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*Handwritten signature/initials*

Martin W. Salzman  
20 South Clark Street  
Suite 1100  
Chicago, IL 60603

Address of Premises:  
4300-50 S. Halsted  
Chicago, Illinois  
PIN 20-05-200-138  
20-05-200-146

Prepared By and Return To:

the office of Mortgagee.  
writing appoint, and in the absence of such appointment, then at  
at such place as the holder of the Note may from time to time in  
principal, all of said principal and interest being made payable  
all other advances and sums secured hereby, and the remainder to  
balance, secondly to any other sums due thereunder, thirdly to  
shall be applied first to interest on the unpaid principal  
"Note") All such payments on account of the note secured hereby  
of which notes are hereinafter collectively referred to as the  
Distribution Systems, Inc. and Lagrou Motor Service, Inc. (both  
principal sum of \$750,000.00, which note is executed by Lagrou  
note payable to Mortgagee dated as of April 1, 1990 in the  
whereas this Mortgage is given to secure that certain promissory  
or rates and in installments, all as provided in the Note, and  
promises to pay the said principal sum and interest at the rate  
promissory note dated as of April 1, 1990, whereby the Debtor  
Eighty-Three and no/100 Dollars (\$249,583.00) evidenced by a  
principal sum of Two Hundred Forty-Nine Thousand Five Hundred  
(the "Debtor") are justly indebted to the Mortgagee in the

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THAT, WHEREAS the Mortgagor's beneficiaries, Donald Schneck and James Stancel

W I T N E S S E T H :

THIS SECOND MORTGAGE, SECURITY AGREEMENT, ASSIGNMENT OF  
LEASES AND FINANCING STATEMENT (the "Mortgage") is made as of  
April, 1990, by and between American National Bank and Trust  
Company of Chicago, as Trustee under a Trust Agreement dated  
March 23, 1988 and known as Trust Number 104962-06 (the  
"Mortgagor") and EXCHANGE NATIONAL BANK OF CHICAGO (the  
"Mortgagee"), whose mailing address is 120 South LaSalle Street,  
Chicago, Illinois 60603.

ASSIGNMENT OF LEASES AND FINANCING STATEMENT

SECOND MORTGAGE, SECURITY AGREEMENT,  
DOOR COUNTY RECORDER

DEPT-01 RECORDING \$38.50  
TRAN 9419 96/20/99 15:52:00  
\*150 \* -90-252873

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0426W/28 90292873

*Handwritten note: N 990979 @ all*

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NOW, THEREFORE, the Mortgagor, to secure the payment of said principal sum of money, interest, late charges and prepayment premiums in accordance with the terms, provisions and limitations of this Mortgage and of the Note, and all other sums at any time secured by this Mortgage, including but not limited to future advances as provided herein, and the performance of the covenants and agreements herein or elsewhere contained by the Mortgagor, or the Debtor or of any guarantor of the Note to be performed, and also in consideration of the sum of ONE DOLLAR (\$1.00) in hand paid, the receipt whereof is hereby acknowledged, does by these presents MORTGAGE, GRANT, REMISE, RELEASE, ALIEN AND CONVEY unto the Mortgagee and its successors and assigns, the following described real estate and all of its present and hereafter acquired estate, right, title and interest therein, situated, lying and being in the County of Cook and State of Illinois to-wit:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A"

which, with the property hereinafter described, is collectively referred to herein as the "Premises";

TOGETHER with all improvements, tenements, reversions, remainders, easements, fixtures and appurtenances now or hereafter thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagor may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily); all tenant security deposits, utility deposits and insurance premium rebates to which Mortgagor may be entitled or which Mortgagor may be holding; and all shades, awnings, venetian blinds, screens, screen doors, storm doors and windows, scoops and ranges, refrigerators, curtain fixtures, partitions and attached floor covering now or hereafter therein or thereon, and all fixtures, apparatus, equipment and articles now or hereafter therein or thereon used in the operation of a business and other than inventories held for sale) which relate to the use, occupancy, and enjoyment of the Premises, it being understood that the enumeration of any specific articles of property shall in no wise exclude or be held to exclude any items of property not specifically mentioned. All of the land, estate and property hereinabove described, real, personal and mixed, whether affixed or annexed or not (except where otherwise hereinabove specified) and all rights hereby conveyed and mortgaged are intended so to be as a unit and are hereby understood, agreed and declared (to the maximum extent permitted by law) to form part and parcel of the

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1. Mortgagor shall: (a) promptly repair, restore or rebuild any buildings and other improvements now or hereafter on the Premises which may become damaged or destroyed to substantially the same character as prior to such damage or destruction, without regard to the availability or adequacy of any casualty insurance proceeds or eminent domain awards; (b) keep the Premises constantly in good condition and repair, without waste; (c) keep the Premises free from mechanics' liens or other liens or claims for lien not expressly subordinated to the lien hereof (herein sometimes called "lien" or collectively "liens"), with the exception of a Mortgage and Security Agreement to Fidelity Mutual Life Insurance Company dated March 23, 1988 and recorded as Document No. 88289527, subject, however, to the rights of the Mortgagor set forth; (d) immediately pay when due any indebtedness which may be secured by a lien or charge on the Premises on a parity with or superior to the lien hereof (no such lien to be permitted hereunder), and upon request exhibit satisfactory evidence of the discharge of such lien to Mortgagor; (e) complete within a reasonable time any building(s) or other improvement(s) now or at any time in process of erection upon the Premises; (f) comply with all federal, state and local requirements of law, regulations, ordinances, orders and judgments and all covenants, easements and restrictions of record with respect to the Premises and the use thereof; (g) make no alterations in the Premises without Mortgagor's prior written consent; (h) suffer or permit no change in the general nature of the occupancy of the Premises without Mortgagor's prior written consent; (i) observe and comply with all conditions and requirements (if any) necessary to preserve and extend all rights, easements, licenses, permits (including without limitation zoning variations and any non-conforming uses and structures), privileges, franchises and concessions applicable to the Premises or contracted for in connection with any present or future use of the Premises; and (k) pay each item of indebtedness secured by this Mortgage when due according to the terms hereof and of the Note. As used in this Paragraph 1 and elsewhere in this Mortgage, the term "indebtedness" means and includes the unpaid principal sum evidenced by the Note,

Maintenance, Repair and Restoration of Improvements, Payment of Liens, etc.

IT IS FURTHER UNDERSTOOD AND AGREED THAT:

TO HAVE AND TO HOLD the Premises unto the Mortgagee and its successors and assigns forever, for the purposes and uses herein set forth.

real estate and to be appropriated to the use of the real estate, and shall be, for the purposes of this Mortgage, deemed to be real estate and conveyed and mortgaged hereby.

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2. Anything in Paragraphs 1(c) and (d) of this Mortgage to the contrary notwithstanding, Mortgagor may, in good faith and with reasonable diligence, contest the validity or amount of any lien not expressly subordinated to the lien hereof, and defer payment and discharge thereof during the pending of such contest, provided, however: (1) that such contest shall have the effect of preventing the sale or forfeiture of the Premises or any part thereof, or any interest therein, to satisfy such lien; (ii) that, within ten (10) days after Mortgagor has been notified of the assertion of such lien, Mortgagor shall have notified Mortgagor in writing of Mortgagor's intention to contest such lien; and (iii) that Mortgagor shall have deposited with Mortgagor at such place as Mortgagor may from time to time in writing appoint, and in the absence of such appointment, then at the office of Mortgagor, a sum of money which shall be sufficient in the judgment of Mortgagor to pay in full such lien and all interest which might become due thereon, and shall keep on deposit an amount so sufficient at all times, increasing such amount to cover additional interest whenever, in the judgment of Mortgagor, such increase is advisable. Mortgagor shall pay to Mortgagor interest on such deposits at the rate paid on 90-day Treasury Notes as published from time to time in the Wall Street Journal. If Mortgagor shall fail to prosecute such contest with reasonable diligence or shall fail to pay the amount of the lien plus any interest finally determined to be due upon the conclusion of such contest, to the extent such amount exceeds the amount which Mortgagor will pay as provided to be due upon the conclusion of such contest, to the extent such amount exceeds the amount which Mortgagor will pay as provided below, or shall fail to maintain sufficient funds on deposit as hereinabove provided, Mortgagor may, upon five (5) day's notice to Mortgagor, apply the money so deposited in payment of or on account of such lien, or that part thereof then unpaid, together with all interest thereon. If the amount of money so deposited shall be insufficient for the payment in full of such lien, together with all interest thereon, Mortgagor shall forthwith, upon demand, deposit with Mortgagor a sum which, when added to the funds then on deposit, shall be sufficient to make such payment in full. Mortgagor shall, upon the final disposition of such contest, apply the money so deposited in full payment of such lien or that part thereof then unpaid, together with all interest thereon (provided Mortgagor is not then in default hereunder) when so requested in writing by Mortgagor and when furnished by Mortgagor with sufficient funds to make such

Right to Contest.

together with all interest, additional interest, late charges and prepayment premiums thereon, and all other sums at any time secured by this Mortgage, including, but not limited to, future advances as provided herein.

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Mortgagee shall not take out separate insurance concurrent in form or contributing in the event of loss with that required to be maintained hereunder unless mortgagee is included thereon under a standard non-contributory mortgage clause acceptable to Mortgagee. Mortgagee shall immediately notify Mortgagee whenever any such separate insurance is taken out and shall promptly deliver to Mortgagee the original policy or policies of such insurance. In the event of a foreclosure of the lien of this Mortgage, or of a transfer of title to the premises either in lieu of foreclosure or by purchase at the

4. Mortgagee shall keep all buildings and improvements and the collateral defined in Paragraph 25 below) now or hereafter situated on said premises insured against loss or damage by fire on a so-called "All Risks" basis and against such other hazards as may reasonably be required by Mortgagee, including without limitation of the generality of the foregoing: (a) rent loss or business interruption insurance whenever in the opinion of Mortgagee such protection is necessary; and (b) flood insurance whenever same is available and in the opinion of Mortgagee, such protection is necessary. Mortgagee shall also provide insurance coverages with such limits for personal injury, death and property damage as Mortgagee may require. All policies of insurance to be furnished hereunder shall be in forms, companies and amounts satisfactory to Mortgagee, with waiver of subrogation and replacement cost endorsements and a standard non-contributory mortgage clause attached to all policies, including a provision requiring that the coverages evidenced thereby shall not be terminated or materially modified without thirty (30) days' prior written notice to the Mortgagee. Mortgagee shall deliver all original policies, including additional and renewal policies, to Mortgagee and, in the case of insurance about to expire, shall deliver renewal policies not less than thirty (30) days prior to their respective dates of expiration.

Insurance

3. Mortgagee shall pay all general taxes before any penalty or interest attaches, and shall pay special taxes, special assessments, water charges, sewer service charges, and all other charges against the premises of any nature whatsoever when due, and shall upon written request, furnish to Mortgagee duplicate receipts therefor within thirty (30) days following the date of payment. Mortgagee shall pay in full "under protest" any tax or assessment which Mortgagee may desire to contest, in the manner provided by law.

Payment of Taxes

payment in full and with evidence satisfactory to Mortgagee of the amount of payment to be made.

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5. In case of loss or damage by fire or other casualty, Mortgagee is authorized: (a) to settle and adjust any claim under insurance policies which insure against such risks; or (b) to allow Mortgagee to agree with the insurance company or companies on the amount to be paid in regard to such loss. In either case, Mortgagee is authorized to collect and receipt for any such insurance monies. So long as: (a) each lease in force as of the date hereof is in full force and effect, and each tenant thereunder is not in default, and such loss or damage shall not result in the termination or cancellation of any of those leases or give any tenant thereunder the right to terminate or cancel its lease; (b) no insurer denies liability as to any insured or claims any right of participation in any of the Mortgagee's security; and (c) this Mortgage is not in default; then such insurance proceeds, after deducting therefrom any expenses incurred by Mortgagee in the collection thereof, shall be made available by the Mortgagee for the repair, rebuilding or restoration of the building(s) and other improvements(s) on the Premises. In all other cases, such insurance proceeds may, at the option of the Mortgagee, be: (a) applied in reduction of the indebtedness, whether due or not; or (b) held by the Mortgagee and used to reimburse Mortgagee (or any lessee) for the cost of the repair, rebuilding or restoration of the building(s) and other improvement(s) on the Premises. In any event, the building(s) and other improvement(s) shall be so repaired, restored or rebuilt so as to be of at least equal value and substantially the same character as prior to such damage or destruction. If the insurance proceeds are made available for repair, rebuilding or restoration, such proceeds shall be disbursed upon the "Disbursing Party" (hereinafter defined) being furnished with satisfactory evidence of the cost of completion thereof and with architects' certificates, waivers of lien, contractors' and subcontractors' sworn statements, title continuations and other evidence of cost and payments so that the Disbursing Party can verify that the amounts disbursed from time to time are represented by completed and in-place work and that said work is free and clear of mechanics' lien claims. No payment made prior

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foreclosure sale, all interest in all insurance policies in force shall pass to Mortgagee, transferee or purchaser, as the case may be.

Within ninety (90) days following the end of each fiscal year of Mortgagee, at the request of Mortgagee, Mortgagee agrees to furnish evidence of replacement cost, without cost to Mortgagee, such as are regularly and ordinarily made by insurance companies to determine the then replacement cost of the building(s) and other improvements on the Premises.

Adjustment of Losses with Insurer and Application of Proceeds of Insurance.

6.1. In the event of the enactment, after this date, of any law of the state in which the Premises are located deducting from the value of the land for the purpose of taxation any lien thereon, or imposing upon the Mortgagee the payment of the whole or any part of the taxes or assessments or charges or liens herein required to be paid by Mortgagee, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or the Mortgagee's interest in the Premises, or the manner of collection of taxes, so as to affect this Mortgage or the debt secured hereby or the holder thereof, then, and in any such event, the Mortgagee, upon demand by the Mortgagee, shall pay such taxes or assessments or reimburse the Mortgagee

6. If, by the laws of the United States of America or of any state or subdivision thereof having jurisdiction over the Mortgagee, any tax is due or becomes due in respect of the issuance of the Note, the Mortgagee and agrees to pay such tax in the manner required by any such law. The Mortgagee further covenants to reimburse the Mortgagee for any sums which Mortgagee may expend by reason of the imposition of any tax on the issuance of the Note.

Stamp Tax; Effect of Changes in Laws Regarding Taxation.

All rights of Mortgagee in this Paragraph 5 are subject to the rights of any senior mortgagee. Notwithstanding anything to the contrary provided herein, Mortgagee shall not be entitled to any sums pursuant to this Paragraph 5 unless and until all indebtedness secured by the prior mortgage has been paid in full and discharged.

As used in this Paragraph 5, the term "Disbursing Party" refers to the Mortgagee and to any responsible trust company or title insurance company selected by the Mortgagee.

Proceeds of insurance held by the Disbursing Party. No interest shall be allowed to Mortgagee on any amount applied thereto as the same appear on the records of the Disbursing Party, shall, at the option of the Mortgagee, be applied on account of the indebtedness or paid to any party of repair, rebuilding, restoration and the reasonable charges of remain out of said insurance proceeds, after payment of the cost work before such work shall be commenced. Any surplus which may then the Mortgagee must approve plans and specifications of such exceed the sum of \_\_\_\_\_ DOLLARS (\$ \_\_\_\_\_), restoring the buildings and other improvements may reasonably and clear of liens. If the cost of rebuilding, repairing or sufficient to pay for the cost of completion of the work free in the hands of the Disbursing Party shall be at least at all times the undistributed balance of such proceeds remaining (90%) of the value of the work performed from time to time, and to the final completion of the work shall exceed ninety percent

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The undersigned, Clerk of Cook County, Illinois, do hereby certify that the within and foregoing is a true and correct copy of the original as the same appears on the records of the County Clerk's Office, Cook County, Illinois, this 10th day of August, 1902.

Witness my hand and the seal of said County Clerk's Office, at Chicago, Illinois, this 10th day of August, 1902.

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Mortgagee at its sole cost and expense will: (i) at all times promptly and faithfully abide by, discharge and perform all of the covenants, conditions and agreements contained in all leases of the Premises, on the part of the Landlord thereunder to be kept and performed; (ii) enforce or secure the performance of all of the covenants, conditions and agreements of such leases on the part of the tenants to be kept and performed, but Mortgagee shall not modify, amend, cancel, terminate or accept surrender of any lease except in the ordinary course of business and pursuant to reasonable management practices; (iii) appear in and defend any action or proceeding arising under, growing out of or in any manner connected with such leases or the obligations, duties or liabilities of the Landlord or of any tenants thereunder; (iv) transfer and assign or cause to be separately transferred and assigned to Mortgagee, upon written request of Mortgagee, any lease or leases of the Premises heretofore or hereafter entered into, and make, execute and deliver to Mortgagee upon demand, any and all instruments required to effectuate said assignment; (v) furnish Mortgagee, within ten (10) days after a request by Mortgagee so to do, a written statement containing the names of all tenants and the

Mortgagee will not, without Mortgagee's prior written consent: (i) execute any assignment or pledge of any rents or any leases of the Premises except an assignment or pledge securing the indebtedness and the prior assignment of the lease referenced above; or (ii) accept any payment of any installment of rent more than thirty (30) days before the due date thereof; or (iii) make any lease of the Premises except for actual occupancy by the tenant thereunder.

7. As additional security for the payment of the Note and for the faithful performance of the terms and conditions contained herein, Mortgagee has assigned to the Mortgagee all of its right, title and interest as Landlord in and to the leases listed on the SCHEDULE OF LEASES attached hereto, if any, subject to the rights of Fidelity Mutual Life Insurance Company under an Assignment of Rents dated June 1, 1988 and recorded June 1, 1988 as Document Number 88289528, and all future leases of the Premises. All leases of the Premises are subject to the approval of the Mortgagee as to form, content and tenant(s).

Observance of Lease Assignment.

therefor; provided, however, that if in the opinion of counsel for the Mortgagee: (a) it might be unlawful to require Mortgagee to make such payment; or (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law; then, and in any such event, the Mortgagee may elect, by notice in writing given to the Mortgagee, to declare all of the indebtedness to be and become due and payable sixty (60) days from the giving of such notice.

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terms of all leases of the Premises, including the spaces occupied and the rentals payable thereunder; and (vi) exercise within five (5) days of any demand therefor by Mortgagee any right to request from the tenant under any lease of the Premises a certificate with respect to the status thereof.

Nothing in this Mortgage or in any other documents relating to the loan secured hereby shall be construed to obligate Mortgagee, expressly or by implication, to perform any of the covenants of any landlord under any of the leases assigned to Mortgagee or to pay any sum of money or damages therein provided to be paid by the landlord, each and all of which covenants and payments Mortgagor agrees to perform and pay or cause to be performed and paid.

At the option of the Mortgagee, this Mortgage shall become subject and subordinate, in whole or in part (but not with respect to priority of entitlement to insurance proceeds or any award in eminent domain), to any one or more leases affecting any part of the Premises, upon the execution by Mortgagee and recording or registration thereof, at any time hereafter, in the office wherein this Mortgage was registered or filed for record, of a unilateral declaration to that effect.

In the event of the enforcement by Mortgagee of any remedies provided for by law or by this Mortgage, the tenant under each lease of the Premises shall, at the option of the Mortgagee, attorn to any person succeeding to the interest of landlord as a result of such enforcement and shall recognize such successor in interest as landlord under such lease without change in the terms or other provisions thereof; provided, however, that said successor in interest shall not be bound by any payment of rent or additional rent for more than one month in advance or any amendment or modification to any lease made without the consent of Mortgagee or said successor in interest. Each tenant, upon request by said successor in interest, shall execute and deliver an instrument or instruments confirming such attornment.

Mortgagee shall have the option to declare this Mortgage in default because of a material default of landlord in any lease of the Premises, which default is not cured within the time provided for cure in such lease. It is covenanted and agreed that a default under any Assignment of Rents or Leases executed pursuant to this Paragraph 7, which default is not cured within the time provided for cure in such Assignment, shall constitute a default hereunder, on account of which the whole of the Indebtedness secured hereby shall at once, at the option of the Mortgagee, become immediately due and payable, without notice to the Mortgagor.

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9. In case of default herein, Mortgagee may, but need not, make any payment or perform any act herein required of Mortgagee in any form and manner Mortgagee deems expedient, 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 forfeiture affecting said Premises or contest any tax or assessment or cure any default of any landlord in any lease of the Premises. Five (5) days prior to Mortgagee's payment of monies under this Paragraph 9, Mortgagee shall give notice to Mortgagee of its intention to pay such monies and shall give Mortgagee the opportunity to satisfy or contest said tax, assessment, lien, or

## Mortgagee's Performance of Defaulted Acts.

Mortgagee shall pay to Mortgagee a reasonable service charge and such title insurance premiums and attorneys' fees as may be incurred by Mortgagee for any action described in this Paragraph 8 taken at the request of Mortgagee or its beneficiary or beneficiaries.

Any actions taken by Mortgagee pursuant to the terms of this Paragraph 8 shall not impact or affect: (a) the obligation of Mortgagee or Mortgagee's successors or assigns to pay any sums at any time secured by this Mortgage and to observe all of the covenants, agreements and conditions herein contained; (b) the guaranty of any individual or legal entity for payment of the indebtedness; and (c) the lien or priority of the lien hereof against the Premises.

8. From time to time Mortgagee may, at Mortgagee's option, without giving notice to or obtaining the consent of Mortgagee or Mortgagee's successors or assigns or the consent of any junior lien holder, guarantor or tenant, without liability on Mortgagee's part and notwithstanding Mortgagee's breach of any covenant, agreement or condition: (a) release anyone primarily or secondarily liable on any of the indebtedness; (b) accept a renewal note or notes therefor; (c) release from the lien of this Mortgage any part of the Premises; (d) take or release other or additional security for the indebtedness; (e) consent to any plat, map or plan of the Premises; (f) consent to the granting of any easement; (g) join in any extension or subordination agreement; (h) agree in writing with Mortgagee to modify the rate of interest or period of amortization of the Note or change the time of payment or the amount of the monthly installments payable thereunder; and (i) waive or fail to exercise any right, power or remedy granted by law or herein or in any other instrument given at any time to evidence or secure the payment of the indebtedness.

## Mortgagee and Lien Not Released.

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11. If: (a) default be made in the due and punctual payment of principal, interest or any other amount due on the Note, or any other payment due in accordance with the terms thereof; or (b) the Mortgagor, the Debtor or any guarantor of the Note shall file (i) a petition for liquidation, reorganization or adjustment of debt under Title 11 of the United States Code (11 U.S.C. §§ 101 et seq.) or any similar law, state or federal, whether now or hereafter existing, or (ii) any answer admitting insolvency or inability to pay its debts, or (iii) fail to obtain a vacation or stay of involuntary proceedings within twenty (20) days, as hereinafter provided; or (c) any order for relief of the Mortgagor, the Debtor, or any guarantor of the Note, or for all or the major part of the property of the Mortgagor, the Debtor, or any guarantor of the Note in any voluntary or involuntary proceedings, or any court shall have taken jurisdiction of all or the major part of the property of the Mortgagor, the Debtor, or any guarantor of the Note in any voluntary or involuntary proceeding for the reorganization, dissolution, liquidation, adjustment of debt, or winding up of the Mortgagor, the Debtor, or any guarantor of the Note and such trustee or receiver shall not be discharged or such jurisdiction not be relinquished or

Acceleration of Indebtedness in Case of Default.

10. Mortgagor in making any payment hereby authorized: (a) relating to taxes and 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; or (b) for the purchase, discharge, compromise or settlement of any other prior lien, may do so without inquiry as to the validity or amount of any claim for lien which may be asserted.

Mortgagor's Reliance on Tax Bills, etc.

All monies paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees, and any other monies advanced by Mortgagor in regard to any tax referred to in Paragraphs 6 or 6.1 or to protect the premises or the lien hereof, shall be so much additional indebtedness secured hereby, and shall become immediately due and payable without notice and with interest thereon at the rate of interest set forth in the Note applicable to a period when a default exists thereunder. Inaction of Mortgagor shall never be considered as a waiver of any right accruing to it on account of any default on the part of Mortgagor.

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12. When the indebtedness or any part thereof shall become due, whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof for such indebtedness or part thereof. In any civil action to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the order or judgment for foreclosure and sale all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for attorneys' fees, appraiser's fees, outlays for documentary and expert evidence, stenographer's charges, publication costs, and costs (which may be estimated as to items to be expended after entry of said order or judgment) of procuring all such abstracts of title, title searches and examinations, title insurance policies, and similar data and assurances with respect to the title as Mortgagee may deem

Foreclosure: Expense of Litigation.

appear on the records of the Mortgagee. Or any party entitled thereto, without interest, as the same over the amount of the indebtedness shall be paid to Mortgagee in reduction of the indebtedness, and any excess held by it insurance proceeds and condemnation awards then held by or for event, the Mortgagee shall be entitled to apply all such accelerated the maturity of the indebtedness, then and in such 17 hereof, the Mortgagee shall be or become entitled to improvement(s) on the Premises, as set forth in Paragraphs 5 and Mortgagee to reimburse Mortgagee or any lessee for the cost of repair, rebuilding, or restoration of building(s) or other insurance proceeds or condemnation awards are held by or for the Mortgagee, become immediately due and payable. If, while any whole of the indebtedness shall at once, at the option of the subparagraphs (b) (iii) and (c)), then and in any such event, the five (5) days of Mortgagee's notice to Mortgagee, (except for under any prior Mortgagee; and such default is not cured within or agreement to be kept, performed or observed by Mortgagee or agreement and performance of any covenant, condition, of the Note; or (g) default shall be made in the due and in any other instrument given at any time to secure the payment observed by Mortgagee, the Debtor, or any guarantor of the Note of any covenant, agreement, or condition required to be kept or (f) default shall be made in the due observance or performance kept, performed, or observed by the Debtor under the Note; to be kept or performed or observed by the Mortgagee or to be or condition hereinafter or hereinafter contained and required due observance or performance of any other covenant, agreement, major part of its property; or (e) default shall be made in the appointment of a receiver or trustee or liquidator of all or any debts generally as they become due, or shall consent to the (20) days; or (d) the Mortgagee, the Debtor, or any guarantor of the Note secured hereby shall make an assignment for the benefit of creditors, or shall admit in writing its inability to pay its vacated or stayed on appeal or otherwise stayed within twenty

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14. Upon, or at any time after, the commencement of an action to foreclose this Mortgage, the court in which such action was commenced may, upon request of the Mortgagee, appoint a receiver of the Premises either before or after foreclosure sale, without notice and without regard to the solvency or

Appointment of Receiver or Mortgagee in Possession.

13. 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 may 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; and fourth, any surplus to any party entitled thereto as their rights may appear.

Application of Proceeds of Foreclosure Sale.

At all times, the Mortgagee shall appear in and defend any suit, action or proceeding that might in any way in the sole judgment of the Mortgagee affect the value of the Premises, the priority of this Mortgage or the rights and powers of Mortgagee hereunder or under any document given at any time to secure the indebtedness. Mortgagee shall, at all times, indemnify, hold harmless and reimburse Mortgagee on demand for any and all loss, damage, expense or cost, including cost of evidence of title and attorneys' fees arising out of or incurred in connection with any such suit, action or proceeding, and the sum of such expenditures shall be secured by this Mortgage, and shall bear interest after demand at the rate specified in the Note applicable to a period when an incurred default exists thereunder, and such interest shall be secured hereby and shall be due and payable on demand.

reasonably necessary either to prosecute such civil action or to evidence to bidders at any sale which may be had pursuant to such order or judgment the true condition of the title to, or the value of, the Premises. All expenditures and expenses of the nature in this Paragraph mentioned and such expenses and fees as may be incurred in the protection of the Premises and the maintenance of the lien of this Mortgage, including the fees of any attorneys employed by Mortgagee in any litigation or proceeding affecting this Mortgage, the Note or the Premises, including probate, appellate and bankruptcy proceedings, or in preparations for the commencement or defense of any action or proceeding or threatened action or proceeding, shall be immediately due and payable by Mortgagee, with interest thereon at the rate set forth in the Note applicable to a period when a default exists thereunder, and shall be secured by this Mortgage.

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16. Mortgagee shall have the right to inspect the Premises during regular business hours, upon forty-eight (48) hours' notice to Mortgagee, and access thereto shall be permitted for that purpose; provided, that Mortgagee's inspection of the Premises shall not interfere with the normal activities of the Tenants.

Mortgagee's Right of Inspection.

15. Each right, power and remedy conferred upon the Mortgagee by this Mortgage and by all other documents evidencing or securing the indebtedness and conferred by law and in equity its cumulative and in addition to every other right, power and remedy, express or implied, given now or hereafter existing, at law and in equity; and each and every right, power and remedy herein or therein set forth or otherwise so existing may be exercised from time to time as often and in such order as may be deemed expedient by the Mortgagee; and the exercise or the beginning of the exercise of one right, power or remedy shall not be a waiver of the right to exercise at the same time or thereafter any other right, power or remedy; and no delay or omission of, or discontinuance by, the Mortgagee in the exercise of any right, power or remedy accruing hereunder or arising otherwise shall impair any such right, power or remedy, or be construed to be a waiver of any default or acquiescence therein.

Rights Cumulative.

insolvency of Mortgagee at the time of application for such receiver 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 Mortgagee or any holder of the Note may be appointed as such receiver or as Mortgagee in possession. Such receiver or the Mortgagee in possession shall have power to collect the rents, issues and profits of the Premises during the pendency of such foreclosure action and, in case of a sale and a deficiency, during the full statutory period of redemption (if any), whether there be redemption or not, as well as during any further times (if any) when Mortgagee, except for the intervention of such receiver or Mortgagee in possession, 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 or Mortgagee in possession to apply the net income in its hands in payment in whole or in part of: (a) the indebtedness secured hereby or by any order or judgment foreclosing the lien of this Mortgage, or any tax, special assessment or other lien which may be or become superior to the lien hereof or the lien of such order or judgment, provided such application is made prior to foreclosure sale; and/or (b) the deficiency in case of a sale and deficiency.

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19. Any notice which either party hereto may desire or be required to give to the other party shall be in writing and sent by certified mail addressed to the Mortgagor or to the Mortgagee, as the case may be, at the following addresses or at such other place as any party hereto may designate from time to time:

Giving of Notice.

18. Mortgagee shall release this Mortgage and the lien hereof by proper instrument upon payment and discharge of all indebtedness secured hereby (including any prepayment charges and late charges provided for herein or in the Note) and upon payment of a reasonable fee to Mortgagee for the execution of such proper instrument.

Obligations.

Release Upon Payment and Discharge of Mortgagor's

All rights of Mortgagee in this Paragraph 17 are subject to the rights of any senior mortgage. Notwithstanding anything to the contrary provided herein, Mortgagee shall not be entitled to any sums pursuant to this Paragraph 17 unless and until all indebtedness secured by the prior mortgage has been paid in full and discharged.

17. Mortgagor hereby assigns, transfers and sets over unto the Mortgagee the entire proceeds of any award and any claim for damages for any of the Premises taken or damaged under the power of eminent domain or by condemnation. The Mortgagee may elect: (a) to apply the proceeds of the award or claim upon or in reduction of the indebtedness, whether due or not; or (b) to make those proceeds available to Mortgagor or any lessee for repair, restoration or rebuilding of the Premises, in the manner and under the conditions that the Mortgagee may require. In any event, the building(s) and improvement(s) shall be repaired, restored or rebuilt in accordance with the plans and specifications to be submitted to and approved by the Mortgagee. If the proceeds are made available by the Mortgagee, any surplus which may remain out of said award after payment of such cost of repair, rebuilding, restoration and the reasonable charges of the Disbursing Party shall, at the option of the Mortgagee, be applied on account of the indebtedness or paid to any party entitled thereto as the same appear on the records of the Mortgagee. No interest shall be allowed to Mortgagor on the proceeds of any award held by the Mortgagee.

Condemnation.



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21. Mortgagor shall not and will not apply for or avail itself of any appraisal, valuation, stay, extension or exemption laws or any so-called "Moratorium Laws", now existing or

Waiver of Statutory Rights.

20. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the Note.

Waiver of Defense.

Martin W. Salzman  
Schwartz, Cooper, Kolb & Gaynor Chartered  
Two First National Plaza  
Suite 1100  
Chicago, Illinois  
60603

with a copy to:

Exchange National Bank of Chicago  
LaSalle and Monroe Streets  
Chicago, Illinois  
60603  
Attn: Richard Knier

If to Mortgagee:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Fidelity Mutual Life Insurance Company

and:

William Biederman, P.C.  
Two North LaSalle Street  
Suite 1906  
Chicago, Illinois  
60602

with copies to:

American National Bank and Trust Company of Chicago UTA  
104962-06  
33 North LaSalle Street  
Chicago, Illinois  
60690

If to Mortgagor:

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22.2. If Mortgagee fails to furnish promptly any report required by Paragraph 22.1, the Mortgagee may elect (in addition to exercising any other right, remedy and power) to make an audit of all books and records of Mortgagee and its beneficiaries which in any way pertain to the Premises and to prepare the statement or statements which Mortgagee failed to procure and deliver. Such audit shall be made and such statement or statements shall be prepared by an independent Certified Public Accountant to be selected by the Mortgagee. Mortgagee shall pay all expenses of the audit and other services which expenses shall be secured hereby as additional indebtedness and shall be immediately due and payable on demand.

22.1. Mortgagee covenants and agrees to furnish to the Mortgagee, within ninety (90) days following the end of every fiscal year applicable to the operation of the improvements on the Premises, a copy of a report of the operations of the improvements on the Premises for the year then ended, to be certified by Mortgagee (or a general partner, if Mortgagee is a partnership or the chief financial officer if Mortgagee is a corporation) satisfactory to the Mortgagee, including a balance sheet and supporting schedules and containing a detailed statement of income and expenses. Each such certificate to each such annual report shall certify that the certifying party examined such records as were deemed necessary for such certification and that those statements are true, correct and complete.

22. Mortgagee covenants and agrees that it will keep and maintain books and records of account in which full, true and correct entries shall be made of all dealings and transactions relative to the Premises, which books and records of account shall, at reasonable times and on reasonable notice, be open to the inspection of the Mortgagee and its accountants and other duly authorized representatives. Such books of record and account shall be kept and maintained in accordance with generally accepted accounting principles consistently applied.

## Furnishing of Financial Statements to Mortgagee.

hereafter enacted, in order to prevent or hinder the enforcement or foreclosure of the lien of this Mortgage, but hereby waives the benefit of such laws. Mortgagee, for itself and all who may claim through or under it, waives any and all right to have the property and estates comprising the Premises marshalled upon any foreclosure of the lien hereof and agrees that any court having jurisdiction to foreclose such lien may order the Premises sold as an entirety. Mortgagee does hereby expressly waive any and all rights of redemption from sale under any order or judgment of foreclosure of the lien of this Mortgage and each and every person acquiring any interest in or title to the Premises subsequent to the date of this Mortgage.

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24.2. Severability and Applicable Law. In the event one or more of the provisions contained in this Mortgage or in the Note or in any other document given at any time to secure the payment of the Note shall, for any reason, be held to be invalid, illegal or unenforceable in any respect, such invalidity, illegality or unenforceability shall, at the option of the Mortgagee, not affect any other provision of this Mortgage, the Note or other document and this Mortgage, the Note or other document shall be construed as if such invalid, illegal or unenforceable provision had never been contained herein or therein. The validity and interpretation of this Mortgage and the Note it secures are to be construed in accordance with and governed by the laws of the State in which the Premises are situated.

24.1. Release of Previous Holder. The word "Mortgagee" when used herein shall include the successors and assigns of the original mortgagee named on page 1 hereof, and the holder or holders, from time to time, of the Note. However, whenever the Note is sold, each prior holder shall be automatically freed and relieved, on and after the date of such sale, of all liability with respect to the performance of each covenant and obligation of Mortgagee hereunder thereafter to be performed, provided that any monies in which the Mortgagee has an interest, which monies are then held by the seller of the Note, are turned over to the purchaser of the Note.

24. Binding Nature. This Mortgage and all provisions hereof shall extend to and be binding upon the original Mortgagee named on page 1 hereof and its successors, grantees, assigns, each subsequent owner or owners of the Premises and all persons claiming under or through Mortgagee; and the word "Mortgagee" when used herein shall include all such persons and all persons primarily and secondarily liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the Note or this Mortgage.

Miscellaneous.

23. Mortgagee will pay all filing, registration, recording and search and information fees, and all expenses incident to the execution and acknowledgment of this Mortgage and all other documents securing the Note and all federal, state, county and municipal taxes, other taxes, duties, imposts, assessments and charges arising out of or in connection with the execution, delivery, filing, recording or registration of the Note, this Mortgage and all other documents securing the Note and all assignments thereof.

Filing and Recording Charges and Taxes.

with interest thereon at the rate set forth in the Note applicable to a period when a default exists thereunder.

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In the event of a default under this Mortgage, the Mortgagee, pursuant to the appropriate provisions of the Code, shall have an option to proceed with respect to both the real property and Collateral in accordance with its rights, powers and remedies with respect to the real property, in which event the default provisions of the Code shall not apply. The Mortgagee and Mortgagee agree that if the Mortgagee shall elect to proceed with respect to the Collateral separately from the real property, ten (10) days' notice of the sale of the Collateral shall be reasonable notice. The reasonable expenses of retaking, holding, preparing for sale, selling and the like incurred by the Mortgagee shall include, but not be limited to,

provisions hereof, secure performance by the Mortgagee of the terms, covenants, and mortgages; all to secure payment of the indebtedness and to assigned to the Mortgagee, subject to the rights of the prior Mortgagee's right, title, and interest therein are hereby granted to the Mortgagee; and (iii) that the deposits and all of interest in and to the Collateral and the deposits is hereby referred to as the "Collateral"; and (iv) that a security and the proceeds thereof being sometimes herein collectively thereof (said property, replacements, substitutions, additions for such property, additions to such property, and the proceeds the Code), and all replacements of such property, substitutions a part of the real estate described in EXHIBIT "A" or may not constitute a "fixture" (within the meaning of Section 9-313 of the word "Premises," which property may not be deemed to form with respect to any property included in the definition herein the Mortgagee pursuant to Paragraph 17 hereof ("Deposits") and Premises are located with respect to all sums on deposit with Uniform Commercial Code (the "Code") of the State in which the shall constitute a Security Agreement within the meaning of the 25. Mortgagee and Mortgagee agree: (1) that this Mortgage

Security Agreement and Financing Statement.

24.3. Governmental Compliance. Mortgagee shall not by act or omission permit any lands or improvements not subject to the lien of this Mortgage to include the Premises or any part thereof in fulfillment of any governmental requirement, and Mortgagee hereby assigns to Mortgagee any and all rights to give consent for all or any portion of the Premises to be so used. Similarly, no land or improvements comprising the Premises shall be included with any lands or improvements not subject to the lien of this Mortgage in fulfillment of any governmental requirement, if by doing so, the value of the property is impaired. Mortgagee shall not by act or omission impair the integrity of the Premises as a single zoning lot separate and apart from all other premises. Any act or omission by Mortgagee which would result in a violation of any of the provisions of this paragraph shall be void.

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reasonable attorneys' fees and legal expenses incurred by Mortgagee. The Mortgagee agrees that, without the written consent of the Mortgagee, the Mortgagee will not remove or permit to be removed from the Premises any of the Collateral except that so long as the Mortgagee is not in default hereunder, Mortgagee shall be permitted to sell or otherwise dispose of the Collateral when obsolete, worn out, inadequate, unusable or unnecessary for use in the operation of the Premises, but only upon replacing the same or substituting for the same other Collateral at least equal in value and utility to the initial value and utility of that disposed of and in such a manner that said replacement or substituted Collateral shall be subject to the security interest created hereby and that the security interest of the Mortgagee shall be perfected and first in priority, it being expressly understood and agreed that all replacements, substitutions and additions to the Collateral shall be and become immediately subject to the security interest of this Mortgage and covered hereby. The Mortgagee shall, from time to time, on request of the Mortgagee, deliver to the Mortgagee at the cost of the Mortgagee: (i) such further financing statements and security documents and assurances as Mortgagee may require, to the end that the liens and security interests created hereby shall be and remain perfected and protected in accordance with the requirements of any present or future law; and (ii) an inventory of the Collateral in reasonable detail. The Mortgagee covenants and represents that all Collateral now is, and that all replacements thereof, substitutions therefor, additions thereto, or proceeds thereof, unless the Mortgagee otherwise consents, will be free and clear of liens, encumbrances, title retention devices and security interests of others.

The Mortgagee and Mortgagee agree, to the extent permitted by law, that: (1) all of the goods described within the definition of the word "Premises" herein are or are to become fixtures on the land described in EXHIBIT "A"; (ii) this instrument, upon recording or registration in the real estate records of the proper office, shall constitute a fixture filing "within the meaning of Sections 9-313 and 9-407 of the Code; and (iii) Mortgagee is a record owner of the land described in EXHIBIT "A".

If the Collateral is sold in connection with a sale of the Premises, Mortgagee shall notify the Mortgagee prior to such sale and shall require as a condition of such sale that the purchaser specifically agree to assume Mortgagee's obligations as to the security interests herein granted and to execute whatever agreements and filings are deemed necessary by the Mortgagee to maintain Mortgagee's first perfected security interest in the Collateral, Deposits and the deposits described in Paragraph 4 above.



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27. In determining whether or not to make the loan secured hereby, Mortgagee examined the credit-worthiness of Mortgagor, found it acceptable and relied and continues to rely upon same as the means of repayment of the loan. Mortgagee also evaluated the background and experience of Mortgagor in owning and operating property such as the Premises, found it acceptable and relied and continues to rely upon same as the means of maintaining the value of the Premises which is Mortgagee's security for the loan. Mortgagor is a business person or entity well-experienced in borrowing money and owning and operating property such as the Premises, was ably represented by a licensed attorney at law in the negotiation and documentation of the loan secured hereby and bargained at arms' length and without duress of any kind for all of the terms and conditions of the loan, including this provision. Mortgagor recognizes that Mortgagee is entitled to keep its loan portfolio at current interest rates by either making new loans at such rates or collecting assumption fees and/or increasing the interest rate on a loan, the security for which is purchased by a party other than the original Mortgagor. Mortgagor further recognizes that any secondary or junior financing placed upon the Premises (a) may divert funds which would otherwise be used to pay the Note secured hereby; (b) could result in acceleration and foreclosure by any such junior encumbrancer which would force Mortgagee to take measures and incur expenses to protect its security; (c) would detract from the value of the Premises should Mortgagee come into possession thereof with the intention of selling same; and (d) impair Mortgagee's right to accept a deed in lieu of foreclosure, as a foreclosure by Mortgagee would be necessary to clear the title to the Premises.

In accordance with the foregoing and for the purposes of (i) protecting Mortgagee's security, both of repayment by Mortgagor and of value of the Premises; (ii) giving Mortgagee the full benefit of its bargain and contract with Mortgagor; (iii) allowing Mortgagee to raise the interest rate and/or collect assumption fees; and (iv) keeping the Premises free of subordinate financing liens, Mortgagor agrees that if this

Due on Sale or Further Encumbrance Clause.

26. So long as the original Mortgagee named on page 1 hereof is the owner of the Note, and regardless of whether any proceeds of the loan evidenced by the Note have been disbursed, this Mortgage also secures the payment of all loan commissions, service charges, liquidated damages, expenses and advances due to or incurred by the Mortgagee in connection with the loan transaction intended to be secured hereby, all in accordance with the application of, and loan commitment issued to and accepted by, Mortgagor in connection with said loan.

Lien for Loan Commissions, Service Charges and the Like.

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28. It is further covenanted and agreed by Mortgagor and Mortgagee that this Mortgage also secures the payment of and includes all future or further advances as may be made by Mortgagee herein, or its successors or assigns, to and for the benefit of Mortgagor, or to or for the benefit of the debtor, or its or their successors or assigns, within \_\_\_\_\_ ( ) years from the date hereof or the maximum period of time permitted by the laws of the state in which the Premises are situated, whichever is the lesser, to the same extent as if such further or future advances were made on the date of the execution of this Mortgage. The total amount of indebtedness that may be secured by this Mortgage may decrease or increase from time to time, but the total unpaid balance so secured at any one time shall not exceed a maximum principal sum equal to twice the face amount of the Note, together with interest thereon and any and all disbursements made by Mortgagee for the payment of taxes, assessments or insurance on the Premises covered by the lien of this Mortgage with interest on such disbursements at the rate

**Future Advances.**

Any consent by the Mortgagee, or any waiver of an event of default, under this Paragraph shall not constitute a consent to or waiver of any right, remedy or power of the Mortgagee upon a subsequent event of default under this Paragraph.

(d) any sale, conveyance, assignment, or other transfer of, or the grant of a security interest in, any share of stock of any corporation directly or indirectly controlling Mortgagor.

(c) any sale, conveyance, assignment, or other transfer of, or the grant of a security interest in, any general partnership interest in Mortgagor;

(b) any sale, conveyance, assignment, or other transfer of, or the grant of a security interest in, any share of stock of the Mortgagor;

(a) any sale, conveyance, assignment or other transfer of, or the grant of a security interest in, all or any part of the title to the Premises;

and therefore an event of default hereunder: deemed to be an unpermitted transfer of title to the Premises occurrence at any time of any of the following events shall be limiting the generality of, the preceding sentence, the event of default hereunder. For the purpose of, and without (law) without the Mortgagee's prior written consent shall be an or any interest therein (whether voluntary or by operation of further encumbrance or other transfer of title to the Premises reasonable one and that any sale, conveyance, assignment, Paragraph be deemed a restraint on alienation, that it is a

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30. This Mortgage is a Junior mortgage. Mortgagor and Mortgagee explicitly acknowledge that all rights, terms and conditions of this Mortgage are subject and subordinate to the lien of Fidelity Mutual Life Insurance Company ("Fidelity") under that certain Mortgage given by Mortgagor dated September 15, 1988 and recorded as Document No. 88465525 (the "Fidelity Mortgage"). In addition to the foregoing, (a) this Mortgage is subject and subordinate to any and all advances (excluding future advances of principal) in whatever amounts, with interest thereon, and to any expenses, fees and charges incurred that may increase the indebtedness secured by the Fidelity Mortgage above its original principal amount, provided the same is advanced or incurred under any of the provisions of the Fidelity Mortgage; (b) Mortgagee agrees that it shall not acquire, by subrogation or otherwise, any lien upon the estate, right, or interest in the Premises arising with respect to the payment of real estate taxes, assessments or other governmental charges, which are or may be prior in right to the Fidelity Mortgage; (c) Mortgagee agrees to assign or release to Fidelity all of its right, title, interest and claims to insurance or condemnation proceeds for use by Fidelity in accordance with the provisions of the Fidelity Mortgage; and (d) this Mortgage shall be continuously subject to any and all leases on the Premises.

Junior Mortgage.

29. Mortgagor shall keep or cause the Property to be kept free of Hazardous Materials (as defined in the Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended), and, without limiting the foregoing, Mortgagor shall not cause or permit the Property to be used to generate, manufacture, refine, transport, treat, store, handle, dispose of, transfer, produce, or process Hazardous Materials, except in compliance with all applicable federal, state and local laws and regulations, nor shall Mortgagor cause or permit, as a result of any intentional or unintentional act or omission on the part of Mortgagor or any tenant, subtenant or occupant, a release of Hazardous Materials onto the Property or onto any other property.

Environmental Responsibility.

disbursements made by Mortgagee for the payment of taxes, assessments or insurance on the Premises covered by the lien of this Mortgage with interest on such disbursements at the rate specified or in the Note referred to in this Mortgage and for reasonable attorneys' fees and court costs incurred in the collection of any or all of such sums of money. Such further or future advances shall be wholly optional with Mortgagee and the same shall bear interest at the same rate as specified in the Note referred to herein, unless such interest rate shall be modified by subsequent agreement.

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IN WITNESS WHEREOF, the Mortgagor has executed this instrument as of the day and year first above written.

American National Bank and Trust Company of Chicago, not personally but as Trustee under Trust Agreement

This Mortgage is executed by the American National Bank and Trust Company of Chicago, not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said American National Bank and Trust Company of Chicago, hereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or in said note contained shall be construed as creating any liability on the said First Party or on said American National Bank and Trust Company of Chicago personally to pay the said note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by Mortgagee and by every person now or hereafter claiming any right or security hereunder, and that so far as the First Party and its successors and said American National Bank and Trust Company of Chicago personally are concerned, the legal holder or holders of said note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor, if any.

IN WITNESS WHEREOF AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, not personally but as Trustee as aforesaid, has caused these presents to be signed by one of its Vice-Presidents, or Assistant Vice-Presidents, and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, the day and year first above written.



AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO As Trustee as aforesaid and not personally,

By: [Signature] Vice-President ATTEST: [Signature] Assistant Secretary

STATE OF ILLINOIS COUNTY OF COOK

E. H. SOVIENSKI

I, E. H. SOVIENSKI, a Notary Public, in and for said County, in the State aforesaid,

DO HEREBY CERTIFY, that J. MICHAEL WHELAN Vice-President of the AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, and Anita M. Lutkus Assistant Secretary of said Company, who are personally known to me to be the same persons 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 as their own free and voluntary act and as the free and voluntary act of said Company, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that he, as custodian of the corporate seal of said Company, did affix the corporate seal of said Company to said instrument as his own free and voluntary act and as the free and voluntary act of said Company, as Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this JUN 18 1900 day of A. D. 19

[Signature] L. M. Sovlenski Notary Public

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STATE OF \_\_\_\_\_ )  
  )  
COUNTY OF \_\_\_\_\_ )

Before me, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared \_\_\_\_\_ and \_\_\_\_\_, personally known to me to be the \_\_\_\_\_ and \_\_\_\_\_ of American National Bank and Trust Company of Chicago, and they acknowledged to me that they executed said Mortgage as their free and voluntary acts, and as the free and voluntary act of said Bank, as Trustee, for the uses and purposes set forth therein.

In Witness Whereof, I have hereunto set my hand and affixed my official seal, in the State and County aforesaid, this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_

\_\_\_\_\_  
Notary Public  
(Seal)

Cook County Clerk's Office

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Exhibit A  
Legal Description

A parcel of land in the East 1/2 of Section 5, Township 38 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois, comprised of a part of Lot 6 and of a part of Lot 8, both in Stock Yards Subdivision of the East 1/2 of Section 5, Township 38 North, Range 14, East of of the Third Principal Meridian, which parcel of land is bounded and described as follows: Beginning on the West line of the East 40.00 feet of said East 1/2 of Section 5, at a point which is 1659.00 feet North from the South line of said East 1/2 of Section 5, and running thence North along the West line of the East 40.00 feet aforesaid, a distance of 990.88 feet to a point which is 2649.88 feet measured along said West line, North from the point of intersection of the West line of the East 40.00 feet aforesaid with the South line of said East 1/2 of Section 5; thence West along a straight line a distance of 302.50 feet to a point which is 2648.53 feet North from the South line of said East 1/2 of Section 5; thence South along a straight line, parallel with the East line of said East 1/2 of Section 5, a distance of 2.26 feet; thence West along a straight line, which has as its Westerly terminus a point 2649.00 feet North from the South line of said East 1/2 of Section 5, said point being the Intersection of said line with a straight line, having as its Northerly terminus, a point which is 3361.54 feet North from the South line and 681.06 feet West from the East line of said East 1/2 of Section 5, and having as its Southerly terminus, a point which is 1364.51 feet North from the South line and 683.20 feet West from the East line of said East 1/2 of Section 5, a distance of 166.74 feet; thence South along a straight line, a distance of 56.16 feet to a point which is 2591.46 feet North from the South line and 509.21 feet West from the East line of said East 1/2 of Section 5; thence West along a straight line, a distance of 104.04 feet to a point which is 2591.16 feet North from the South line and 613.25 feet West from the East line of said East 1/2 of Section 5; thence North along a straight line, a distance of 57.31 feet to a point of intersection with the aforesaid straight line which has as its Westerly terminus a point 2649.00 feet North from the South line of said East 1/2 of Section 5, said point of intersection being 613.29 feet West from the East line of said East 1/2 of Section 5; thence West along the aforementioned straight line, a distance of 68.56 feet to the Westerly terminus of said line; thence South along the aforesaid straight line which has as its Southerly terminus, a point which is 1364.51 feet North from the South line and 683.20 feet West from the East line of said East 1/2 of Section 5, a distance of 991.70 feet, to a point which is 1657.30 feet North from the South line of said East 1/2 of Section 5, and thence along a straight line, which is perpendicular to the aforesaid West line of the East 40.00 feet of said East 1/2 of Section 5, a distance of 642.88 feet to the point of beginning.

All in Cook County, Illinois

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Also

A strip of land, 40.00 feet wide, being part of Lot 8 in Stock Yard Subdivision of the East 1/2 of Section 5, Township 38 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois, bounded and described as follows: Beginning at a point on the North line of the South 1364.51 feet of said East 1/2 of Section 5, which point is 363.50 feet West from the East line of said East 1/2 of Section 5, and running thence West along the North line of the South 1364.51 feet aforesaid (being also the North line of West 45th Street as said street was dedicated by plat of "Donovan Industrial Park" recorded July 1, 1976 as Document No. 23542553) a distance of 40.00 feet; thence North along a straight line parallel with the East line of said East 1/2 of Section 5, a distance of 293.53 feet to an intersection with a straight line drawn perpendicular to the West line of the East 40.00 feet of said East 1/2 of Section 5, at a point which is 1659.00 feet, measured along said West line, North from the point of intersection of the West line of the East 40.00 feet aforesaid with the South line of said East 1/2 of Section 5; thence East along said perpendicular line, a distance of 40.00 feet, and thence South along a straight line parallel with said East line of the East 1/2 of Section 5, a distance of 293.64 feet to the point of beginning.

Common address: 4300-50 South Halsted  
Chicago, Illinois

PIN: 20-05-200-146, 138

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