

UNOFFICIAL COPY

TRUST DEED

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01225558

756857

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THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made May 9, 19 91, between MEGHAN A. ROER, an unmarried single person

herein referred to as "Mortgagors," and CHICAGO TITLE AND TRUST COMPANY, an Illinois corporation doing business in Chicago, Illinois, herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Instalment Note hereinafter described, said legal holder or holders being herein referred to as Holders of the Note, in the principal sum of FIFTY FIVE

THOUSAND AND 00/100 (\$55,000.00) Dollars,

evidenced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to THE ORDER OF BEARER

and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest from date hereof on the balance of principal remaining from time to time unpaid at the rate of Seven percent per annum in instalments (including principal and interest) as follows:

Three Hundred Sixty One and 94/100 (\$361.94) Dollars or more on the 9th day of June 19 91, and Three Hundred Sixty One and 94/100 (\$361.94) Dollars or more on the 9th day of each month thereafter until said note is fully paid except that the final payment of principal and interest, if not sooner paid, shall be due on the 9th day of May 19 2031. All such payments on account of the indebtedness evidenced by said note to be first applied to interest on the unpaid principal balance and the remainder to principal; provided that the principal of each instalment unless paid when due shall bear interest at the rate of Ten percent per annum, and all of said principal and interest being made payable at such banking house or trust company in Chicago Illinois, as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of 1410 North State Parkway, #17A in said City.

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this trust deed, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY and WARRANT unto the Trustee, its successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being, in the City of Chicago COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

01-225558

DEPT-01 RECORDING \$15.00  
#2222 TRAN 0169 05/13/91 12:42:00  
#929 # B \*-91-225558  
COOK COUNTY RECORDER

ATTACHED HERETO

Permanent Index Number: 17-03-101-029-1073  
Address of Property: 1550 Lake Shore Drive, #12E, Chicago, Illinois 60610

which, with the property hereinafter described, is referred to herein as the "premises," TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belong to, and all rents, issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, in-door beds, awnings, stoves, water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed by all similar apparatus, equipment or articles hereafter placed in the premises by the mortgagors or their successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Mortgagors do hereby expressly release and waive.

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

WITNESS the hand and seal of Mortgagors the day and year first above written.

MEGHAN A. ROER [SEAL] [SEAL] [SEAL]

STATE OF ILLINOIS, I, James J. Riebandt, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT MEGHAN A. ROER, an unmarried single person

who is personally known to me to be the same person whose name is subscribed to the foregoing appeared before me this day in person and acknowledged that

"OFFICIAL SEAL" JAMES J. RIEBANDT Notary Public, State of Illinois My Commission Expires May 15, 1992

signed, sealed and delivered the said instrument at her free and Notarial Seal this 9th day of May 19 91

James J. Riebandt - Notary Public

Notarial Seal

56 15.00

WHEN RECORDED, RETURN TO: Community Title Guaranty Co. 301 E. Butterfield Rd., Suite 100 Lombard, Illinois 60148

Roll 91584

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Unit 12E, as delineated upon survey of Lots 1, 2, 3, 4, and 5 and the North 15 feet 4 inches of Lot 6 in Block 1 in the Resubdivision by Catholic Bishop of Chicago and Victor F. Lawson of Block 1 in the Catholic Bishop of Chicago Lake Shore Drive addition in the North Half of Fractional Section 3, Township 39 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois, which survey is attached as Exhibit "A" to the Declaration of Condominium Ownership made by Amalgamated Trust and Savings Bank, as Trustee under Trust Agreement dated June 15, 1977 and known as Trust Number 1550, recorded in the Office of the Recorder of Deeds of Cook County, Illinois as Document Number 24132177, together with an undivided percentage interest in the property described in said Declaration of Condominium aforesaid (excepting the units as defined and set forth in the said Declaration of Condominium and survey) all in Cook County, Illinois.

Property of Cook County Clerk's Office

91225558



ADDENDUM TO TRUST DEED

17. Funds for Taxes. Subject to applicable law, the undersigned shall pay to Bearer of the Instalment Note secured by this Trust Deed (herein "Bearer") on the day monthly installments of principal and interest are payable under the Instalment Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments which may attain priority over this Trust Deed, as reasonably estimated initially and from time to time by Bearer on the basis of assessments and bills and reasonable estimates thereof.

Bearer shall apply the Funds to pay said taxes and assessments. Bearer may not charge for so holding and applying the Funds, analyzing said account, or verifying and compiling said assessments and bills, unless applicable law permits Bearer to make such a charge. Bearer shall give to the undersigned, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Trust Deed.

If the amount of the Funds held by Bearer, together with the future monthly installments of funds payable prior to the due dates of taxes and assessments, shall exceed the amount required to pay said taxes and assessments, as they fall due, such excess shall be, at Bearer's option, either promptly paid to borrower or credited to the undersigned on monthly installments of Funds. If the amount of the Funds held by Bearer shall not be sufficient to pay taxes and assessments as they fall due, the undersigned shall pay to Bearer any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Bearer to the undersigned requesting payment thereof.

Upon payment in full of all sums secured by this Trust Deed, Bearer shall promptly refund to the undersigned any Funds held by Bearer. If under the terms of the Trust Deed the Property is sold or the Property is otherwise acquired by Bearer, Bearer shall apply not later than immediately prior to the sale of the Property or its acquisition by Bearer any Funds held by Bearer at the time of application as a credit against the sums secured by this Trust Deed.

  
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MEGHAN M. ROER  


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