

Duty to Maintain. Grantor shall maintain the Property in tenantable condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Hazardous Substances. The terms "hazardous waste," "hazardous substance," "disposal," "release," and "threatened release," as used in this Deed of Trust, shall have the same meanings as set forth in the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-490 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 49 U.S.C. Section 6901, et seq., or other applicable state or Federal laws, rules, or regulations adopted pursuant to any of the foregoing. Grantor represents and warrants to Lender that: (a) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any hazardous waste or substance by any person on, under, or about the Property. (b) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, (i) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any hazardous waste or substance by any prior owners or occupants of the Property or (ii) any actual or threatened litigation or claims of any kind by any person relating to such matters. (c) Except as previously disclosed to and acknowledged by Lender in writing, (i) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of, or release any hazardous waste or substance on, under, or about the Property and (ii) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation those laws, regulations, and ordinances described above. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests as Lender may deem appropriate to determine compliance of the Property with this section of the Deed of Trust. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for hazardous waste. Grantor hereby (a) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws, and (b) agrees to indemnify and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Deed of Trust or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to Grantor. The provisions of this section of the Deed of Trust, including the obligation to indemnify, shall survive the payment of the indebtedness and the satisfaction and reconveyance of the lien of this Deed of Trust and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Specifically without limitation, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), soil, gravel or other products without the prior written consent of Lender.

Removal of Improvements. Grantor shall not demolish or remove any improvements from the Real Property without the prior written consent of Lender. As a condition to the removal of any improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such improvements with improvements of at least equal value.

Lender's Right to Enter. Lender and its agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Property for purposes of Grantor's compliance with the terms and conditions of this Deed of Trust.

Compliance with Governmental Requirements. Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

Duty to Protect. Grantor agrees neither to abandon nor leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

DEU ON SALE - CONSENT BY LENDER. Lender may, at its option, declare immediately due and payable all sums secured by this Deed of Trust upon the sale or transfer, without the Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of real property or any right, title or interest therein; whether legal or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of real property interest. If any Grantor is a corporation or partnership, transfer also includes any change in ownership of more than twenty-five percent (25%) of the voting stock or partnership interests, as the case may be, of Grantor. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Illinois law.

TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are a part of this Deed of Trust.

Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, special taxes, assessments, charges (including water and sewer), fines and impositions levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under this Deed of Trust, except for the lien of taxes and assessments not due and except as otherwise provided in this Deed of Trust.

Right To Contest. Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and attorneys' fees or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

Notice of Construction. Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialman's lien, or other lien could be asserted on account of the work, services, or materials and the cost exceeds \$3,000.00. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Deed of Trust.

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RIGHTS AND REMEDIES ON DEFALKT. Upon a like occurrence of any event of default under the Deed or Lender, the holder of the Note, may

immediately, and/or reasonably demandably demand a mandatory acceleration to Lender, and, by doing so, cure the Event of Default, the obligee(s) failing to become noncompliant. Lender, at his option, may, but shall not be required to, permit the Guarantor(s) to assume the obligations of such Guarantor(s) or any other noncompliant obligee(s) in whole or in part.

EVENT OF ACCORDING GUARANTOR. Any of the preceding events which occur will operate to any Guarantor of any of the individual agreements of the Note, and Lender that is not remedied by breach of Other Agreement. Any breach by Guarantor under the terms of any other agreement between Guarantor and Lender that is not remedied

breach of Other Agreement. Any breach by Guarantor under the terms of any other agreement between Guarantor and Lender that is not remedied by services of a surety bond for the claim set forth above.

FORFEITURE, etc. Commencement of foreclosure, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Guarantor(s) against any of the Property. However, this subsection shall not apply in the event of a good faith dispute by Guarantor as to the validity of reasonable notice of the claim which is the basis of the foreclosure, provided that Guarantor gives written notice of such claim and furnishes

GRANTOR'S EXCUSE AS A GOING BULKHEAD (if Guarantor is a business). Except to the extent prohibited by federal law or Illinois law, the death of the Complainant or any proceeding under any bankruptcy or insolvency laws by a assignee Guarantor, or the dissolution or termination of

INDEBTEDNESS. The insolvency of Guarantor, or the failure of trustee, administrator or any party to a grantor to any party to a trust, the benefit of creditors,

BREACHES. Any warranty, representation or statement made or furnished to Lender by or on behalf of Guarantor under the Deed of Trust, the Note

DEFALKT DOCUMENTS, or at the time made of trustee, administrator or any party to a trust, the benefit of creditors, trustee, the Deed of Trust, the Note

PRODUCES COMPLIANCE AS SOON AS REASONABLY PRACTICAL. Immediately upon receipt to cure the failure and thereafter continue until necessary steps sufficient to

TRUST WITHIN THE PROCEEDINGS INVOLVED (12) months, it may be issued (and no Event of Default will have occurred), unless Lender sends written notice demanding cure of such failure; (a) curing the failure within fifteen (15) days; or (b) if the cure is reasonable, after Lender sends written

OF RELATED DOCUMENTS. If such a failure is curable and if Guarantor has not been given a notice of a trustee, or the same provision of this Deed of

COMPLIANCE DEFAULT. Failure to comply with any other term, obligation, covenant or condition contained in this Deed of Trust, the Note

DEFALKT PAYMENTS. Failure of Guarantor within the time required by the Deed of Trust to make any payment for taxes or insurance, or any

OTHER PAYMENT. Each of the following, at the option of Lender, shall constitute an event of default ("Event of Default") under this Deed of Trust:

DEFALKT IN INDENTURES. Failure of Guarantor to do any of the following of or to affect discharge of any loan:

DEFALKT. Each of the following, at the option of Lender, shall be an event of default ("Event of Default") under this Deed of Trust:

ATTORNEY-IN-FACT. If Guarantor fails to do any of the things referred to in the preceding paragraph, attorney-in-fact for the benefit of

MATERIALS. Each of the following referred to in this paragraph:

FURTHER ASSURANCES; A TO-NEXT-IN-FACT. The following provisions relating to further assurances and attorney-in-fact as a part of this Deed

DEFALKT OF TRUST. This Deed of Trust may be obtained by the Illinois Uniform Commercial Code], also as stated on this first page of this

ADDRESSES. This mailing address of Guarantor (debtor) and Lender (creditor) to whom notices concerning collection of debts by security interest

AVAILABLE TO LENDER WITHIN THREE (3) DAYS AFTER RECEIPT OF WRITTEN DEMAND FROM LENDER. Upon

DEFALKT, Lender may, at any time and without further notice from Guarantor, collect all amounts due and owing to Lender, including collection of

SECURITY INTEREST. Upon request by Lender, Guarantor shall execute financing statements and places a Lender may demand upon Guarantor to

PROPERTY. And Lender shall have all of the rights of a secured party under the Illinois Uniform Commercial Code as provided

SECURITY AGREEMENT; FINANCING STATEMENTS. The following provisions relating to this Deed as a security agreement as a part of

SUBSEQUENT TAXES. If any tax to which this section applies is accrued upon to the date of principal and interest made by Guarantor.

THE NOTE, and (d) a specific tax on all or any portion of the unpaid balance of an agreement corporeal or other security held by Lender.

ON THE INDIVIDUALS SOURED BY THIS DEED OF TRUST; (b) a specific tax on this type of Deed of Trust chargedable against Lender or the holder of

of the individual agreements soured by this Deed of Trust; (c) a tax on this type of Deed of Trust chargedable against Lender or the holder of

the Note, and (d) a specific tax on all or any portion of the unpaid balance of an agreement corporeal or other security held by Lender.

THE SECURITY AGREEMENT IS AUTHORIZED OR REQUIRED TO DOUCIL PAYMENTS OF

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Notary Public, State of Illinois
 Jewelline Davis
 My Commission Expires 9/26/90

Notary Public in and for the State of ILLINOIS
 My commission expires 10/22/02
 Notary Public, State of Illinois
 Jewelene Davis
 My commission expires 09/26/90

On this day before me, the undersigned Notary Public, personally appraised RAFAEL G GOMEZ and EVA S. GOMEZ, to witness to be the
 individual(s) described in and who executed the Deed of Trust, and acknowledged that they signed the Deed of Trust as true, free and voluntary act and
 deed, for the uses and purposes herein mentioned.

Given under my hand and official seal this 15th day of July, 1998

COUNTY OF COOK
 ss

STATE OF ILLINOIS

INDIVIDUAL ACKNOWLEDGMENT

EVA S. GOMEZ

RAFAEL G GOMEZ

GRANTOR:

TERMS.
 EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS DEED OF TRUST, AND EACH GRANTOR AGREES TO ITS
 WALTER OF HOMESTEAD Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of
 Illinois as to all indebtedness accrued by this Deed of Trust.
 WALTER OF HOMESTEAD CONSENT. Grantor consents to subdivision of his or her residence as required.
 WALTER OF HOMESTEAD CONSENT BY LENDER. Lender is entitled in this Deed of Trust, the grantoring of such consent by Lender in any instance shall not constitute
 demand and Grantor, shall consent, a walter of any of Lender's rights to any of Grantor's obligations as to any future transactions.
 REBOWN LENDER AND GRANTOR. Rebown Lender and Grantor, may deal with Grantor with knowledge of his or her financial condition at any time.
 REDEMPTION RIGHTS. Any party of a provision of this Deed of Trust shall not constitute a waiver by Lender, nor any course of dealing
 between Grantor and Grantor, which provision or any other right, A walter, may delay or omit action on the part of Lender in exercising any legal option available as a waiver
 unless such waiver is in writing and signed by Lender. No delay or omission on the part of Lender in exercising any legal option available as a waiver
 of such right or any other right, A walter, may delay or omit action on the part of Trustee in exercising any legal option available as a waiver
 unless such waiver is in writing and signed by Trustee. No delay or omission on the part of Trustee in exercising any legal option available as a waiver
 of such right or any other right, A walter, may delay or omit action on the part of Trustee in exercising any legal option available as a waiver
 unless such waiver is in writing and signed by Trustee.

TIME IS OF THE ESSENCE. Time is of the essence in the performance of this Deed of Trust.
 WAY OF FORFEITURE. Way of service without reading from the obligation of this Deed of Trust or liability under the indebtedness.
 INTRAGRAMARINE OR OUTSIDE OF THE PARTIES. Within Grantor, may deal with Grantor, with knowledge of his or her financial condition at any time.
 BUILDING UPON AND WITHIN A TRUST. Within Grantor, may deal with Grantor, with knowledge of his or her financial condition at any time.
 SUCCESSOR AND ASSIGNEE. Successor to the administration granted in this Deed of Trust on behalf of Trustee, the Deed of Trust shall be
 modified, if a, to a successor and all other provisions of this Deed of Trust in all other respects remain valid and enforceable.
 OBLIGATION OF GRANTOR. Such including that not render it invalid or unenforceable as to any other provision of this Deed of Trust, however, if the obligating provision cannot be
 circumstantia, such including that not render it invalid or unenforceable as to any other provision of this Deed of Trust, however, if such
 severability. If a court of competent jurisdiction finds any provision of this Deed of Trust to be invalid or unenforceable as to any person or
 every Grantor. This means that each of the parties following below is responsible for all obligations in this Deed of Trust.
 MULTIPLE PARTIES. All obligations under this Deed of Trust shall be joint and several, and all liabilities of each to Grantor shall remain such and
 jointly held by or for the benefit of Lender in any capacity, without the written consent of Lender.
 MERGER. Those shall be no merger of the interests of estate created by this Deed of Trust with any other interest in the property at any
 proportion Headings. Capitalization headings in this Deed of Trust are for convenience purposes only and shall not be used to define the
 APPLICABILITY LAW. This Deed of Trust shall be governed by and construed in accordance with the laws of the State of Illinois.
 AMENDMENTS. This Deed of Trust shall be amended by parties to be charitable or bound by the affidavit of amendment.
 MISCELLANEOUS PROVISIONS. The following various provisions are a part of this Deed of Trust:
 PURPOSES. Grantor agrees to keep Lender and Trustee informed in all respects of Grantor's current address.
 LOAN NO. _____
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To:

By:

Beneficiary:

Date:

The undersigned is the legal owner and holder of all indebtedness secured by this Deed of Trust. All sums secured by this Deed of Trust have been fully paid and satisfied. You are hereby directed, upon payment to you of any sum owing to you under the terms of this Deed of Trust or to any applicable statute, to cancel this Note secured by this Deed of Trust (which is delivered to you together with this Deed of Trust), and to reconvey, without warranty, to the parties designated by you the terms of this Deed of Trust, the title held by you under this Deed of Trust. Please mail this

reconveyance and related documents to:

REQUEST FOR FULL RECONVEYANCE

(To be used only when additional have been paid in full)

To:

Trustee

DEED OF TRUST
(Continued)

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Loan No.
06-14-1990