Journal on the sixteenth (16th) day of each month during the term hereof. In the event The Wall Street Journal discontinues announcing or establishing a prime rate of interest the Index Rate shall thereafter be the Bank Prime Loan Rate on the sixteenth (16th) day of each calendar month during the term hereof as set forth in Federal Reserve Statistical Release H.15 first published by the Federal Reserve Board after the sixteenth (16th) day of each calendar month.

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 consideration, the Grantor does hereby grant, remise, mortgage, warrant and convey to the Trustee, its successors and assigns the following described real estate of City Of Chicago County of Cook and State of Illinois, to wit:

Lot 8 and the East 12½ feet of Lot 9 in Block 120 in the Subdivision by the Calumet and Chicago Canal and Dock Company of parts of Section 6 and 7, Township 37 North, Range 15 East of the Third Principal Meridian, according to the Plat thereof recorded in Book 10 of Plats Pages 11 and 12 in Cook County, Illinois.

Permanent Real Estate No. 26-07-107-003

Commonly Known As: 2809 East 95th Street, Chicago, Illinois 60617

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DEPT-01 RECORDING \$15.00
 T49999 TRAN 4161 05/25/90 10:19:00
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 COOK COUNTY RECORDER

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hereby releasing and waiving all rights under and by virtue of any homestead exemption laws, together with all improvements, tenements, easements, fixtures and appurtenances thereto belonging, and all rents, issues and profits thereof and all apparatus, equipment or articles now or hereafter located on the real estate and used to supply heat, gas, air conditioning, water, light, power, refrigeration and ventilation, all of which are declared to be a part of the real estate whether physically attached thereto or not (all of which property is hereafter referred to as the "Premises"), to have and to hold the Premises in trust by the Trustee, its successors and assigns, forever, for the purposes and upon the uses and trust set forth in this Trust Deed.

1. The Grantor agrees to: (1) promptly repair, restore or rebuild 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 mechanic's or other liens or claims for lien not expressly subordinated to the lien hereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the Premises superior to the lien hereof; (4) refrain from transferring title or any interest in the Premises or assigning all or any portion of the Beneficial Interest of the Land Trust executing this Trust Deed, if any; (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, sewer 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 under protest in the manner provided by statute, any tax or assessment which Grantor may desire to contest; and (9) keep all buildings and improvements now or hereafter situated on said Premises insured against loss or damage by fire, or other casualty under policies at either the full replacement cost or to pay in full all indebtedness secured hereby and all prior liens all in companies satisfactory to the holder of the Note, under insurance policies payable, in case of loss or damage, to a mortgagee which has a prior lien, if any and then to Trustee for the benefit of the holder of the Note, such rights to be evidenced by the standard mortgage clause to be attached to each policy.

2. At the option of the holder of the Note and without further notice to Grantor, 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 (i) after the date on which any payment of principal or interest is due and is unpaid or (ii) if any other default occurs in the performance or observance of any term, agreement or condition contained in the Note, in this Trust Deed, in the Line of Credit Agreement, or in any other instrument which at any time evidences or secures the indebtedness secured hereby; or (iii) upon the death of any party to the Note, Line of Credit Agreement or this Trust Deed, whether maker, endorser, guarantor, surety or accommodation party; or (iv) if any party liable on the Note, whether as maker, endorser, guarantor, surety or accommodation party shall make an assignment for the benefit of creditors, or if a receiver of any such party's property shall be appointed, or if a petition in bankruptcy or other similar proceeding under any law for relief of debtors shall be filed by or against any such party and if filed against the party shall not be released within sixty (60) days; or (v) if any statement, application or agreement made or furnished to South Chicago Savings Bank now or from time to time by Grantor is false or incorrect in a material respect.

(3) The Trustee or the holder of the Note may, but need not, make any payment or perform any act to be paid or performed by Grantor 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 redeem from any tax sale or

foreclosure affecting the Premises or consent to any tax or assessment upon the failure of Grantor to do so. 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 holder of the Note to protect the Premises and the lien hereof, shall be additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the rate per annum set forth in the Note. Inaction of Trustee or holder of the Note shall never be considered as a waiver of any right accruing to them or account of any of the provisions of this paragraph. It is hereby agreed that upon foreclosure, whether or not there is a deficiency upon the sale of the Premises, the holder of the certificate of sale shall be entitled to any insurance proceeds debited in connection with the Premises. The Trustee or the holder of the Note hereby secured 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 thereof.

4. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, the holder 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 holder of the Note for reasonable attorneys' fees, Trustee's fees, appraiser'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 of the holder of the Note may deem to be reasonable 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 shall become additional indebtedness secured hereby and immediately due and payable, with interest thereon at the Note rate per annum, when paid or incurred by Trustee or holder of the Note in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which any of them shall be a party, either as plaintiff, claimant or defendant, by reason of this Trust Deed or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) following fifteen (15) days 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 items which under the terms hereof constitute secured indebtedness additional to that

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RIDER TO
SOUTH CHICAGO SAVINGS BANK
TRUST DEED
TO SECURE REVOLVING LINE OF CREDIT

This Rider to Trust Deed made May 21st, 1990,
between Luis Ochoa and Grace L. Ochoa, his wife of
2809 East 95th Street, Chicago, IL 60617 (the "Grantor") and
South Chicago Savings Bank.

The following sentence shall be added to the second
unnumbered paragraph of the Trust Deed:

"The annual interest rate applicable under
the Note shall not exceed Twenty percent
(20%)."

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

INDIVIDUALS

Individual Grantor

Luis Ochoa

Date:

5-20-1990

Individual Grantor

Grace L. Ochoa

Date:

5-20-1990

Individual Grantor

Date:

Individual Grantor

Date:

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If this Rider to Trust Deed is executed by a Trust,
this Trust executes this
Rider to 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 the
personally to pay said Note or any interest that may accrue
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 individual grantor or any individual borrower
or co-maker, co-signer, endorser or guarantor of said Note.

TRUST

not personally but as Trustee aforesaid

Attest:

By:

Its:

PREPARED BY CATHERINE GONZALEZ

SOUTH CHICAGO BANK
9200 COMMERCIAL AVE.
CHICAGO, ILLINOIS 60617

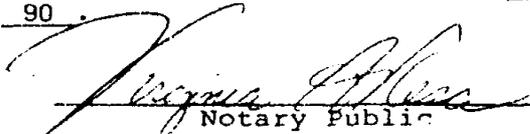
BOX #222

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STATE OF ILLINOIS)
) SS:
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that LUIS OCHOA and GRACE J. OCHOA, his wife personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their 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 21st day of May, 19 90.



Notary Public

My Commission Expires:

September 28, 19 90.

STATE OF ILLINOIS)
) SS:
COUNTY OF)

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY that _____, 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 _____ 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 _____ day of _____, 19____.

Notary Public

My Commission Expires:

_____, 19____.

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