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EVERGREEN
BANKS

CLEARING BANK
5205 W. 63RD STREET
CHICAGO, IL 60638

COMMERCIAL
MORTGAGE

91245177

THIS MORTGAGE made this 17TH day of MAY 1991 between COLE TAYLOR BANK U/I/A 04/26/85 A/K/A TRR #370 (hereinafter referred to as "Mortgagor") and the CLEARING BANK, WHICH IS ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF ILLINOIS, AND WHOSE ADDRESS IS 5205 W. 63RD STREET, CHICAGO, IL 60638

(hereinafter referred to as "Mortgagee").

WHEREAS, Mortgagor is indebted to Mortgagee in the principal sum of ONE HUNDRED SEVENTY-FIVE THOUSAND AND NO/100 DOLLARS (\$ 175000.00), which indebtedness is evidenced by Mortgage's Note dated MAY 17TH, 1991 (hereinafter referred to as the "Note"), which Note provides for monthly installments of principal and interest of ONE THOUSAND ELEVEN HUNDRED SIXTY ONE AND 66/100 on the 25TH day of each month commencing with JUNE 25TH, 1991 until the Note is fully paid with the balance of the indebtedness, if not sooner paid, due and payable on MAY 25TH, 1996.

NOW, THEREFORE, the Mortgagor, to secure the payment of this Note with interest thereon, the payment of all other sums with interest thereon advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of the Mortgagor herein contained the Mortgagor does hereby mortgage, grant and convey to Mortgagee the following described real estate located in the County of Cook, State of Illinois.

LOT 1, 2 AND 3 IN BLOCK 3 IN H. S. STONE AND COMPANY'S 23RD STREET COLUMBUS MANOR, A SUBDIVISION OF THE NORTH 1/2 OF THE NORTH WEST 1/4 OF THE NORTH WEST 1/4 AND THE SOUTH WEST 1/4 OF THE NORTH WEST 1/4 OF SECTION 8, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN ROCK SPRINGS, ILLINOIS.

15 0.0

1991 MAY 23 PM 2:08

91245177

PERMANENT TAX IDENTIFICATION # 24-08-100-008-0004, 24-08-100-009-0000, 24-08-100-010-0000

Which real estate has the address of 5415 WEST 23RD STREET, JACK LAWN, IL 60453 and which, with the property herein described, is referred to herein as the "Premises".

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagor may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily), and all fixtures, apparatus, equipment or articles now or hereafter thereon or thereon used to supply heat, gas, air conditioning, water, light, power, sprinkler protection, waste removal, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing); all fixtures, apparatus, equipment and articles, other than such as constitute trade fixtures used in the operation of any business conducted upon the Premises as distinguished from fixtures which relate to the use, occupancy and enjoyment of the Premises, it being understood that the enumeration of any specific articles of property shall in no way exclude or be held to exclude any items of property not specifically mentioned. All of the land, estate and property hereinabove described, real, personal and mixed, whether affixed or otherwise or not (except where otherwise hereinabove specified) and all rights hereby conveyed and mortgaged are intended to be as a unit and are hereby understood, agreed and declared to form a part and parcel of the real estate and to be appropriated to the use of the real estate, and shall be for the purpose of this Mortgage to be deemed to be real estate and conveyed and mortgaged hereby.

Mortgagor covenants that Mortgagor is lawfully seized of the real estate hereby conveyed and has the right to mortgage, grant and convey the Premises, that the Premises is unencumbered and that Mortgagor will warrant and defend generally the title to the Premises against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Mortgagor's interest in the Premises.

IT IS FURTHER UNDERSTOOD THAT:

1. Mortgagor shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any future advances secured by this Mortgage.
2. In addition, the Mortgagor shall:
 - (a) Promptly repair, restore or rebuild any improvement now or hereafter on the property which may become damaged or destroyed.
 - (b) Pay immediately when due and payable all general taxes, special taxes, special assessments, water charges, sewer service charges and other taxes and charges against the property, including those heretofore due, (the monthly payments provided in the Note in anticipation of such taxes and charges to be applied thereto), and to furnish the Mortgagee, upon request, with the original or duplicate receipts therefor, and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement.
 - (c) Keep the improvements now existing or hereafter erected on the property insured against loss or damage by fire, lightning, wind storm or such other hazards, as the Mortgagee may reasonably require to be insured against 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. In such companies through such agents or brokers and in such form as shall be satisfactory to the Mortgagee, until said indebtedness is fully paid, or in the case of foreclosure, until expiration of the period of redemption; such insurance policies, including additional and renewal policies shall be delivered to and kept by the Mortgagee and shall contain a clause satisfactory to the Mortgagee making them payable to the Mortgagee, as its interest may appear, and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, all claims therunder and the Mortgagor agrees to sign, upon demand, all receipts, vouchers and releases required of him by the insurance companies; application by the Mortgagee of any of the proceeds of such insurance to the indebtedness hereby secured shall not excuse the Mortgagor from making all monthly payments until the indebtedness is paid in full. In the event of a loss, Mortgagor shall give prompt notice to the insurance carrier and Mortgagee.

This instrument was prepared by
CENTRAL MORTGAGE PROCESSING UNIT

FOR THE EVERGREEN BANKS
c/o OAKWOOD NATIONAL BANK XXXXXXXX
XXXXXXXXXXXXXX
XXXXXXXXXXXXXX
XXXXXXXXXXXXXX

First National Bank of Evergreen Park
3101 W. 95th Street
Evergreen Park, IL 60642

91245177
Office

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MORTGAGE

31245177

Box 33

TO

Clearing Bank
5235 West 63rd Street
Chicago, IL 60635

MAIL TO:

CENTRAL MORTGAGE PROCESSING UNIT
cc: BANKERS TRUST/INVESTMENT BANK
MERRILL LYNCH
WELLS FARGO
First National Bank of Evergreen Park
3101 W. 95th Street
Evergreen Park, IL 60642

Loan No. 10020425

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15. Upon payment of all sums secured by this Mortgage, Mortgagor shall release this Mortgage without charge to Mortgagor. Mortgagor shall pay all costs of recordations of any documentation necessary to release this Mortgage.

16. Mortgagor assigns to Mortgagee and authorizes the Mortgagee to negotiate for and collect any award for condemnation of all or any part of the Premises. The Mortgagee may, in its discretion, apply any such award to amounts due hereunder, or for restoration of the Premises.

17. Mortgagor shall not and will not apply for or avail itself of any appraisement, valuation, stay, extension or exemption laws, or any so-called "moratorium laws", now existing or hereafter enacted, in order to prevent or hinder the enforcement or foreclosure of this Mortgage, but hereby waives the benefit of such laws. Mortgagor does hereby expressly waive any and all rights of redemption from sale under any order or decree of foreclosure of this Mortgage on behalf of Mortgagor and each and every person except decree or judgment creditors of the Mortgagor in its representative capacity and of the trust estate, acquiring any interest in or title to the Promises subsequent to the date of this Mortgage.

18. This Mortgage shall be governed by the law of the jurisdiction in which the Premises are located. In the event one or more of the provisions contained in this Mortgage shall be prohibited or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Mortgage.

IN WITNESS WHEREOF, the undersigned have signed this Mortgage on the day and year first above written at CHICAGO,
ILLINOIS, Illinois.

COLE TAYLOR BANK
U/T/A DTD. 04/26/85 ACK/A TRN 4370
BY: *John R. Taylor* Exhibit 1-5-20 restricting any liability of
TRUST OFFICER
ATTEST: *John R. Taylor* John R. Taylor has stamped on the reverse side
of this check that he is hereby John R. Taylor
made a part hereof.

STATE OF ILLINOIS

COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT Sandra T. Riegel, Trust Officer, and Vice President, and Eugene C. Hunziker, personally known to me and known by me to be the President and Secretary respectively of COLK TAYLOR BANK, In whose name the above and foregoing instrument is executed, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act and as the free and voluntary act of said Vice President, as aforesaid, for the uses and purposes therein set forth, and the said Secretary then and there acknowledged that he, as custodian of the corporate seal of said Bank, did affix the said corporate seal to said instrument as his free and voluntary act and as the free and voluntary act of said Bank, as aforesaid for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 17th day of MAY, 1991.



STATE OF ILLINOIS }
COUNTY OF COOK } SS.

I, _____, a Notary Public in and for said county,
In the State aforesaid, DO HEREBY CERTIFY that _____
personally known to me to be the same person(s) whose name(s) is(are) subscribed to the foregoing instrument, appeared before me this day in person
and acknowledged that _____ signed, sealed and delivered the said instruments as
free and voluntary act, for the uses and purposes it herein set forth, including the release
and waiver of the right of homestead.

GIVEN under my hand and Notarized Seal, this _____ day of _____ A.D. 19____.

Nalay Public

EXONERATION CLAUSE

My Commission Expires

600-120-000 BANK

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13. The covarunties contained herein shall bind and the rights hereunder shall inure to, the respective successors and assigns of Morganagger and Morganagger subject to the provisions of paragraph 3 hereto. All covenants and agreements of Morganagger shall be joint and several.

12. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity and may be exercised concurrently, independently or successively.

11. Any liability arising in exercising any right or remedy hereunder or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procedure of nonarrears or the payment of taxes or other bills or charges by Mortgagor

other document or instrument evidencing the same or any part thereof, and the holder of such instrument may exercise all the rights of the holder of the instrument so evidenced.

shall not be obliged to pay to the applicant of the purchase money.

for the accurate definition of the right to relocalise, whether or not actually commented; or (c) preparatory actions for the definition, i.e., the intervention in any sort of proceeding or committee of control established out of the proceeds of the localisation of public assets.

After the only oil (the decree) and oil produced in such detail with respect to little as Morigagao (the), reasonably demand necessarily other to produce it

such reciprocity, or any deficiency in either numbers necessary to the performance of their functions, or any impediment to their due exercise, shall be a cause for redress, and if a collector shall be appointed to collect

Abridged from *Practical Psychology*, by W. H. Brewster, M.A., LL.D., and published by the author, 1900.

Major changes, or any addition, removal or rearrangement of all or any part of the foregoing shall constitute a material modification to this Agreement.

of which a large number of species are represented. The following list gives the names of the genera and species found in the collections.

B. Time is of the essence. To the extent that any extension of payment terms is made in performance of any agreement between us, it will be made under and subject to the following conditions:

The mortgagee (lender) may add to the principal amount of the mortgage for the purpose of protecting the security.

This offering of real property shall only affect or be limited to the Mortgagor's right to negotiate into maturity of the indebtedness secured by

of the most intriguing for us at the present time is the question of the origin of the first living organisms. The theory of evolution, as we have seen, does not account for the origin of life, and it is not likely to do so. The problem of the origin of life is one of the most important problems in science, and it must be solved if we are to understand the history of the earth and the development of life on it.

by said Article to be immaterial due and payable and forceable this Mortgage immediately or in any sum such default occurs.

3. Any share, conveyance or transfer of any right, title or interest in the Promises or any portion thereof or any sale, transfer or assignment of all

(i) Not author or permit any unusual use of or any unusual practice to exist on said premises nor to claim any unusual or unusual use of or any unusual practice to exist on said premises; and

(ii) Comply with all requirements of law or municipal ordinances with respect to the use thereof.

(e) Keep said Promises in good condition and repair without waste and free from any mechanical or other lien or claim of lien not expressly subordinated to the lien hereof.