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First National Bank of Lincolnshire
Land Trust
Mortgage

Prepared by:
Maggie Eul
One Marriott Drive
Lincolnshire, IL 60069

The above space for RECORDER'S USE ONLY

THIS INDENTURE made March 11, 1991, Witnesseth, that the undersigned American National Bank & Trust Co. of Chicago, not personally but as Trustee under the provisions of a Deed or Deeds (in Trust duly recorded and delivered) to said Trustee in pursuance of a Trust Agreement dated 12/26/91 and known as its Trust Number 113198-03, hereinafter referred to as the Mortgagor, does hereby Convey and Mortgage to First National Bank of Lincolnshire, a National Banking Association, having an office and place of business in Lincolnshire Illinois, hereinafter referred to as the Mortgagee, the following real estate situated in the County of Cook State of Illinois, to wit:

See Schedule "A" - Legal Description
Attached hereto and made a part hereof

36-

TOGETHER with all the buildings and improvements now or hereafter erected thereon and all appurtenances, apparatus and fixtures and the rents, issues and profits hereof of every name and kind
TO HAVE AND TO HOLD the said property unto said Mortgagee forever for the uses and purposes herein set forth, free from all rights and benefits under the Homestead Exemption laws of the State of Illinois, which said rights and benefits said Mortgagors do hereby release and waive

This mortgage is given to secure (1) The payment of a certain indebtedness payable to the order of the mortgagee, evidenced by the Mortgagors Note of even date herewith in the Principal sum of THREE HUNDRED THOUSAND AND NO/100 Dollars (\$300,000.00) with a final payment due on Demand together with interest as follows, and all renewals, extensions, or modifications thereof.

- (1) Interest on the principal balance remaining from time to time unpaid shall be payable prior to maturity at the rate of _____ per cent per annum and after maturity at the rate of _____ per cent per annum
- (2) Interest on the principal balance remaining from time to time unpaid shall be payable prior to maturity at the prime lending rate of Wall Street Prime (or its successor) plus 1.0 per cent per annum over the said prime lending rate, and after maturity at the said prime lending rate plus 6.0 per cent per annum over the said prime lending rate, provided however that said interest rate in no event shall be less than 9.0 per cent per annum. Any increase or decrease of the rate of interest shall be effective as of the date of said prime lending rate change

(2) Future Advances: Upon request of Mortgagors, Lender, at Lender's option prior to release of this Mortgage, may make Future Advances to Mortgagors. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this mortgage, exceed the original amount of the Note plus US \$ None

This mortgage consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this mortgage) are incorporated herein by reference and are a part hereof and shall be binding on the Mortgagors, their heirs, successors and assigns.

THIS MORTGAGE is executed by the undersigned trustee, not personally but as a Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee, (and said Trustee, 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 the said Trustee personally to pay the said note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant either express or implied herein contained, all such liability if any, being expressly waived by the Mortgagee and by every person now or hereafter claiming any right to security hereunder, and that in full the said trustee personally is concerned, the legal holder or holders of said note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor or co maker, if any.

IN WITNESS WHEREOF, the undersigned trustee not personally but as a Trustee as aforesaid, has caused these presents to be signed and its corporate seal to be hereunto affixed and attested to: the day and year first above written.

American National Bank & Trust Co. of Chicago
as aforesaid and not personally.

CORPORATE SEAL

By [Signature] TRUST OFFICER
Attest [Signature] Asst. Secy

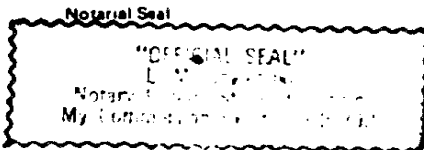
STATE OF ILLINOIS
COUNTY OF Cook ss

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above named officers of American National Bank and Trust Company of Chicago

Grantor, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers 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 the free and voluntary act of said Company for the uses and purposes therein set forth, and the said officers then and there acknowledged that the said officers, as custodian of the corporate seal of said Company caused the corporate seal of said Company to be affixed to said instrument as said officers own free and voluntary act and as the free and voluntary act of said Company for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this MAR 25 1991 day of _____, 19____

Notary Public



FOR THE RECORDER'S INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE
Units 108, 105, 206, 314, 412, 416, 516, 609, 720, 815, 922, and 1115
730 N. Hicks Palatine, IL Reference: BLSHH (KJB)

Place in Recorder's Box

MAIL TO First National Bank of Lincolnshire
One Marriott Drive
Lincolnshire, IL 60062

No. _____

BOX 333

172-05-792 RB

91142007

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

1. Mortgages shall promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may be damaged or destroyed. (2) keep said premises in good condition and repair, without waste, and free from mechanics' or other liens or claims for lien not expressly subcontracted to the lien holder. (3) pay all such taxes and assessments or liens hereon as required to be paid by Mortgages, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or the mortgagee's interest in the property, or the manner of collection of taxes, so as to affect this mortgage or debt secured hereby or the holder thereof, then and in any such event, the Mortgages, 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 unlawful to require the Mortgagee to make such payment or (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law, then and in such event, the Mortgagee may elect by notice in writing given to the Mortgagee, to declare all of the indebtedness secured hereby to be and become due and payable sixty (60) days from the giving of such notice.

2. Mortgages 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 default hereunder Mortgages shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgages 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 any lien thereon, or imposing upon the Mortgagee the payment of the whole or any part of the taxes or assessments or charges or liens hereon or required to be paid by Mortgages, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or the mortgagee's interest in the property, or the manner of collection of taxes, so as to affect this mortgage or debt secured hereby or the holder thereof, then and in any such event, the Mortgagee, 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 unlawful to require the Mortgagee to make such payment or (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law, then and in such event, the Mortgagee may elect by notice in writing given to the Mortgagee, 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 in the premises, any tax is due or becomes due in respect of the issuance of the note hereby secured, the Mortgages covenant and agree to pay such tax in the manner required by any such law. The Mortgages 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. The Mortgagee hereby waives any and all rights of redemption from sale under any order or decree of foreclosure of this Mortgage on its own behalf and on behalf of each and every person, except decree or judgment creditors of the mortgagee, acquiring any interest in or title to the premises subsequent to the date of this Mortgage. This paragraph is operative where allowed by Illinois Statutes.

6. Mortgages shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning and windstorm under policies providing for payment by the insurance companies of monies sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to the Mortgagee, under insurance policies payable in case of loss or damage, to Mortgagee, such rights to be evidenced by the standard mortgage clause 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 respective dates of expiration.

7. In case of default hereon, Mortgagee may, but need not, make any payment or perform any act hereinafter required of Mortgages in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or foreclosure affecting said premises or contest any tax or assessment. All money paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other money 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 post maturity rate of the note hereby secured. Indebtedness secured by Mortgagee to prior lienholders shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the post maturity rate of the note hereby secured. Indebtedness secured by Mortgagee to prior lienholders shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the post maturity rate of the note hereby secured.

8. The Mortgagee making any payment hereon, authorized relating to taxes or assessments, may do so according to any bill, statement 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, rate, forfeiture, or lien or title or claim thereof.

9. Mortgages shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the Mortgagee and without notice to Mortgages, all unpaid indebtedness secured by this mortgage shall, notwithstanding anything in this mortgage to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment; or principal or interest on the note, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgages 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, and shall be allowed and included as additional indebtedness in the fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches, and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to title as Mortgagee may deem to be reasonably necessary to or for the value of the premises. All expenditures and expenses of the nature mentioned herein shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon, at the post maturity rate of the note hereby secured. Mortgages shall be bound to pay and discharge the same, with interest thereon, at the post maturity rate of the note hereby secured, together with any other indebtedness secured by this mortgage, to which the Mortgagee is a party, either as plaintiff, claimant or defendant, by reason of the commencement of any suit for the foreclosure of such right to foreclose whether or not actually commenced; or (c) 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 items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any surplus to Mortgages, 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 such complaint is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgages, 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 occupied 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 times when Mortgages, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers 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 in 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 sale, or (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 permitted for that purpose.

15. The Mortgages shall periodically deposit with the Mortgagee such sums as the Mortgagee may reasonably require for payment of taxes and assessments on the premises. No such deposit shall be extended or varied or if any part of the security be released, all persons now or at any time hereafter liable herefor, or interested in said premises, shall continue in full force, the right of recourse against all persons being expressly reserved by the Mortgagee, notwithstanding such extension, variation or release.

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 herefor, or interested in said premises, shall continue in full force, the right of recourse against all persons being expressly reserved by the Mortgagee, notwithstanding such extension, variation or release.

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

18. This mortgage and all provisions hereof, shall extend to and be binding upon Mortgages and all persons claiming under or through Mortgages, and assigns of the Mortgagee named herein and the holder of this mortgage. The word "Mortgagee" when used herein shall include all persons claiming under or through Mortgages, whether or not such persons shall have executed the note of this mortgage. The word "Mortgage" when used herein shall include the successors and assigns of the Mortgagee for beneficial owners (will not transfer, assign or in any way hypothecate or attempt to transfer, assign or hypothecate their right, title, interest, or any beneficial interest in the property securing this Note without first obtaining the written consent of the holder. Upon any transfer, assignment or hypothecation of mortgaged premises, title or interest in such premises or of any portion of the same, with- out the prior written consent of the holder immediately becoming a part of this mortgage, the holder of this mortgage shall not be deemed to have consented as the consent of a holder to such assignment, transfer or hypothecation nor shall it affect the right to proceed with such action not be deemed to have consented as the consent of a holder to such assignment, transfer or hypothecation nor shall it affect the right to proceed with such action.

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SCHEDULE A
LEGAL DESCRIPTION

PARCEL 1:

UNIT 108 AND PARKING SPACE P108, UNIT 105 AND PARKING SPACE P105,
UNIT 206 AND PARKING SPACE P206, UNIT 314 AND PARKING SPACE P314,
UNIT 412 AND PARKING SPACE P412, UNIT 416 AND PARKING SPACE P416,
UNIT 516 AND PARKING SPACE P516, UNIT 609 AND PARKING SPACE P609,
UNIT 720 AND PARKING SPACE P720, UNIT 817 AND PARKING SPACE P817,
UNIT 922 AND PARKING SPACE P922, UNIT 1113 AND PARKING SPACE
P1113 TOGETHER WITH THEIR RESPECTIVE UNDIVIDED INTEREST IN THE
COMMON ELEMENTS IN RENAISSANCE TOWERS CONDOMINIUM AS DELINEATED
ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

PART OF LOTS 20 AND 21 IN RENAISSANCE SUBDIVISION, BEING A
SUBDIVISION OF PART OF THE NORTH WEST 1/4 OF SECTION 14, TOWNSHIP
42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT B TO THE
DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 26190230
AND AMENDED FROM TIME TO TIME TOGETHER WITH AN UNDIVIDED
PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY,
ILLINOIS.

PARCEL 2:

NON-EXCLUSIVE PERPETUAL EASEMENT FOR THE BENEFIT OF PARCEL 1 AS
CREATED BY THE PLAT OF RENAISSANCE SUBDIVISION RECORDED JANUARY
6, 1975 AS DOCUMENT NUMBER 22955436 FOR INGRESS AND EGRESS, IN
COOK COUNTY, ILLINOIS.