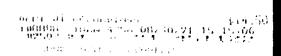
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SOUTHWEST FINANCIAL BANK AND TRUST 15330 S. LAGRANGE ROAD ORLAND PARK, IL 60462

WHEN RECORDED MAIL TO:

SOUTHWEST FINANCIAL BANK AND TRUST 15330 S, LAGRANGE ROAD ORLAND PARK, IL 60462



91451122

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

ASSIGNMENT OF RENTS

THIS ASSIGNMENT OF RENTS IS DATED AUGUST 17, 1991, between PHILIP R. ORAWIEC and SHARON C. ORAWIEC, HIS WIFE, whose address is 16432 SOUTH 84TH AVE., TINLEY PARK, IL 60477 (referred to below as "Grantor"); and SCUTHWEST FINANCIAL BANK AND TRUST, whose address is 15330 S. LAGRANGE ROAD, ORLAND PARK, IL 50462 (referred to below as "Lender").

ASSIGNMENT. For victuable consideration, Grantor assigns and conveys to Lendur all of Grantor's right, title, and interest in and to the Rents from the following described Property located in COOK County, State of Illinois:

LOT 74 IN CHERRY HILL FARMS BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 23, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 16432 SOUTH 84TH AVE., TINLEY PARK, IL 60477. The Real Property lax identification number is 27-23-312-029

DEFINITIONS. The following words shall have the folk wing meanings when used in this Assignment. Terms not otherwise defined in this Assignment shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to deliar amounts shall mean amounts in lawful money of the United States of America.

Assignment. The word "Assignment" means this Assignment of Rents between Granter and Londer, and includes without limitation all assignments and security interest provisions relating to the Rents.

Event of Default. The words "Event of Default" mean and include any of the Events of Default set forth below in the section titled "Events of Default."

Grantor. The word "Grantor" means PHILIP R. ORAWIEC and SHARON C. ORAWIEC.

Indebtedness. The word "Indebtedness" means all principal and interer, sayable under the Note and any amounts expended or advanced by Lender to discharge obligations of Granter or expenses incurred by Lender to anforce obligations of Granter under this Assignment, together with interest on such amounts as provided in this Assignment. Specifically, which, imitation, this Assignment secures a revolving line of credit, which obligates Lender to make advances to Granter so long as Granter conspiles with all the terms of the Note. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Note, any temporary overages, other charges, and any amounts expended or advanced as provided in this paragraph, shall not exceed the Credit Limit as provided in the Note. It is the intention of Granter and Lender that this Assignment secures the balance outstanding under the Note from time to time from zero up to the Credit Limit as provided above and any intermediate balance.

Lender. The word "Lender" means SOUTHWEST FINANCIAL BANK AND TRUST, its successed of and assigns.

Note. The word "Note" means the promiseory note or credit agreement dated August 17, 1601, in the original principal amount of \$25,000.00 from Granter to Lender, together with all renewals of, extensions of, modification of, milliancings of, consolidations of, and substitutions for the promiseory note or agreement. The interest rate on the Note is a variable interest rate based upon an index. The index currently is 8.500% per annum. The interest rate to be applied to the unpaid principal balance of this Augument shall be at a rate equal to the index, subject however to the following minimum and maximum rates, resulting in an initial rate of 1/2 annum. NOTICE: Under no circumstances shall the interest rate on this Assignment be less than 7.000% per annum or more than the Laser of 17.000% per annum or the maximum rate allowed by applicable law.

Property. The word "Property" means the real property, and all improvements thereon, described above in the "Assignment" section.

Real Property. The words "Real Property" mean the property, interests and rights described above in the "Property Oranition" section.

Related Documents. The words "Related Documents" mean and include without limitation all promissory notes crafts agreements, lean agreements, guaranties, security agreements, mortgages, deeds of trust, and all other instruments and documents, which is now or hereafter existing, executed in connection with Granter's Indebtodness to Lander.

Rents. The word "Rents" means all rents, revenues, income, issues, and profits from the Property, whether due now or later, including without limitation all Rents from all leases described on any exhibit attached to this Assignment.

THIS ASSIGNMENT IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS AND (2) PERFORMANCE OF ANY AND ALL OBLIGATIONS OF GRANTOR UNDER THE NOTE AND THIS ASSIGNMENT. THIS ASSIGNMENT IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Assignment, Borrower shall pay to Lender all amounts secured by this Assignment as they become due, and shall strictly perform all of Borrower's obligations. Unless and until Lender exercises its right to collect the Rents as provided below and so long as there is no default under this Assignment, Granter may remain in possession and control of and operate and manage the Property and collect the Rents.

LENDER'S RIGHT TO COLLECT RENTS. Lender shall have the right at any time, and even though no default shall have occurred under this Assignment, to collect and receive the Rents. For this purpose, Lender is hereby given and granted the following rights, powers and authority:

Notice to Tenants. Lender may send notices to any and all tenants of the Property advising them of this Assignment and directing all Rents to be paid directly to Lunder or Lander's agent.

Enter the Property. Londor may enter upon and take possession of the Property; demand, collect and receive from the tenants or from any other persons liable therefor, all of the Rents; institute and carry on all legal proceedings necessary for the profection of the Property, including such proceedings as may be necessary to recover possession of the Property; collect the Rents and remove any tenant or tenants or other persons from the Property.

Maintain the Property. Lender may enter upon the Property to maintain the Property and keep the same in repair; to pay the costs thereof and of all services of all employees, including their equipment, and of all continuing costs and expenses of maintaining the Property in proper repair and condition, and also to pay all taxes, assessments and water utilities, and the premiums on fire and other insurance effected by Lender on the Property.

Compliance with Laws. Londor may do any and all things to execute and comply with the laws of the State of illinois and also all other laws, rules, orders, orders, orders, and requirements of all other governmental agencies affecting the Property.

Lease the Property. Lender may rent or lease the whole or any part of the Property for such term or terms and on such conditions as Lender may deem appropriate.

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Employ Agents. Lender may ongage such agent or agents as Lender may doem appropriate, either in Lender's name or in Grantor's name, to rent and manage the Property, including the collection and application of Ronts.

Other Acts. Londor may do all such other things and acts with respect to the Property as Londor may down appropriate and may act exclusively and solely in the place and stead of Granter and to have all of the powers of Granter for the purposes stated above.

No Requirement to Act. Londor shall not be required to do any of the foregoing acts or things, and the fact that Lender shall have performed one or more of the foregoing acts or things shall not require Londor to do any other specific act or thing.

APPLICATION OF RENTS. All costs and expenses incurred by Lender in connection with the Property shall be for Berrower's account and Lender may pay such costs and expenses from the Rents. Lender, in its sole discretion, shall determine the application of any and all Rents received by it; however, any such Rents received by lender which are not applied to such costs and expenses shall be applied to the indebtedness. All expenditures made by Lender under this Assignment and not reimbursed from the Rents shall become a part of the indebtedness secured by this Assignment, and shall be payable on demand, with interest at the Note rate from date of expenditure until paid.

FULL PERFORMANCE. If Grantor pays all of the indebtedness when due and otherwise performs all the obligations imposed upon Grantor under this Assignment and the Note, Lander shall execute and deliver to Grantor a suitable satisfaction of this Assignment and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Property. Any termination for required by law shall be paid by Grantor, if permitted by applicable law.

EXPENDITURES BY LENDER. If Grantor falls to comply with any provision of this Assignment, including any obligation to maintain Existing Indubtodness in good standing as required below, or it any action or proceeding is communiced that would materially affect Lender's interests in the Property, Lender on Grantor's behalf may, but shall not be required to, take any action that Lender deems appropriate. Any amount that Lender expends in so doing will be a laterest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses, at Lender's option, will (a) be payable on demand. (b) be added to the balance of the credit line and be apprehended any instribution payments to become due during either (i) the term of any applicable insurance policy or (ii) the remaining term of the Note, or (c) be treated as a balloon payment which will be due and payable at the Note's maturity. This Assignment also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account have had.

DEFAULT. Each of the following, of the option of Londer, shall constitute an event of default ("Event of Default") under this Assignment:

Default on Indebtedness. Felling of Grantor to make any payment when due on the Indebtedness.

Compliance Default. Failure to ecopy with any other term, obligation, covenant or condition contained in this Assignment, the Note or in any of the Related Documents.

Breaches. Any warranty, representation or statement miles or furnished to Lender by or on behalf of Granter under this Assignment, the Note or the Related Occuments is, or at the time made or furnished was, false in any material respect.

Other Defaults. Fallure of Granter to comply with any term, obligation, covenant, or condition contained in any other agreement between Granter and Lender.

Insolvency. The insolvency of Grantor, appointment of a receiver for any part of Grantor's property, any assignment for the bonellt of creditors, the commencement of any proceeding under the bankruptcy or insolvency laws by or against Grantor, or the dissolution or termination of Grantor's existence as a going business (if Grantor, it a business). Except to the extent prohibited by federal law or Illinois law, the death of Grantor (if Grantor is an individual) also shall constitute at Event of Default under this Assignment.

Forectosure, etc. Commencement of foreclosure, whather hy judicial proceeding, self-help, repossession or any other method, by any creditor of Grantor against any of the Property. However, this subsecure what not apply in the event of a good faith dispute by Grantor as to the validity or reasonableness of the claim which is the basis of the forecoloure, provided that Grantor gives Lander written notice of such claim and furnishes reserves or a surely bond for the claim satisfactory to Lander.

Events Affecting Guaranter. Any of the preceding events occurs with respect to any Guaranter of any of the indebtedness or such Guaranter dies or becomes incompetent or any Guaranter revokes any guaranty of the indebtedness.

Existing Indebtedness. Default of Granter under any Existing Indeptedness or under any instrument on the Property securing any Existing Indebtedness, or commencement of any suit or other action to foreclose any existing iten on the Property.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of District and at any time thereafter, Londor may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies 7.00 ided by law:

Accelerate Indebtedness. Landor shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment penalty which Grantor would be required to pay.

Collect Renta. Lender shall have the right, without notice to Granter, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and apply the not proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or use feed if only to Lender. If the Rents are collected by Lender, then Granter irrevocably designates Lender as Granter's atterney-in-fact to enderse instruments received in payment thereof in the name of Granter and to negotiate the same and collect the proceeds. Payments by tenants or other users the response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

Mortgages in Possession. Londer shall have the right to be placed as mortgages in possession of to the end a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rants from the Property and apply the proceeds, over and above the cost of the receivertip, against the indebtedness. The mortgages in possession or receiver may serve without bond if permitted by law. Londer's right to the application of a receiver shall exist whether or not the apparent value of the Property exceeds the indebtedness by a substantial amount. Employme it by Londer shall not disquality a person from serving as a receiver.

Other Remedies. Lander shall have all other rights and remedies provided in this Assignment or the Note or by law.

Walver; Election of Remedies. A waiver by any party of a breach of a provision of this Assignment shall not constitute, a waiver of or projudice the party's rights otherwise to demand strict compliance with that provision or any other provision. Election by Londer to pursue any remody shall a not exclude pursuit of any other remody, and an election to make expenditures or take action to perform an obligation of Granter under the Assignment siter failure of Granter to perform shall not affect Lender's right to declare a default and exercise its remodies under this Assignment.

Attorneys' Fees: Expenses. If Londor Institutes any sult or action to enforce any of the terms of this Assignment, Londor shall be entitled to recover attorneys' fees at trial and on any appeal. Whether or not any court action is involved, all reasonable expenses incurred by Lendor that in Londor's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the indebindress payable on domand and shall bear interest from the date of expenditure until repaid at the Note rate. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lendor's alterneys' fees and logal expenses whether or not there is a tawault, including attorneys' fees for bankrupicy proceedings (including offerts to modify or vacate any authomatic stay or injunction), appeals and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including forecleaure reports), surveyors reports, and appraisal fees, and title insurance, to the extent permitted by applicable law. Granter also will pay any court costs, in addition to all other sums provided by law.

MISCELLANEOUS: PROVISIONS. The following miscellaneous provisions are a part of this Assignment:

Amendments. This Assignment, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set torth in this Assignment. No alteration of or amendment to this Assignment shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Applicable Law. This Assignment has been delivered to Lender and accepted by Lender in the State of Illinois. This Assignment shall be governed by and construed in accordance with the laws of the State of Illinois.

Multiple Parties. All obligations of Grantor under this Assignment shall be joint and several, and all references to Grantor shall mean each and every Grantor. This means that each of the persons signing below is responsible for all obligations in this Assignment.

No Modification. Grantor shall not enter into any agreement with the holder of any mortgage, doed of trust, or other security agreement which has priority over this Assignment by which that agreement is modified, amended, extended, or renewed without the prior written consent of Lander. Grantor shall neither request nor accept any future advances under any such security agreement without the prior written consent of tender.

Severability. It a court of computent jurisdiction finds any provision of this Assignment to be invalid or unenforceable as to any person or

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circumstance, such finding shall not render that provision invalid or unenforceable as to any other persons or circumstances. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the effending provision cannot be so modified, it shall be stricken and all other provisions of this Assignment in all other respects shall remain valid and enforceable.

Successors and Assigns. Subject to the limitations stated in this Assignment on transfer of Granter's interest, this Assignment shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Granter, Lender, without notice to Granter, may deal with Granter's successors with reference to this Assignment and the indebtedness by way of terbearance or extension without releasing Granter from the obligations of this Assignment or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Assignment.

Walver of Homestead Exemption. Grantor hereby releases and walves all rights and benefits of the homestead exemption laws of the State of Illinois as to all indebtedness secured by this Assignment.

Walvers and Consents. Londer shall not be deemed to have walved any rights under this Assignment (or under the Related Documents) unless such waiver is in writing and signed by Londer. No delay or emission on the part of Londer in exercising any right shall operate as a waiver of such right or any other right. A waiver by any party of a provision of this Assignment shall not constitute a waiver of or prejudice the party's right otherwise to demand strict compliance with that provision or any other provision. No prior waiver by Londer, nor any course of dealing between Lunder and Granter, shall constitute a waiver of any of Londer's rights or any of Granter's obligations as to any future transactions. Whenever consent by Londer is required in this Assignment, the granting of such consent by Londer in any instance shall not constitute continuing consent to subsequent instances where such consent is required.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS TO ITS TERMS.	of this assignment of Rents, and each grantor agrees
CRANTOR: X PHILIP R. ORAWIEC SAUVE X	SHARON C. ORAWIEC PRANCE
INDIVIDUAL ACKNOWLEDGMENT	
STATE OF Illinois	
COUNTY OF COOK	
	ILIP R. ORAWIEC and SHARON C. ORAWIEC, to mo known to be the wiedged that they signed the Assignment as their free and voluntary act August
	commission expires
ASER PRO (tm) Ver. 3.134 (c) 1991 GPI Bankers Service Group, Inc. Altrights rese ved. (IL-G14 P	NOTZECT FRANCISCO SECTION ILLEMONS MY COMMISSION FACISES - LYIOZUG
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