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CAUTION: Consult a lawyer before using or acting under this form. Another fee schedule for the seller of the form makes it necessary with a great many, including any variety of real estate agents or others for a particular purpose.

THIS INDENTURE, made July 23 1990, between  
MELVYN FOGEL

3916 Joanne Drive, Glenview, Illinois  
(NO. AND STREET) (CITY) (STATE)  
herein referred to as "Mortgagors," and FRANCIS JAMES HANSEN

(NO. AND STREET) (CITY) (STATE)  
herein referred to as "Mortgagee," witnesseth:

loan agreement  
THAT WHEREAS the Mortgagors are justly indebted to the Mortgagee upon the 2000000000 of even date herewith, in the principal sum of Seven Thousand Dollars and No/100 (\$7,000.00), payable to the order of and delivered to the Mortgagee, in and by which note the Mortgagors promise to pay the said principal sum and interest at the rate and in installments as provided in said note, with a final payment of the balance due, as provided in said note, and all of said principal and interest are made payable at such place as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of the Mortgagee at

NOW, THEREFORE, the Mortgagors do secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this mortgage, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid to the Mortgagee, the receipt whereof is hereby acknowledged, do hereby CONVEY AND WARRANT unto the Mortgagee, and the Mortgagee's successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the Village of Glenview, COUNTY OF Cook AND STATE OF ILLINOIS, to-wit:

See Exhibit "A" - Legal Description attached.

which, with the property hereinafter described, is referred to herein as the "premises."  
Permanent Real Estate Index Number(s): 04-20-415-001  
Address(es) of Real Estate: 3916 Joanne Drive, Glenview, Illinois, 60025

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto, and all rents, issues and profits thereof (to-wit, and all rents, issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, electric light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, wind shades, storm doors and windows, floor coverings, bedder beds, swings, stoves and water heaters. All of the foregoing are deemed to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by Mortgagors or their successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the Mortgagee, and the Mortgagee's successors and assigns, forever, for the purposes, and upon the uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Mortgagors do hereby expressly release and waive.

The name of a record owner is:  
This mortgage consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this page) are incorporated herein by reference and are a part hereof and shall be binding on Mortgagors, their heirs, successors and assigns.  
Witness the hand and seal of Mortgagor the day and year first above written.

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)  
Melvyn Fogel (Seal)  
Francis James Hansen (Seal)

State of Illinois, County of Cook, I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that MELVYN FOGEL

personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 23rd day of July, 1990  
Commission expires September 7, 1993  
Harvey L. Harris Notary Public

This instrument was prepared by Harvey L. Harris, 1 N. LaSalle St., Ste. 2000, Chicago, IL 60602  
Name and address of preparer: Harvey L. Harris, One N. LaSalle Street, Suite 2000  
(NAME AND ADDRESS) (NAME AND ADDRESS)

OFFICIAL SEAL  
KATHRYN M. HARRIS, Notary Public, State of Illinois  
By Commission Expires 9/7/93  
Chicago (CITY) Illinois (STATE) 60602 (ZIP CODE)

90358364

Above Space For Recorder's Use Only

DEPT-01 RECORDING \$14.25  
78333 TRAM 2903 07/25/90 14:28:00  
59700 # - 90 - 358364  
COOK COUNTY RECORDER

RECORDED

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## THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS MORTGAGE):

1. Mortgagors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from encumbrances or other liens or claims for lien not expressly subordinated to the lien thereof; (3) pay when due any indebtedness which may be incurred by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such lien to the Mortgagee; (4) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinances.

2. Mortgagors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to the Mortgagee duplicate receipts therefor. To prevent delinquency hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagee may desire to contest.

3. In the event of the enactment after this date of any law of Illinois deducting from the value of land for the purpose of taxation the lien thereon, or imposing upon the Mortgagee the payment of the whole or any part of the taxes or assessments or charges or other amounts required to be paid by Mortgagors, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages on the mortgagor's interest in the property, or the manner of collection of taxes, or as to affect this mortgage or the debt secured hereby or the holder thereof, then and in any such event, the Mortgagors, upon demand by the Mortgagee, shall pay such taxes or assessments or reimburse the Mortgagee therefor; provided, however, that if in the opinion of counsel for the Mortgagee (a) it might be required to require Mortgagors to make such payment or (b) the making of such payment might result in the imposition of a lien superior to the maximum amount permitted by law, then and in such event, the Mortgagee may elect, by notice in writing given to the Mortgagors, to declare all of the indebtedness secured hereby to be and become due and payable sixty (60) days from the giving of such notice.

4. If, by the laws of the United States of America or of any state having jurisdiction to the premises, any tax is due or becomes due in respect of the issuance of the note hereby secured, the Mortgagors covenant and agree to pay such tax in the manner required by any such law. The Mortgagors further covenant to hold harmless and agree to indemnify the Mortgagee, and the Mortgagee's successors or assigns, against any liability incurred by reason of the imposition of any tax on the issuance of the note secured hereby.

5. At such time as the Mortgagors are not in default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagors shall have such privilege of making prepayments on the principal of said note (in addition to the other payments) as may be provided in said note.

6. Mortgagors shall carry all buildings and improvements now or hereafter situated on said premises insured against fire or lightning by fire, lightning and windstorm under policies providing for payment by the insurance companies of amounts without delay to pay the cost of replacing or repairing, or some or to pay in full the indebtedness secured hereby, all to companies satisfactory to the Mortgagee, under insurance policies payable in case of loss or damage, to Mortgagors, such rights to be obtained by the Mortgagee. Policies to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to the Mortgagee, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the expiration date of expiration.

7. In case of default therein, Mortgagors may, but need not, make any payment or perform any act hereinafter required of Mortgagors in any form and manner deemed expedient, and may, but need not, make full or partial payment of principal or interest on prior mortgages, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereon, or release from any tax sale or forfeiture affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other moneys advanced by Mortgagee to protect the mortgaged premises and 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 highest rate now permitted by Illinois law. Execution of this mortgage shall never be considered to a waiver of any right secured to the Mortgagee or recovery of any default hereunder on the part of the Mortgagors.

8. The Mortgagee making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, list, sheet 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 thereon.

9. Mortgagors shall pay each item of indebtedness hereon as aforesaid, both principal and interest, when due according to the terms hereof. At the option of the Mortgagee and without notice to Mortgagors, all unpaid indebtedness secured by this mortgage shall, including anything in the note or in this mortgage to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment of principal or interest on the note, (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagors herein contained.

10. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for attorney's fees, court costs, fees, outlays for documentary and export evidence, newspaper charges, publication costs and costs (which may be included as an item to be expended after entry of the decree) of procuring an abstract of title, title search, and examination, title insurance policies, Torrens certificates, and similar data and assurances with respect to title; (b) the Mortgagee may elect to be reimbursed by Mortgagors either to prosecute such suit or to avoidance to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the highest rate now permitted by Illinois law, when paid or incurred by Mortgagee in connection with (a) any proceeding, including proceedings for bankruptcy proceedings, or (b) the Mortgagee shall be a party, either as plaintiff, claimant or defendant, by reason of this mortgage or any indebtedness hereby secured, or (c) preparations for the commencement of any suit for the foreclosure hereof after execution of this mortgage, or (d) to foreclose whether or not already commenced, or (e) preparations for the defense of any actual or threatened suit or proceeding which might affect the premises or the security hereof.

11. 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 taxes as are provided in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness added to that contained in the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any surplus to Mortgagors, their heirs, legal representatives or assigns, as their rights may appear.

12. Upon or at any time after the filing of a complaint to foreclose this mortgage the court in which the same is brought shall appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, and in regard to the receiver or insolvency of Mortgagors 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 received as a homestead or not, and the Mortgagee may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further time when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other things 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 to apply the net income in his hands to payment in whole or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this mortgage, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.

13. 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 hereby secured.

14. The Mortgagee shall have the right to inspect the premises at all reasonable times and access thereto shall be granted for that purpose.

15. The Mortgagors shall periodically deposit with the Mortgagee such sums as the Mortgagee may reasonably require for the payment of taxes and assessments on the premises. No such deposit shall bear any interest.

16. If the payment of said indebtedness or any part thereof be extended or varied or if any part of the security be released, all persons now or at any time hereafter liable therefor, or interested in said premises, shall be held to account to such extending, varying or release, and their liability and the lien and all provisions hereof shall continue in full force, the right of recourse against all such persons being expressly reserved by the Mortgagee, notwithstanding such extension, variation or release.

17. Mortgagee shall release this mortgage and lien thereof by proper instrument upon payment and discharge of all indebtedness secured hereby and payment of a reasonable fee to Mortgagors for the execution of such release.

18. This mortgage and all provisions hereof, shall extend to and be binding upon Mortgagors and all persons claiming under or through Mortgagors, and the word "Mortgagors" when used herein shall include all such persons and all persons claiming under or through the indebtedness or any part thereof, whether or not such persons shall have executed the note or this mortgage. The word "Mortgagors" when used herein shall include the successors and assigns of the Mortgagors named herein and the holder or holders thereof, through whom of the note secured hereby.

90358364

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EXHIBIT A

Legal Description

LOT 11 IN THE WILLOWS NORTH, BEING A SUBDIVISION OF THE EAST 1/2 OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Tax No. 04-20-415-001

Address: 3916 Joanne Drive, Glenview, Illinois 60025

Property of Cook County Clerk's Office

90358364

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