

91675967

## UNOFFICIAL COPY

(Corporate Trustee Form)

THIS INDENTURE WITNESSETH: That the undersigned FIRST NATIONAL BANK OF EVERGREEN PARK, A National Banking Association

is a corporation organized and existing under the laws of the United States of America not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to the undersigned in pursuance of a Trust Agreement dated November 13, 1991 and known as trust number 12130, hereinafter referred to as the Mortgagor, does hereby Mortgage and Convey to

## UNIVERSAL SAVINGS AND LOAN ASSOCIATION

a corporation organized and existing under the laws of the State of Illinois hereinafter referred to as the Mortgagor, the following real estate in the County of Cook in the State of Illinois, to wit:

Lots 20, 21, 22, 23 and 24 in Block One (1) in Subdivision of Blocks One (1) and Two (2) in John F. Eberhardt's Subdivision of the North East Quarter (1/4) of Section Twenty Three (23), Township Thirty Eight (38) North, Range Thirteen (13), East of the Third Principal Meridian, in Cook County, Illinois and commonly known as 3247-59 West 63rd Street and 6305-11 South Spaulding Avenue, Chicago, Illinois.

PTN # 19-23-203-001-0000

COOK COUNTY, ILLINOIS

91675967

1991 DEC 24 AM 11:48

Together with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon or placed therein, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, airconditioning, water, lights, power, refrigeration, ventilation or other services, and any other thing now or hereafter thereon or therein, the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and windows, floor coverings, screen doors, in-a-door beds, swings, stoves and water heaters (all of which are intended to be and are hereby declared to be a part of said real estate whether physically attached thereto or not); and also together with all agreements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagor, whether now due or hereafter to become due as provided herein. The Mortgagor is hereby subrogated to the rights of all mortgagee, their holders and owners paid off by the proceeds of the loan hereby secured.

**TO HAVE AND TO HOLD** the said property, with said building, improvements, fixtures, appurtenances, apparatus and equipment, and with all the rights and privileges thereunto belonging, unto said Mortgagor forever, for the uses herein set forth, free from all rights and benefits under the homestead, exemption and valuation laws of any state, which said rights and benefits said Mortgagor does hereby release and waive.

**TO SECURE**

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagor bearing even date herewith in the principal sum of TWO HUNDRED TEN THOUSAND AND NO/100----- Dollars

is 210,000.00

), which Note, together with interest thereon as therein provided, is payable in monthly installments of

TWO THOUSAND NINETY-SIX AND 60/100----- Dollars

92

is 2,096.60, commencing the 1st day of January , 19 92

which payments are to be applied, first, to interest, and the balance to principal, until said indebtedness is paid in full.

(2) any advances made by the Mortgagor to the Mortgagor, or its successor in title, for any purpose, at any time before the release and cancellation of this Mortgage, but at no time shall this Mortgage secure advances on account of said original Note together with such additional advances, in a sum in excess of

TWO HUNDRED TEN THOUSAND AND NO/100----- Dollars

210,000.00

, provided that, nothing herein contained shall be considered as limiting the amounts that shall be secured hereby when advanced to protect the security or in accordance with covenants contained in the Mortgage.

(3) the performance of all of the covenants and obligations of the Mortgagor to the Mortgagor, as contained herein and in said Note.

**THE MORTGAGOR COVENANTS:**

A. (1) To pay said indebtedness and the interest thereon as herein and in said note provided, or according to any agreement extending the time of payment thereof; (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, and sewer service charges against said property, (including those heretofore due), and to furnish Mortgagor, upon request, duplicate receipts therefor, and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or hereafter up in said premises insured against damage by fire, and such other hazards as the Mortgagor may require to be insured against, and to provide public liability insurance and such other insurance as the Mortgagor may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the period of redemption on for the full insurable value thereof, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagor; such insurance policies shall remain with the Mortgagor during said period or periods, and contain the usual clause satisfactory to the Mortgagor making them payable to the Mortgagor; and in case of foreclosure sale payable to the owner of the certificate of sale, owner of any deficiency, any receiver or redemptioner, or any person in a deed pursuant to foreclosure; and in case of loss under such policies, the Mortgagor is authorized to adjust, collect and compromise, in its discretion, all claims thereunder and to execute and deliver, on behalf of the Mortgagor, all necessary proofs of loss, receipts, vouchers, releases and acquittances required to be signed by the insurance companies, and the Mortgagor agrees to sign, upon demand, all receipts, vouchers and releases required of him to be signed by the Mortgagor for such purposes; and the Mortgagor is authorized to apply the proceeds of any insurance claim to the restoration of the property or upon the indebtedness hereby secured in its discretion, but monthly payments shall continue until said indebtedness is paid in full; (4) Immediately after destruction or damage, to commence and promptly complete the rebuilding or restoration of buildings and improvements now or hereafter on said premises, unless Mortgagor elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage; (5) To keep said premises in good condition and repair, without waste, and free from any mechanic's or other lien or claim of them not expressly subordinated to the lien hereof; (6) Not to make, suffer or permit any unlawful use of or any nuisance to exist on said property nor to diminish nor impair its value by any act of omission to act; (7) To comply with all requirements of law with respect to mortgaged premises and the use thereof; (8) Not to make, suffer or permit, without the written permission of the Mortgagor being first had and obtained, (a) any use of the property for any purpose other than that for which it is now used, (b) any alterations of the improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said property, (c) any purchase on conditional sales, leases or agreement under which title is reserved in the vendor, or any apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said property; (8) To complete within a reasonable time any buildings or improvements now or at any time in process of erection upon the premises.

B. In order to provide for the payment of taxes, assessments, insurance premiums, and other annual charges upon the property securing this indebtedness, and other insurance required or accepted, the undersigned promises to pay to the Mortgagor a pro rata portion of the current year taxes upon the disbursement of the loan and to pay monthly to the Mortgagor, in addition to the above payment, sums estimated to be equivalent to one-twelfth of such items, which payments may, at the option of the Mortgagor, be held by it and commingled with other such funds or its own funds for the payment of such items; (b) to be carried in a savings account and withdrawn by it to pay such items; or, (c) be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagor advances upon this obligation sums sufficient to pay said items as the same accrue and become payable. If the amount estimated to be sufficient to pay said items is not sufficient, the undersigned promises to pay the difference upon demand. If such sums are held or carried in a savings account or escrow account, the same are hereby pledged to further secure this indebtedness. The Mortgagor is authorized to pay said items as charged or billed without further inquiry.

C. This mortgage contract provides for additional advances which may be made at the option of the Mortgagor and secured by this mortgage, and it is agreed that in the event of such advances the amount thereof may be added to the mortgage debt, and shall increase the unpaid balance of the note hereby secured by the amount of such advance and shall be a part of said note indebtedness under all of the terms of said note and this contract as fully as if a new such note and contract were executed and delivered. An Additional Advance Agreement may be given and accepted for such advance and provision may be made for different monthly payments and a different interest rate and other express modifications of the contract, but in all other respects this contract shall remain in full force and effect as to said indebtedness, including all advances.

D. That in case of failure to perform any of the covenants herein, Mortgagor may do on Mortgagor's behalf everything so covenanted; that said Mortgagor may also do any act it may deem necessary to protect the lien hereof, that Mortgagor will repay upon demand any money paid or disbursed by Mortgagor for any of the above purposes and such moneys together with interest thereon at the highest rate for which it is lawful to contract shall become so much additional indebtedness secured by this mortgage with the same priority as the original indebtedness and may be included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises if not otherwise paid, that it shall not be obligatory upon the Mortgagor to inquire into the validity of any lien, encumbrance or claim in advancing moneys as above authorized, but nothing herein contained shall be construed as requiring the Mortgagor to advance any moneys for any purpose nor to do any act hereunder; and the Mortgagor shall not incur any personal liability because of anything it may do or omit to do hereunder.

E. That it is the intent hereof to secure payment of said note and obligation whether the entire amount shall have been advanced to the Mortgagor at the date hereof, or at a later date, and to secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage contract;

F. That if all or any part of the property or any interest therein is sold or transferred by Mortgagor without the prior written consent of Mortgagor, excluding (a) the creation of a lien or encumbrance subordinate to this mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent, or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Mortgagor may, at Mortgagor's option, declare without notice all of the sums secured by this mortgage to be immediately due and payable.

**333 XOB**

UNOFFICIAL COPY

"OFFICIAL SEAL"  
DEBORAH M. NAVARRETE  
Notary Public, Seal of Illinois  
No. 00000000000000000000000000000000  
10/16/98

*[Signature]* *[Signature]* *[Signature]*

UNIVERSITY OF SOUTHERN CALIFORNIA LIBRARIES  
1800 South University Street  
Los Angeles, California 90089-0008  
Telephone 213-730-7000  
FAX 213-730-7001  
E-mail: [libinfo@usc.edu](mailto:libinfo@usc.edu)

GIVEN under my hand and Notarized Seal, this

A corporation, and Robert J. Mayo personally known to me to be the same persons whose names are subscribed to the same partnership instrument.

Personally known to me to be the Senior Vice-President of First National Bank of Evergreen Park

and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT  
Joseph C. Panelli

**COUNTY OF Cook**

STATE OF Illinois COUNTY OF Cook  
A Notary Public in the undersigned  
ss.

**FIRST NATIONAL BANK OF EVERGREEN PARK**  
ATTEST: *John E. Blyden* **EXECUTIVE OFFICER**  
**SERIAL VICE PRESIDENT & TRUST MANAGER**  
BY *John E. Blyden* **EXECUTIVE OFFICER**  
ALL SIGNATURES ARE PROFESSIONAL AND NOT PERSONALLY

9th December, A.D. 1919

IN WITNESS WHEREOF, the undersigned corporation, not personally but as trustee of a trust created by its Vice, President, and its corporate seal to be hereunto affixed and attested by its Trustee D. E. Dettier, this

understood and agreed that nothing herein or in any note or memorandum of understanding shall be construed as giving either party any right or authority to terminate or amend the terms and conditions of this agreement, except by mutual written agreement of the parties.

U. **Power and reward** In the context of power and reward, the most common form of reinforcement is to reward or punish the behavior of the subject. This can be done through monetary rewards, verbal praise, or other forms of positive reinforcement. Conversely, punishment can be used to discourage undesirable behavior. Reinforcement can also be used to strengthen desired behaviors by associating them with positive outcomes.

V. **Conditioning and operant conditioning** Conditioning is a process by which an organism learns to associate two stimuli or events. This can be done through classical conditioning, where a neutral stimulus is paired with a reinforcing stimulus, or operant conditioning, where an organism learns to associate its own behavior with a reinforcing outcome. Conditioning is a key concept in understanding how animals learn and behave.

W. **Observational learning** Observational learning is a process by which an organism learns new behaviors by observing others. This can be done through direct observation, where the observer sees the behavior firsthand, or indirect observation, where the observer sees the behavior through a medium such as a book or video. Observational learning is a key concept in understanding how children learn new behaviors and skills.

X. **Problem solving and decision making** Problem solving and decision making are processes by which an organism identifies a problem or goal and then uses available information and resources to find a solution. This can be done through trial and error, where the organism tries different solutions until it finds one that works, or through reasoning, where the organism uses logical thinking to identify the best solution. Decision making is a key concept in understanding how animals make choices and decisions.

Y. **Memory and learning** Memory and learning are processes by which an organism stores and retrieves information from its past experiences. This can be done through short-term memory, where information is stored for a short period of time, or long-term memory, where information is stored for a longer period of time. Learning is a key concept in understanding how animals remember and use past experiences to guide their future behavior.

Z. **Communication and social interaction** Communication and social interaction are processes by which organisms exchange information and interact with each other. This can be done through vocal communication, where sounds are used to convey messages, or non-vocal communication, where body language, touch, and other physical cues are used to convey messages. Social interaction is a key concept in understanding how animals live in groups and interact with each other.

After good and continuous research, the court in which such bill is filed may of any time either before or after the date of filing, or at any time during the period of one year after the date of filing, file a complaint of the act of the defendant or of the defendant's conduct, or of both, for damages.

<sup>7</sup> All these measures, however, result out of the efforts of the people to make their environment better, and out of the efforts of the government to help them do so. The government, through its various departments, has a role to play in this regard, but it is not the sole provider of such services.

amount of a particular nutrient that may be needed or used and the nutrient that may be needed or used to meet the needs of a particular plant species. A nutrient balance sheet can be used to predict the amount of a particular nutrient that may be needed or used and the nutrient that may be needed or used to meet the needs of a particular plant species.

**H** There has been a general recognition of the need for more systematic consideration of the problem of the relationship between the two forms of the labour market.

**D** That there is at the present time no evidence to support the claim that any concentration of hexavalent chromium compounds in drinking water may cause cancer.

Deutschland ist ein Land mit einer sehr guten Infrastruktur und einer guten Bildung. Aber es gibt auch viele Probleme, die wir lösen müssen.

и кадијатко за овој погод објектот кој АБ разгледа го има кај тој објект и тој објект е подготвен да го објасни како тој се подготвувал за овој погод. Ако објектот не може да го објасни како тој се подготвувал за овој погод, тој објект е подготвен да го објасни како тој се подготвувал за овој погод, а не како тој се подготвувал за овој погод.