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ASSIGNMENT OF DEBTS AND LEASES

THIS ASSIGNMENT, made as the 16th day of May, 1991, between CHICAGO TITLE AND TRUST COMPANY, an Illinois Corporation, not personally but as Trustee under Trust Agreement dated July 1, 1986, and known as Trust Number 108422, (herein referred to as "Assignor"), and MARY ELIZABETH BAKER, an Illinois female, (herein referred to as "Assignee"),

WITNESSETH

THAT WHEREAS, the Assignor is duly indebted to Assignee for money borrowed in the aggregate principal sum of FOUR HUNDRED THOUSAND AND NO/100 Dollars (\$400,000.00) as evidenced by a certain Mortgage Promissory Note of even date herewith (herein called the "Note"), which Note is secured by a certain Mortgage given by Assignor to Assignee under even date herewith (which Mortgage is herein called the "Mortgage"), and the terms of which Note and which Mortgage are hereby incorporated herein by reference upon certain property (herein called "said property") in the County of Cook and State of Illinois, to-wit:

(SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR LEGAL DESCRIPTION AND ADDRESS OF PROPERTY)

NOW THEREFORE, to secure the payment of the full sum becoming due under said Note according to the tenor and effect of said Note, the full other amounts becoming due from Assignor to Assignee under the Mortgage, (to-wit: sums and other amounts being herein collectively called the "Indebtedness") and for the faithful performance by Assignor of all the covenants, conditions, stipulations and agreements in this Assignment of Debts and Leases, in the Note or Mortgage, or in any other agreement or document between Assignor and Assignee, and also in consideration of the sum of one dollar (\$1.00) in hand paid, the receipt whereof is hereby acknowledged, the Assignor does by these presents, GRANT, TRANSFER and ASSIGN to Assignee all the rents, issues and profits now due and which may hereafter become due, whether during or after the term of the Mortgage, (less or by virtue of any lease, whether written or verbally, or by letting of or any agreement for the use or occupancy of any part of said Property, heretofore or hereafter made or agreed to, it being the intention of the undersigned to hereby establish an absolute transfer and assignment to Assignee of all such leases and agreements made or agreed to by either the undersigned or by the Assignee under the powers herein granted, and of all the avails thereof. The leases hereby assigned are listed in Exhibit A-1 attached hereto.

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Without limitation of any of the legal rights of Assignee as the absolute assignee of the rents, issues and profits of said Property, and by way of enumeration only, Assignor hereby irrevocably covenants and agrees that in the event of any default by the Assignor under the said Note or under the Mortgage above described, whether before or after the Note is declared to be immediately due, or whether before or after the institution of any legal proceeding to foreclose the lien of the Mortgage, or before or after any sale thereon, forthwith upon demand of Assignee, Assignor will surrender to Assignee and Assignor shall be entitled to take actual possession of the said Property or of any part thereof, personally or by its agents or attorneys, as for condition herein, and to Assignee's discretion Assignee may, with or without force and with or without process of law and without any action on the part of the holder or holders of the Note of the Mortgage, enter upon, take and maintain possession of all or any part of said Property together with all documents, books, records, papers, and accounts of Assignor relating thereto, and may exclude Assignor and Assignor's agents or servants solely therefrom and may in Assignee's own name or Assignee under this assignment hold, operate, manage, and control the said Property and conduct the business thereof, either personally or by Assignee's agents and may, at the expense of the Assignor, from time to time make or cause to be made all necessary or proper repairs, renewals, replacements, alterations, additions, betterments, and improvements to the said Property as to Assignee may seem proper, and may lease and re-lease the same and may lease said Property in such parcels and for such times and on such terms as to Assignee may seem fit, including leases for terms of years beyond the maturity of the indebtedness secured by the Mortgage, and may cancel any lease or sublease for any cause or on any ground which would entitle Assignor to cancel the same, and may, manage and operate the said Property and carry on the business thereof as Assignor should deem best and do everything in relation to the said Property that Assignor might do. In every sense of the word Assignor hereby irrevocably authorizes and appoints Assignee, in the name, place and stead of Assignor, to collect and receive all earnings, revenues, rents, issues, profits and income of the said Property, and any part thereof, and after deducting the expenses of conducting the business thereof and of all maintenance, repairs, renewals, replacements, alterations, betterments, and improvements, and all payments which may be made for taxes, assessments, insurance and prior or proper charges on the said Property or any part thereof, including the just and reasonable compensation for the services of Assignee for services rendered in connection with the operation, management and control of the said Property and the conduct of the business thereof, and such further sums as may be sufficient to indemnify Assignee against any liability, loss or damage on account of any

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matter, or thing done in good faith in pursuance of the rights and powers of Assignee hereunder, to apply any and all monies arising as aforesaid:

- (1) To the payment of interest from time to time accrued and unpaid on the said Note;
- (2) To the payment of the principal of the said Note from time to time remaining outstanding and unpaid;
- (3) To the payment of any and all other charges secured by or created under the said Mortgage; and
- (4) To the payment of the balance, if any, after the payment in full of the items hereinbefore stated.

Assignor hereby ratifies and confirms everything that Assignee may do under or by virtue of the foregoing.

Notwithstanding any other provision hereof, so long as there shall exist no default by the Assignor in the payment of the indebtedness or in the performance of any obligation, covenant or agreement herein or in said Mortgage or other instrument contained, Assignor shall have the right to collect when, but not before, due all rents, issues and profits from said Property and to retain, use and enjoy the same.

Without limiting the generality of the foregoing, this Assignment covers specifically any lease or leases demising all or portions of the said Property for the terms shown.

Concerning each lease hereinabove described, Assignor hereby covenants and agrees to and with the Assignee that without the written consent of the Assignee first obtained, Assignor will not:

- (1) Cancel or terminate such lease for any reason whatsoever, irrespective of how such right of cancellation or termination is obtained, or permit the cancellation or termination thereof, or accept a surrender of such lease;
- (2) Reduce the rent provided for in such lease, or modify such lease in any way, either orally or in writing, or grant any concession in connection with such lease, either orally or in writing;
- (3) Consent to any assignment of the interest of

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the tenant in the lease, or to any sub-letting thereof;

(4) Accept any rent payable under the lease in advance of the time when the same is payable under the terms thereof; and any of the above acts, if done without the written consent of the Assignee, shall be null and void.

Any default on the part of Assignor hereunder shall constitute a default of Assignee under the Note and Mortgage.

This Assignment shall be construed as a covenant running with the land, shall be assignable by Assignee and shall be binding upon and inure to the benefit of each of the parties hereto and their respective executors, administrators, legal representatives, successors and assigns.

The failure of Assignee or any of the Assignee's agents or attorneys, or officers or assigns to make use of any of the terms, provisions and conditions of this Assignment for any period of time, at any time or times, shall not be construed or deemed to be a waiver of any of Assignee's rights under the terms hereof, but Assignee or Assignee's agents or attorneys, successors or assigns shall have full right, power and authority to enforce this assignment for any of the terms, provisions or conditions hereof, and exercise the powers hereunder at any time or time or times that shall be deemed fit.

In accepting this Assignment the Assignee herein does not assume nor shall it be under any obligation whatever to perform any of the covenants, undertakings or promises on the part of the Lessor to be performed under any lease which may be entered into concerning the said property.

If the Assignor shall pay all the indebtedness when or before due and shall keep, observe and fully perform all the covenants, conditions, stipulations and agreements herein contained, then this Assignment shall be null and void and Assignee will, promptly upon Assignor's demand therefor, release and discharge this Assignment.

This Assignment is executed by CHICAGO TITLE AND TRUST COMPANY, An Illinois Corporation, 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 CHICAGO TITLE AND TRUST COMPANY, 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 said Assignor or on said CHICAGO TITLE AND TRUST COMPANY, An Illinois Corporation, personally to pay the said Note or any interest that may accrue thereon,

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of any indebtedness according to payment, or to perform any covenant, either expressed or implied to herein contained, and such liability, if any, being expressly waived by Trustee and by every person now or hereafter claiming any right or security hereunder, and that so far as the Assignor and its successors and said CHICAGO TITLE AND TRUST COMPANY personally are concerned, the legal holder or holders of said Note and the owner or owners of the indebtedness according hereunder shall look solely to the premises hereby conveyed for the payment thereof, to the enforcement of the lien hereby created, in the manner herein and in said Note provided.

IN WITNESS WHEREOF, CHICAGO TITLE AND TRUST COMPANY, an Illinois Corporation, not personally but as Trustee, as aforesaid, has caused these presents to be signed by its Asst. Vice President and its Asst. Secretary and its corporate seal to be hereunto affixed and attested by its Asst. Secretary the day and year first above written.

CHICAGO TITLE AND TRUST COMPANY,
an Illinois Corporation, As
Trustee and not personally

BY: [Signature]

BY: [Signature]
ASST. SECRETARY

STATE OF ILLINOIS)

SSS

COUNTY OF COOK)

I, The undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT SUEAN DECKER Asst. Vice President ~~Trust Officer~~ of CHICAGO TITLE AND TRUST COMPANY, An Illinois Corporation and Deborah Catalano Asst. Secretary ~~Trust Officer~~ of said bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, as such Vice President ~~Trust Officer~~ and ~~Assistant Trust Officer~~ Asst. 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 aforesaid, for the uses and purposes therein set forth; and

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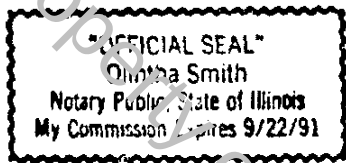
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the said ~~Assistant Trust Officer~~ then and there acknowledged that said ~~Assistant Trust Officer~~, as custodian of the corporate seal of said Corporation, did affix the seal of said to said Instrument as said Assistant Trust Officer's own free and voluntary act and as the free and voluntary act of said Corporation, as trustee as aforesaid, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 17th
day of May, 1941.

Donna Smith
Notary Public



My commission expires:

This instrument prepared by
 Irene Ford
 Manufacturers Bank
 1200 N. Ashland Avenue
 Chicago, Illinois 60622

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EXHIBIT A-1

All of the rents, issues and profits now due and which may hereafter become due, whether during or after the term of our lease, under or by virtue of any lease, whether written or verbal, or any letting of or any agreement for the use of occupancy of any part of said property heretofore or hereafter made or agreed to, it being the intention of the Assignor to hereby establish an absolute transfer and assignment to Assignee of all such leases and agreements made or agreed to by the undersigned or by the Assignee under the powers herein granted and of all the avails thereof.

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AFTER RECORDING, RETURN TO: MANUFACTURERS BANK
1200 N. Ashland Avenue
Chicago, Illinois 60622

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