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MORTGAGE

(This is a Junior Mortgage)

THIS INDENTURE WITNESSETH: That the undersigned,

Manufacturers Affiliated Trust Company, Chicago, Illinois, not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to said Trustee in pursuance of a Trust Agreement dated June 13, 1978 and known as Trust Number 98.

hereinafter referred to as the Mortgagor, do hereby Mortgage and Warrant to

FIRST COLONIAL BANK OF LAKE COUNTY

an Illinois Banking Corporation, hereinafter referred to as the Mortgagee, the following real estate, situated in the

County of COOK, State of Illinois, to wit:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF BY REFERENCE

90274373

This document was prepared by and mail to:

Katherine B. Mazzocco
First Colonial Bank of Lake County
850 N. Milwaukee Avenue
Vernon Hills, Illinois 60061

TOGETHER with all the buildings and improvements now or hereafter erected thereon, including all gas and electric fixtures, plumbing, motors, boilers, furnaces, ranges, refrigerators, and all apparatus and fixtures of every kind, whether used for the purpose of supplying or distributing heat, refrigeration, light, water, air, power, or otherwise now in or which hereafter may be placed in any building or improvement upon said property; together with the rents, issues and profits of every name, nature and kind. It being the intention hereby to establish an absolute transfer and assignment to the Mortgagee of all leases and avails of said

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premises and the furnishings and equipment therein. Such rents, issues and profits shall be applied first to the payment of all costs and expenses of acting under such assignment, and second to the payment of any indebtedness then due or incurred hereunder.

TO HAVE AND TO HOLD the said property, with said appurtenances, apparatus and fixtures, unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the Homestead Exemption Laws of the State of Illinois, which said rights and benefits said Mortgagors do hereby release and waive.

This mortgage is given to secure performance by the Mortgagor of the covenants herein contained and the payment of a certain indebtedness to the Mortgagee evidenced by an Instalment Note of even date herewith in the principal sum of TWO HUNDRED FIFTY THOUSAND AND NO/100 DOLLARS (\$250,000.00) payable, as described in the Instalment Note secured hereby with a final payment, if not sooner paid, due November 11, 1997.

A. THE MORTGAGOR COVENANTS:

(1) To repay the mortgagee all sums paid by it under the terms of the obligation secured hereby, together with interest as therein provided, and to repay all other sums paid or advanced by the mortgagee hereunder, together with interest thereon at the rate as described in the Note secured hereby whether such sums shall have been paid or advanced at the date hereof or at any time hereafter. Mortgagor further agrees to repay the indebtedness secured by the prior mortgages on said property as agreed. Failure to repay said indebtedness shall result in a default under this loan.

(2) To pay when due all taxes and assessments levied against said property or any part thereof under any existing or future law, and to deliver receipts of such payments to the Mortgagee promptly upon demand.

(3) Until said indebtedness is fully paid, or in case of foreclosure, until the expiration of the period of redemption, to keep the improvements now or hereafter on said premises insured for the full insurable value against damage by fire, tornado or other hazards, as the Mortgagee may require and in companies approved by its directors; and to pay or provide for payment of premiums on such insurance in any manner Mortgagee may request, a copy of such insurance policies shall remain with the Mortgagee during said period or periods, and contain the usual clause making them payable to the Mortgagee, and in case of foreclosure sale payable to the owner of the certificate of sale and thereafter to the holder of any master's deed issued pursuant to such certificate of sale. In case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, all claims thereunder, and in such case, the Mortgagor covenants to sign, upon

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demand, all receipts, vouchers and releases required to be signed by the insurance companies.

(4) To commit or suffer no waste of such property, and to maintain the same in good condition and repair; to pay promptly all bills for such repairs and all other expenses incident to the ownership of said property in order that no lien of mechanics or materialmen shall attach to said property; and to suffer or permit no unlawful use of nor any nuisance to exist upon said property; not to weaken, diminish or impair the value of said property or the security intended to be effected by virtue of this mortgage by any act or omission to act; to appear in and defend any proceeding which, in the opinion of the Mortgagee, affects its security hereunder, and to pay all costs, expenses and attorney's fees incurred or paid by the Mortgagee in any proceeding in which it may be made a party defendant by reason of this mortgage.

(5) Not to permit or suffer without the written permission or consent of the Mortgagee being first had and obtained, the use of said premises for the manufacture, sale or dispensing of alcohol or alcoholic beverages, or any use of said property for a purpose other than that for which the same is now used or represented to be used; and not to permit any alterations, additions to, demolition or removal of any of the improvements now or hereafter upon said property, nor a sale, assignment or transfer of any right, title or interest in and to said property or any portion thereof without consent of mortgagee, which will not be unduly held.

(6) To maintain a deposit account with the first mortgage holder which provides for payment of taxes and assessments. In the event that the first mortgage obligation is satisfied, Mortgagor shall establish a deposit account with the Mortgagee which will provide for the payment of taxes and assessments. As taxes and assessments become due and payable, the Mortgagee is authorized to use such deposits for the purpose of paying taxes or assessments, and in the event any deficit shall exist in the amount of such deposits, the Mortgagor agrees to pay any difference forthwith.

B. THE MORTGAGOR FURTHER COVENANTS:

(1) That in case of failure or inability to perform any of the covenants herein, the Mortgagee may do any act it may deem necessary to maintain or repair said property or to protect the lien of this mortgage. Any monies paid or disbursed by the Mortgagee for any such purpose and all expenses and charges in connection therewith shall become so much additional indebtedness secured by this mortgage and, at the election of the Mortgagee, shall be forthwith due and payable, together with interest thereon at the highest rate for which it may then be lawful to contract, or shall be added to and included in the principal mortgage indebtedness. It shall not be obligatory upon the Mortgagee to

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inquire into the validity of any lien, encumbrance or claim in advancing moneys in that behalf, as herein authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any moneys for that purpose nor do any act hereunder, nor shall the Mortgagee incur personal liability because of anything it may do or omit to do hereunder.

(2) That in the event the ownership of said property or any part thereof becomes vested in a person other than the Mortgagor, the Mortgagee may, without notice to the Mortgagor, deal with such successor or successors in interest with reference to this mortgage and the debt hereby secured and any deposits hereunder in the same manner as with the Mortgagor.

(3) That time is of the essence hereof and if default be made in performance of any covenant herein contained or in making any payment under said obligation or any extension or renewal thereof, or if proceedings be instituted to enforce any other lien or charge upon any of said property, or upon the filing of a proceeding in bankruptcy by or against the Mortgagor, or if the Mortgagor shall make an assignment for the benefit of creditors, or if the Mortgagor or Mortgagor's property be placed under control of or in custody of any political or judicial body, or if the Mortgagor abandons any of said property or conveys the same without first obtaining the written consent of the Mortgagee, then and in any of said events, the Mortgagee is hereby authorized and empowered, at its option and without impairing the lien hereby created or the priority of said lien or any right of the Mortgagee hereunder, without notice, to declare all sums secured hereby immediately due and payable, whether or not such default be remedied by the Mortgagor, 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.

(4) That if the time or terms of payment of the whole or any portion of the obligation secured hereby be extended or modified by the Mortgagee, the Mortgagor and guarantors thereof, and any person or persons hereafter assuming the payment thereof, or any part thereof, shall be held hereby to waive notice of and consent to such extensions and modifications and shall, notwithstanding such extension or modification, continue liable thereon to said Mortgagee, and shall pay the same at the time or times mentioned in any such extension or modification agreements, it being the intention hereof that the liability of the Mortgagor, sureties and guarantors shall, under all circumstances whatsoever, continue in its original force until said obligation and the interest thereon and any advancements that may be made by the Mortgagee, as herein authorized, are paid in full.

(5) That upon the commencement of any foreclosure proceedings hereunder, the court in which such suit is filed may at any time,

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either before or after sale, and without notice to the Mortgagor, or any party claiming under Mortgagor, and without regard to the then value of said premises or whether the same shall then be occupied by the owners of the equity of redemption, appoint a receiver with power to manage, rent, and collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and the statutory period of redemption, and such rents, issues and profits, when collected, either before or after any foreclosure sale, may be applied toward the payment of the indebtedness or any deficiency decree, costs, taxes, insurance or other items necessary for the protection and preservation of the property, including the expenses of such receivership; and upon foreclosure and sale of said premises, there shall first be paid out of the proceeds of such sale a reasonable sum for plaintiff's attorney's fees and also all expenses of advertising, selling and conveying said premises, and all money's advanced, together with interest thereon as herein provided, for any taxes or other liens or assessments, outlays for documentary evidence, stenographer's charges, all title costs, master's fee, and cost of procuring or completing an abstract of title, guarantee policy or Torrens Certificate showing the whole title to said premises, and including the foreclosure decree and Certificate of Sale; there shall next be paid the principal indebtedness, whether due and payable by the terms hereof or not, and the interest due thereon up to the time of such sale, and the overplus if any, shall be returned to the Mortgagor. It shall not be the duty of the purchaser to see to the application of the purchase money. In case of payment of said indebtedness after the preparation or filing of any suit, and prior to the entry of any judgment or decree, a reasonable sum for legal services rendered to the time of such payment shall be allowed, which together with any sum paid for continuation of evidence of title, court costs and stenographer's charges, and expenses of such proceedings, shall be additional indebtedness hereby secured.

(6) That each right, power and remedy herein conferred upon Mortgagee is cumulative with every other right or remedy of the Mortgagee, whether herein or by law conferred, and may be enforced concurrently therewith; that no waiver by the Mortgagee of performance of any covenant herein or in said obligation shall thereafter in any manner affect the right of Mortgagee to require or enforce performance of the same or any other of said covenants; that wherever the context hereof requires, the singular number, as used herein, shall include the plural; that all rights and

obligation under this mortgage shall extend to and be binding on the respective heirs, executors, administrators, successors and assigns of the Mortgagor and Mortgagee.

(7) The amount due hereunder may be accelerated at the option of the Mortgagee if the premises specifically described in this Mortgage are assigned, sold or transferred in any manner, including but not limited to deed, assignment, bill of sale or Articles of

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Agreement, without prior written acknowledgement of the Mortgagee; prepayment by the Mortgagor to be made without penalty.

(8) The amount due hereunder may be accelerated at the option of the Mortgagee if there is filed by or against Mortgagor, Guarantors, or any affiliate or subsidiary of any such Mortgagor or Guarantors a petition in bankruptcy or insolvency or for reorganization or for the benefit of creditors unless within thirty (30) days after such occurrence, the proceeding is dismissed.

(9) Without Mortgagee's written consent thereto, which will not be unreasonably withheld, neither the Mortgagor nor the Guarantors hereof may pledge as collateral security for any other loans obtained by either of them any of the collateral described herein.

(10) ~~The Mortgagor hereby waives any and all rights of statutory redemption in the real estate described herein in favor of the Mortgagee.~~

(11) The Mortgagor hereby agrees to provide or cause to be provided to Mortgagee, upon Mortgagee's reasonable request, financial statements and information as set forth in the Commitment Letter dated February 13, 1990 from the Mortgagee.

(12) The amount due hereunder may be accelerated at the option of Mortgagee if the premises specifically described in this Mortgage or any portion thereof is abandoned, vacated or left unattended by the Mortgagor or the Guarantors of the Obligation secured hereby.

(13) The Mortgagor, and each Guarantor hereof shall provide within a reasonable time not to exceed Thirty (30) days, receipt of any such knowledge to Mortgagee, all information on any incident which may cause a material adverse change in the financial condition of Mortgagor, any Guarantor or any affiliate or subsidiary of any such Mortgagor or Guarantor. Information as used herein shall include, but not be limited to changes in financial condition, claims, lawsuits, bankruptcies, tax assessments and/or death.

(14) Other Terms and Conditions:

None.

** See Addendum on Page 7

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IN WITNESS WHEREOF, the undersigned not personally but as Trustee as aforesaid, has caused these presents to be signed and attested by its officers and its corporate seal to be set hereunto, this 27th day of April, 1990 A.D.

* See attached Exculpatory Clause

Manufacturers Affiliated Trust Company, Chicago, Illinois, As Trustee as aforesaid and not personally, U/A #98

BY: Denise Lara (seal)

Name: Denise Lara
Title: Trust Officer

Attest: Katja A. Rutan (seal)

Name: Katja A. Rutan
Title: Assistant Secretary

STATE OF ILLINOIS,

ss.

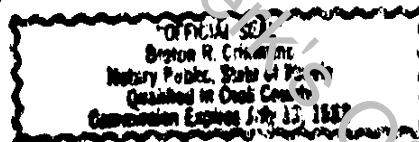
COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that Denise Lara, Trust Officer and Katja A. Rutan, Assistant Secretary

personally known to me to be the same persons whose names are subscribed to the foregoing instrument, with the respective titles, appeared before me this day in person and acknowledged that they signed and delivered in their capacities of Manufacturers Affiliated Trust Company 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 7th of May, 1990 A.D.

Robert C. Williams
Notary Public



ADDENDUM:

The Bank in its sole and absolute judgement will notify the Debtor in writing of any event of default or other circumstance in which the Bank deems to demand payment by acceleration or otherwise, in whole or in part. Such notice will be deemed reasonable if such notice is mailed postage prepaid to the Debtor at the last known address at least five (5) days prior to the date of sale, disposition or other event giving rise to the requirement of notice. The Bank reserves the right in its sole and absolute judgement to protect its interest in this obligation and collateral without written notice to the Debtor if the Bank feels such written notice would in any way impair the collectibility or value of this obligation or collateral.

OFFICE OF THE CLERK OF THE CIRCUIT COURT OF COOK COUNTY

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LEGAL DESCRIPTION

Attached to and made a part of a certain Mortgage dated April 27, 1990, executed by Manufacturers Affiliated Trust Company under Trust #98, dated June 13, 1978 to secure a note for \$250,000 to First Colonial Bank of Lake County.

Lot 43 in Sunset Fields Unit No. 3, being a Subdivision in the North West quarter of Section 16, Township 42 North, Range 12 East of the Third Principal Meridian, according to the plat recorded on December 5, 1963 as document 18991899, in Cook County, Illinois.

P.I.N. No. 14-15-112-013

Property commonly known as 1916 Fieldwood Drive, Northbrook, Illinois 60062

This Document is signed by Manufacturers Affiliated Trust Company, and individually, but solely as Trustee under Trust Agreement mentioned in said Document. Said Trust Agreement is hereby made a part hereof and any claims against said Trustee which may result from the signing of this Document shall be payable only out of any Trust property which may be held thereunder, except that no duty shall rest upon the Manufacturers Affiliated Trust Company personally, or as Trustee, to liquidate any of the earnings, avails, or proceeds of any real estate in said Trust. Said Trustee shall not be personally liable for the performance of any of the terms and conditions of this Document or for the validity or execution of the title of said property or for any agreement with respect thereto. Any and all personal liability of the Manufacturers Affiliated Trust Company is hereby expressly waived by the parties hereto and their respective successors and assigns. All covenants, covenants, inducements and representations of each and every kind are those of the Trustee's beneficiaries only and shall not in any way be considered the responsibility and liability of the Manufacturers Affiliated Trust Company. This Trustee's exculpatory clause shall be controlling in the event of a conflict of terms created by the documents executed by Manufacturers Affiliated Trust Company, as Trustee.

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