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CONSTRUCTION FIRST MORTGAGE

THIS INDENTURE, made December 30, 1991, between MARTIN P. HUNT and ALICE L. HUNT, his wife, ("Mortgagors"), and FIRST STATE BANK & TRUST COMPANY OF PARK RIDGE, an Illinois Banking corporation (herein referred to as "Mortgagee") witnesseth:

THAT WHEREAS, Mortgagors have executed a First Mortgage Construction Note (herein referred to as the "Note") bearing date herewith in the principal sum of **TWO HUNDRED SIXTY THOUSAND AND NO/100 DOLLARS (\$260,000.00)** and payable to Mortgagee and endorsed, and by which Note Mortgagee promises to pay on or before September 17, 1992 the said principal sum with interest at 8% from the date of the Note;

All such principal amount of the Note and interest thereon, including and notwithstanding any prepayment of the Note, shall be first applied to interest on the unpaid principal balance and the remainder to principal of said principal and interest shall be paid at the principal office of the Mortgagee in Park Ridge, Illinois.

NOW THEREFORE, the Mortgagee agrees to the payment of said Note in accordance with its terms and the terms of construction of the Note, of the Mortgage and all agreements, see Lien, and covenants thereof, including the interest and charges on the unpaid principal, the performance of the covenants and agreements herein contained, by the Mortgagee to be forced, and also in consideration of other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, do by these presents Mortgagee and Mortgagors, the Mortgagee, at and executed and agreeing, the following described real estate in the County of Cook, and State of Illinois, to-wit:

LOT 11 IN THE ADDITION OF PARK RIDGE, BEING A PLAT OF EIGHT ACRES, SEVEN HUNDRED FORTY-EIGHT SQUARE FEET AND FORTY-THREE SQUARE INCHES, AND A SURVEY THEREOF, LOCATED IN THE EAST HALF OF THE WEST HALF OF THE SOUTH EAST HALF OF THE NORTHWEST QUADRANT OF SECTION 11, TOWN OF NEWTON, PARISH OR TOWN OF THE THIRD PRECINCT, CHICAGO, ACCORDING TO THE PLAT THEREOF FILED IN THE RECORDS OF CLERK OF COOK COUNTY, CHICAGO ON AUGUST 27, 1900 AS DOCUMENT NO. 90406824, AND IN BOOK OF PLATS, PAGE 600.

PERMANENT TAX NUMBER 00-01-001-007-0000

COMMON ADDRESS: 1201 Ridgeway Lane, Park Ridge, Illinois 60068

which, with the property to which described, is referred to herein as the "property".

This mortgage secures an obligation incurred for the construction of improvements on the land, and constitutes a "mortgage on Money" within the meaning of Section 9-13(1)(d) of the Illinois Uniform Conveyance of Deeds.

RECEIVING WHEREFOR, in consideration whereof, Mortgagors shall now and forever hereafter pay to Mortgagee, the sum of \$260,000.00, and interest thereon, and all other amounts due and owing, and exacted by Mortgagee, and all costs and expenses of collection, which are herein expressly named and assigned to the Mortgagee, and all amounts by reason of rights and property and interest in property arising out of the money secured by this Mortgage, and any and all appurtenances, fixtures and equipment of that may at any time be placed in any building now or hereafter standing on the property.

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The fixtures of personalty and fixtures, by and between the parties hereto that, should come to an order through which the owner of the property, or his representative, and specifically but not by way of limitation, all furniture, fixtures, curtains and carpeting, window shades and valances, textures, curtains, bedspreads, bedding, and other household equipment, including, but not limited to, kitchen, bathroom, laundry, washroom, dining room, living room, bath tub, sinks, water closets, basins, water closets, tubs, fixtures, electrical service apparatus, heating apparatus, and apparatus, and such other goods and effects as may over be furnished by a lessor in letting and letting furnished, shall be left in the possession of the party holding the lessor's property, shall be held the same as personalty, and be subject to removal by him at his own cost, but for any damage thereby caused to the property, which may occur after the lessor has removed the same, the lessor shall be liable to the party holding the property for damages to the property, and the party holding the property, shall be liable to the lessor for the value of the property, whether it be lessor, or otherwise, and to be paid by the Mortgagor to all the lessors, as far as his interest of the realty, lessor and lessor of personal property, especially furniture, apparatus, furnishings and fixtures, are hereby expressly conveyed, in such case, provided, however, that if any part of the property described, which does not consist of a part and part of the real estate, or lessor, constituting "fixtures", remains, the same to be taken in the form "furniture and fixtures", the same being described as such in the "Lease Agreement" under the Uniform Commercial Code, for the purpose of creating hereby a security interest in such property, which Mortgagor may by grant to the lessor, as second party (as such term is defined in the form "Security of C.C.").

THE MORTGAGOR, above named, does hereby release the lessor from liability for the appearance of or belonging unto the Mortgagor, its agents, servants and assigns, for any, for the purposes hereinabove, for the lessor, the ownership of the real estate, and the fixtures, described, and interest thereon and, for, for the rights and benefit, to under and by virtue of the Residential Exemption Laws of the State of Illinois, in which said rights and benefits the said Mortgagor does hereby expressly release and waive.

In witness whereof, the Mortgagor covenants with the Mortgagor as follows:

1. Mortgagor shall promptly pay when due without set off, recoulement, or deduction, the principal and interest on the indebtedness evidenced by the Note and any other charges as provided in the Note.

2. Mortgagor shall: (A) pay all taxes, costs of removal and storage, or removal, removal or failure to remove the property which may become damaged or destroyed; (B) pay all expenses in good condition and reasonable condition, and free from each other's expense, and to be paid expressly as estimated by the lessor; (C) pay when due any and all rent which may be received by a lessor or lessor on the property, up to the time hereof, and upon receipt of written satisfactory assurance of the customary of such prior rent to Party A; (D) complete within 90 days of the date hereof, or to the lessor now or as soon thereafter as possible, of each and every agreement, to satisfy all requirements of law or municipality, or otherwise, with respect to the premises and the real estate; (E) make no material alterations in the premises except as required by law or other legal ordinance.

3. Mortgagor shall furnish fully, when first due and owing, all general taxes, school taxes, special assessments, water charges, power service charges, and other charges which may be levied against the property, and to furnish to Mortgagor duplicate bills, or bills, dated within thirty (30) days after payment thereof.

John H. Johnson

John H. Johnson

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4. Mortgagor shall keep in full repair and appropriate review, or permit to be kept in full repair, all structures, fixtures, equipment, and other items of value, which are incapable under the present and future forms of law of being paid for by the proceeds of insurance, except sufficient to pay the greater of either the cost of replacing or repairing the same at the time of loss, the indebtedness secured hereby, or the original and satisfactory value of the Mortgaged, and the insurance policies required in case of damage to Mortgaged, each estimated to be determined by the standard methods of insurance companies, and shall file with the agent maintaining such insurance, or with the trustee, the notice of insurance, and the copy of the policy renewed, paid in full, and in full force for the respective date of expiration of the policy, of an insurance certificate of insurance requiring that the coverage shall not be terminated or altered in any respect without thirty (30) days' prior written notice to the trustee. If the insurance policies referred to herein contain a condition of non-renewal, Mortgagor agrees to provide an insurance company which is in full compliance with such clause or provision.

Mortgagor shall furnish Mortgagor with evidence and satisfactory to Mortgagor that flood insurance is in effect. If Mortgagor fails to so do, Mortgagor certifies to Mortgagor that the property is not located on an area designated by the Secretary of Housing and Urban Development as having special flood hazards.

5. In case of fire, lightning, or other cause by fire, Mortgagor to afford safety of the house of foreclosure, protection of the contents, and the removal of the same by his or her duly authorized agent, or by such agent, or by any other person under such insurance policies without consent of Mortgagor, or (b.) if the law of Mortgagor permits, with the insurance company or companies on the amount to be paid upon the loss. In the event Mortgagor is unable to collect all losses for replacement, compensation, or otherwise, Mortgagor elects to apply said insurance proceeds in reduction of the indebtedness and all legal and expenses and costs of collection, which shall be deducted and paid to Mortgagor, and Mortgagor further covenants and agrees that these shall constitute a procedure insufficient to pay the debt, Mortgagor shall demand payment hereof, and the debt so demanded and interest thereon, fees and charges, Mortgagor agrees to make a full confession of the debt owing, and to make it immediately due and payable, and the failure of the payment thereof shall be a default hereunder.

In the event Mortgagor elects to pay off such insurance proceeds to be applied directly for the cost of rebuilding or restoration of the building and improvements, on the premises, such funds will be made available for distribution by Mortgagor.

To the extent such proceeds are applied toward restoration or rebuilding, the buildings and improvements shall be restored to the same value of at least equivalent and substantially the same character as prior to such damage, or destruction. Such proceeds shall be deducted from time to time upon the Mortgaged, and furnished with satisfactory evidence of the estimated cost of completion to roof, and with any additional certificates, warrants of title, contractor's sworn statements and other evidence of cost and of payment, including documents of acceptance of and and/or a performance bond or bonds in form satisfactory to Mortgagor, and shall be the basis of a final adjustment, and shall be held in the community treasury or company treasury by satisfaction to Mortgagor. A certificate of cost for such rebuilding or restoration shall be presented to and approved by Mortgagor prior to the commencement of any such repair or rebuilding. At all times the indebtedness of Mortgagor of said proceeds remaining in the hands of the Mortgagor shall be at least sufficient to pay for the cost of completion of the work, less and clear of debts.

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C. The right to demand monthly payments required under the terms of my request of Mortgagor, Mortgagor shall pay to the Mortgagee monthly at the time when such monthly payment is payable, an amount equal to one-twelfth (1/12) of the annual premium for basic fire and extended coverage, minus the amount of taxes, real estate taxes, water and sewer rents, special assessments, and any other taxes, assessments, or charges or encumbrances which may be applied to or become attached to the Property prior to the date of this Mortgage, and on demand the full amount due and payable to the Mortgagee, including interest necessary to pay such premium and other payments as are calculated by the Mortgagee, the amount of which is to be determined by the Mortgagee from time to time in payment of such taxes, assessments, or encumbrances, the Mortgagee may make such payment directly to the Mortgagor, the amount of which is to be paid under Item A and A₁, or may make such payment on the Mortgage, the amount of which is to be paid such that it is to be kept funds, but no interest shall be payable thereon. In case of payment for any proportion of this Mortgage, the whole amount of said premium and interest to become demandable, the Mortgagee shall have the right to elect to apply any amount so paid to the extent so scheduled as hereinabove.

D. If I fail to make the monthly payments required under any agreement for any amount required to be paid by me, Mortgagor shall receive notice of my failure to perform my obligation to pay all or part of the monthly payments required under any agreement for any amount required to be paid by me, Mortgagor shall receive notice of my failure to pay any amount required to be paid by me, and upon receipt of such notice, Mortgagor, or my agent, attorney, or other representative, or my heirs, executors, administrators, or assigns, or any other person, firm or corporation, shall be liable to the Mortgagee for the amount of any sum so unpaid, or for failure to pay any amount required to be paid by me, and for any amounts paid by the Mortgagee for any of the purposes of this clause D, or expenses paid or incurred in connection with the collection of any amount so unpaid, or otherwise advanced by the Mortgagee to protect the unpaid principal and interest, plus reasonable compensation to the Mortgagee for services rendered without contract, author or agreement, and for all expenses, losses, damages, and expenses sustained thereby, and for all amounts so unpaid, plus interest thereon and with interest thereon, at the rate of six percent above the Bank discount rate, or if interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permitted under applicable law. That one of Mortgagor shall never be considered a holder of any right or title to or on account of any debt hereunder on the part of Mortgagor.

E. The Mortgagee may at any time and at any time up to 10 days of notice, may do so without notice, by my holding, or receipt of estimate prepared from the appropriate office without regard to the reason of such bill, statement or estimate, or into the validity of any tax, assessment, or the like, for seizure, garnishment, or otherwise thereof.

F. As the option of Mortgagor, and without notice to the Mortgagee, all unpaid indebtedness secured by this Mortgage shall, now that same is fully paid, be released to the Mortgagee, to the extent of the unpaid balance, (a) immediately, or (b) at the end of the term of the Mortgage, (b) immediately prior to my death, Mortgagor shall, without the permission of the Mortgagee, sell, transfer, convey, or otherwise dispose of the term, condition, or option of the premises, or the entire, remains, or profits therefrom, whether by operation of law, voluntary sale, or otherwise, or shall contract to do any of the foregoing, or in the event the owner, or the holder, or both, of one, or any of the owners, of any such interest, or any part of such Mortgage, shall hold, or any such owner, or the holder, shall release, or make "Bona Fide" ("Yield"), without the permission of the Mortgagee, transfer, or assign, or any part, or any beneficial interest, of the unpaid, unpaid, or profit, free from the original obligation, without being limited to a certain amount, whether by operation of law, voluntary, or otherwise, or shall contract to do any of the foregoing, (b) immediately, in the event Mortgagee files for bankruptcy or bankruptcy proceedings are filed.

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against Mortgagor, and not discharged within thirty (30) calendar days, under any provision of any state or federal bankruptcy law in effect at the time of filing; (ii) if creditability in the event Mortgagor takes no assignment for the benefit of creditors, becomes bankrupt or becomes unable to meet his obligations as they become due; or (iii) unless duly noticed in writing by the Lender, including, but not limited to, failure to timely make full payment of any fees, taxes, or legal expenses filed against the Mortgagor or the property, or (iv) when a default shall occur and continue for three days in the performance of any other agreement of the Mortgagor contained herein or in any other agreement of the Mortgagor with the Mortgagee.

10. If, in the judgment of the court, before whom whether by application or otherwise, Mortgagor shall have the right to foreclose the Lender need not commence the action to foreclose the Lien hereof, the court is nevertheless entitled to make such attachment of the Deed, for sale all or any part of the property described in the Note which may be possessed or owned by or on behalf of Mortgagor, either by his attorney, his attorney's fees, attorney's expenses, broker's commissions, witness and expert expenses, mileage, fuel, court costs, expert's expenses, stenographic, telephone, and stationery and costs (which may be estimated as to time to be expended after entry of the decree) of prosecuting all actions of which, after service and examination, the court is satisfied, in the exercise of its discretion, with respect to the same, Mortgagor may be liable to the court, jointly and severally, for expenses, such part of the expenses, including attorney's fees, as shall pertain to such decree. The time of execution of the title to or possession of the property, all legal expenses of the sale, and other expenses mentioned shall be reasonable and lawful, and whenever secured hereby and immediately due and payable, with interest at the rate of the rate stated in the Note, unless otherwise provided, at such rate would be contrary to applicable law, in which event such amount shall bear interest at the highest rate per annum fixed by law, when paid or incurred by Mortgagor, in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which Mortgagor is a party, either as plaintiff, defendant, or co-defendant, by reason of the Mortgagor or any indebtedness hereby secured, to the proper extent of his liability for the foregoing, before, after, or upon conclusion of such proceeding, whether or not actually commenced, for all proceedings for the defense of any threatened suit or proceeding which might affect the property or the security hereof, whether or not actually prosecuted.

11. The proceeds of any foreclosure sale of the property shall be distributed and applied in the following order of priority: First, all amount of all costs and expenses incident to the foreclosure proceedings, including attorney's fees, court costs, and expenses incurred in the proceeding prior to sale of; second, all other amounts due under the terms of the contract of indebtedness, subject to that recited by the Note, with interest thereon as hereinafter provided; third, all principal amounts, remaining unpaid on the Note from the day preceding to Mortgagor, its successors or assigns, on the date of sale, may appear.

12. Upon the filing of a complaint to foreclose this Mortgage, the court in which such suit is filed, may appoint a receiver of all property, such appointment may be made without notice, sufficient regard to the solvency of such entity of Mortgagor, at the time of appointment, or for such term as the court may direct, and then, the value of the property, in addition, the same shall be then deposited in a trust account or held during the pendency of such foreclosure suit, and the Mortgagee may be appointed trustee of such account, "The court may, in its discretion, appoint another trustee to apply the net income and principal payment, in whole or in part, (i) the indebtedness created hereby, or any debt or claim, for any other Mortgage, or any other obligation or other loan which may be or become superior to the indebtedness of such decree, prior to such application, in whole prior to foreclosure, and (ii) the deficiency, if any, of a sale and deficiency."

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33. No action for the enforcement of the claim or of any power on behalf of which be subject to any defense which would not be good and available to the party intervening same in an action at law upon the Note hereby secured.

34. Mortgagor shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

35. In further consideration of the indebtedness and performance of the obligations, covenants and agreements contained herein, the Mortgagor hereby agrees to the Mortgagor's "Power already existing and to be created in the future, together with all rents to become due and under exist in the future thereon. This agreement, however, shall be operative only in the event of the occurrence of a default hereunder, or under the Note or other instrument of like character, and in any such case the Mortgagor hereby confers on the Mortgagor the exclusive power, to be used or not be used, in its sole discretion, to sell or agent, or to appoint a third person to act as agent for the Mortgagor, with power to make disposition of, and to collect amounts owing from, the Premises and adjacent structures, at the option of the Mortgagor, to the payment of the mortgage debt, taxes, costs of maintenance, repairs, insurance, legal expenses, collection expenses, an order of priority of the Mortgagor, and for the protection of the Mortgagor, and to turn any sums remaining over to the Mortgagor; but such collection and control shall not operate, in any circumstance, to the benefit or damage of the lessee, the Mortgagor reserving to the lessee such rights as may be required by the Mortgagor. The Mortgagor shall be entitled to account only for rents and profits actually received by the Mortgagor. In exercising any of the powers contained in this section, the Mortgagor may also take possession of, and for those purposes use, any and all personal property contained in the Premises and used by the Mortgagor on the rental or leasing thereof or any part thereof.

36. In case the premises, or any part thereof, shall be taken by eminent domain or condemnation, the Mortgagor shall be empowered to collect and receive all compensation which may be paid for any property taken, for damages to any property taken, when and all compensation so received shall be for the benefit of the Mortgagor and may be expended for the immediate reduction of the indebtedness incurred hereby, or for the repair and restoration of any property so damaged, provided that any amount over the amount of the indebtedness shall be delivered to the Mortgagor or their assigns.

37. In case of the sale of either right of the Mortgagor, whether contained herein or in other agreements with the Mortgagor, in case of default hereunder in the above named loan contract, the Mortgagor shall be fully and completely entitled and authorized by the Mortgagor, without any further consent or authorization, to spend and lay out money which in the Mortgagor's judgment and discretion shall be reasonably necessary, for the following purposes:

(a) To protect and preserve the premises;

(b) To complete the improvements on the premises and to pay immediately all
expenses incurred for materials and labor employed in such construction;

(c) To pay for all work and materials already produced and furnished to the
Mortgagor, the Mortgagor being authorized either to continue said construction under
existing contracts of the Mortgagor or to create independent contracts for such
construction.

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In consideration of the Mortgagor making advances heretofore, the Mortgagor hereby appoints the Mortgagor's agent(s) for the purpose of making the foregoing application and for the purpose of carrying out or every aspect the authority herein granted, and have the description of the improvements to execute any other documentation in the name of and on behalf of the Mortgagor relating to the sale or transfer of the property, and to use the procedure of foreclosure or repossession to apply to the indebtedness evidenced by the Note.

18. Mortgagor has no duty to record the Title, Location, Description or Release of the premises, but shall Mortgagee be obligated to record their Mortgage or to exercise any power herein given without expense, including filing fee, recording fee, attorney's fee, court costs or certificate hereunder, and to do whatever else is reasonably necessary to obtain or exercising any power herein given.

19. Mortgagor shall record the Mortgage and the Note, the cost of which and expense upon presentation of sufficient evidence that all indebtedness secured by this Mortgage has been fully paid. Mortgagor shall also give a general release deed prior to recording of the released deed.

20. This Mortgage and all proceedings hereof, shall extend to and be binding upon Mortgagor and all persons who may hereafter become Mortgagor, and the word "Mortgagor" when used herein shall include a single person and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have signed to the Note or this Mortgage. The use of any gender applies to all spouses, those other one party known as Mortgagor, the heirs, executors under of each such party, joint and several Mortgagors upon all or any portion of the rights and interests under this Mortgage without the consent of the Mortgagor.

21. In the event of the passing after the date of this Mortgage of any law changing in any way the laws now in force for the taxation of mortgages, or debtors of the day, or the nature of operation of such taxes, so as to affect the interest of Bank, then and in such event Mortgagor shall pay the full amount of such taxes.

22. To the full extent permitted by law, Mortgagor and the Bank will not at any time apply for or obtain any "other abstract or loan or title office" or appraiser, appraisal, valuation, or any "assessing" or "appraising" law, how existing or hereafter enacted, in order to prevent or hinder the enforcement or foreclosing of this Mortgage, but hereby waives the benefit of such laws. To the full extent permitted by law, Mortgagor, for itself and its successors through or under it, will pay and be entitled to have the property and estates comprising the premises marshalled upon failure or non-delivery of the instrument and agrees that any court having jurisdiction to foreclose shall, in its order, the premises held in an entirety.

23. This Mortgage shall be governed by and interpreted according to the laws of the State of Illinois. If the conflicting provisions of the Mortgage, or the Note, conflict with these laws, such conflict shall not affect any other provision of the Mortgage or the Note which can be given effect without reference to the conflict. In that regard, the provisions of the Mortgage and the Note shall be deemed severable.

24. Any notice, demand, request or other communications directed to the agent or received pursuant to the terms hereof shall be in writing and shall be deemed given when personally received or on the second (2nd) day following deposit of the same in the United States Mail, via registered or certified mail, return receipt requested, postage prepaid, addressed to the Mortgagor at the address set forth below, to the Mortgagee in the Bank's main office or to such other address as

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either the Mortgagor or the Mortgagee通知 the other party in writing.

25. The rights and remedies of Mortgagee under this Mortgage are several and are not in
lien of, but are in addition to any other rights or remedies which Mortgagee may have under the
Note or any other instrument constituting security for the Note, or at law or in equity.

26. This Note may not be amended, modified or changed nor shall any waiver of any provision hereof be effective against Mortgagee, except only by an instrument in writing and
signed by the party signing whom enforcement of any waiver, amendment, change, modification or
discharge is sought.

27. Mortgagee, at its expense, will execute, acknowledge and deliver such instruments and
take such actions as Mortgagee from time to time may reasonably request to carry out the intent and
purpose of this Mortgage.

IN WITNESS WHEREOF, Mortgagor has caused these presents to be signed the day and year first
above written.

Marion P. Hunt

Alice L. Hunt

Alice L. Hunt, his wife

STATE OF ILLINOIS)

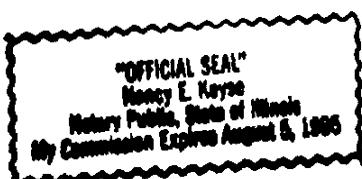
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COUNTY OF COOK)

I, the undersigned, a Notary Public in and for the County and State aforesaid,
DO HEREBY CERTIFY that Marion P. Hunt and Alice L. Hunt, his wife, who are personally known to me to
be the same persons whose names are subscribed to the foregoing instrument appeared before me this
day in person and acknowledged that they signed and delivered the said instrument as their own free
and voluntary act for the uses and purposes therein set forth.

Given under my hand and official seal, this 27 day of December 1976.

Nancy E. Keyse
Notary Public



THIS INSTRUMENT PREPARED BY AND DELIVERED TO:
Robert T. Kowall, Vice President
FIRST STATE BANK & TRUST COMPANY
OF PARK RIDGE
607 W. Devon Ave., Park Ridge, IL 60068

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