

UNOFFICIAL COPY

Mortgage

91310633

THIS INDENTURE WITNESSETH: That the undersigned,

JAMES L. BINDER and BARBARA C. BINDER (Married to each other)

of the VILLAGE OF GLENVIEW

County of COOK

, State of Illinois,

hereinafter referred to as the Mortgagor, does hereby Mortgage and Warrant to

GLENVIEW STATE BANK

a banking corporation organized and existing under the laws of the State of Illinois, hereinafter referred to as the Mortgagor, the following real estate (which said real estate and all other property herein mortgaged and conveyed as hereinafter described and defined are hereinafter referred to as the "mortgaged premises") situated in the County of COOK in the State of Illinois, to wit:

LOT 14 IN FIRST ADDITION TO CENTRAL PARK WEST, A SUBDIVISION OF PART OF FRACTIONAL NORTH WEST QUARTER (1/4) OF SECTION 12, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN.

Permanent Real Estate Index Number: 29-12-102-043

Address of Property: 2513 PICK LANE
GLENVIEW, ILLINOIS 60025

DEPT-61 RECORDINGS \$15.00
T#0588 TRSH 4924 06/26/91 11:02:09
#1231 # 11 * -91-310633
COOK COUNTY RECORDS

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THIS IS A JUNIOR MORTGAGE ON THE ABOVE REAL ESTATE

TOGETHER with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or otherwise, and any other thing now or hereafter thereon or therein the furnishing of which by lessors to lessees is customary or appropriate, including screens, venetian blinds, window shades, storm doors and windows, floor coverings, screen doors, in-a-door beds, awnings, stoves and water heaters (all of which are declared to be a part of said real estate whether physically attached thereto or not), and also together with all easements 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 under or by virtue of any lease or agreement for the use or occupancy of said property, or any part thereof, whether said lease or agreement is written or verbal and whether it is now or may be hereafter existing or which may be made by the Mortgagor under the power herein granted to it; it being the intention hereof, (a) to pledge said rents, issues and profits on a parity with said real estate and not secondarily, and such pledge shall not be deemed merged in any foreclosure decree, and (b) to establish an absolute transfer and assignment to the Mortgagor of all such leases and agreements and all the rights thereunder, together with the right in case of default, either before or after foreclosure sale, to enter upon and take exclusive possession of, manage, maintain and operate said premises, or any part thereof, make leases for the same, to mortgage, sell or terminate or modify existing or future leases, collect said rents, issues and profits regardless of when earned and take such measures whether legal or equitable as it may deem proper to enforce collection thereof, employ rental agents or other employees, alter or repair said premises, buy furnishings and equipment therefor when it deems necessary, purchase all kinds of insurance, and in general exercise all powers ordinarily incident to absolute ownership or better or may reasonably for any purpose herein stated to secure which a lien is hereby created on the mortgaged premises and on the income therefrom which is prior to the lien of any other indebtedness hereby secured, and out of the income retain reasonable compensation for itself, pay insurance premiums, taxes and assessments, and all expenses of every kind, including attorney fees incurred in the exercise of the powers herein given, and from time to time apply any balance of income not in its sole discretion, as needed for the aforementioned, first, the interest and then on the principal of the indebtedness hereby secured, before or after any action of foreclosure, and distribute the money in the proceeds of sale, if any, whether there be a decree in personam thereof or not. Whenever all of the indebtedness secured hereby is paid, and the Mortgagor, in its sole discretion, feels there is no substantial unexecuted default in performance of the Mortgagor's agreements herein, the Mortgagor, on satisfactory evidence thereof, shall fully quit possession and pay to Mortgagor any surplus income in its hands. The possession of Mortgagor may continue until all indebtedness secured hereby is paid in full, or until the delivery of a Master's Deed or Special Commissioner's Deed pursuant to a decree of court, holding the premises, but no deed be issued then until the expiration of the statutory period during which it may be issued. Mortgagor shall, however, have the discretionary power at any time to refuse to take or to abandon possession of said premises without affecting the lien hereof. Mortgagor shall have all powers, if any, which it might have had without this paragraph. No claim to setoff against Mortgagor based upon acts or omissions relating to the subject matter of this paragraph shall be commenced within sixty (60) days after Mortgagor's possession ceases.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment unto said Mortgagor forever, for the uses 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 Mortgagor does hereby release and waive.

TO SECURE the payment of a certain indebtedness from the Mortgagor to the Mortgagor evidenced by a note made by the Mortgagor in favor of the Mortgagor, bearing even date herewith, in the sum of **thirty Thousand and 00/100-----**

Dollars (\$30,000.00)), which note,

together with interest thereon as provided by said note, is payable in monthly installments of

Six Hundred Forty Four and 44/100----- Dollars (\$ 644.44)

on the 15th day of each month, commencing with July 15, 1991 until the entire sum is paid.

To secure performance of the other agreements in said note, which are hereby incorporated herein and made a part hereof, and which provide, among other things, for an additional monthly payment of one-twelfth (1/12th) of the estimated annual taxes, assessments, insurance premiums and other charges upon the mortgaged premises. Said funds may be commingled with other funds of the Mortgagor and shall not bear interest. And to secure possible future advances as hereinafter provided and to secure the performance of the Mortgagor's covenants herein contained.

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Property of Cook County Clerks Office

Notary Public _____
CLIVEN under my hand and Notarial seal, this day of A.D. 19_____
for the uses and purposes herein set forth,
Corporation to said instrument as own free and voluntary act and as the free and voluntary act of said Corporation,
here acknowledged that as custodian of the corporate seal of said Corporation, did affix the corporate seal of said
Voluntarily act of said Corporation, for the uses and purposes herein set forth; and the said _____, Secretary then and
person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and
such _____ President, and Secretary, respectively, appeared before me this day in
Corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as
and _____ Secretary of said
President of _____
In the State aforesaid, DO HEREBY CERTIFY THAT
I, a Notary Public in and for said County,
COURT OF ILLINOIS.
STATE OF ILLINOIS.
} ss.

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proceedings to which either party hereto shall be a party by reason of this mortgage or the note hereby secured, (b) preparations for the commencement of any suit for the foreclosure hereof after the accrual of the right to foreclose, whether or not actually commenced and (c) preparation for the defense of or intervention in any suit or proceeding or any threatened or contemplated suit or proceeding, which might affect the mortgaged premises or the security hereof. In the event of a foreclosure sale of the mortgaged premises there shall first be paid out of the proceeds thereof all of the aforesaid items, then the entire indebtedness, whether due and payable by the terms hereof or not and the interest due thereon up to the time of such sale, and the overplus, if any, shall be paid to the Mortgagor, and the purchaser shall not be obliged to see to the application of the purchase money;

(6) That each right, power and remedy herein conferred upon the Mortgagor is cumulative of every other right or remedy of the Mortgagor, whether herein or by law conferred, and may be enforced concurrently therewith, that no waiver by the Mortgagor of performance of any covenant herein or in said note contained shall thereafter in any manner affect the right of the Mortgagor to require or to enforce performance of the same or any other of said covenants, that wherever the context hereof requires, the masculine gender, as used herein, shall include the feminine, and the singular number, as used herein, shall include the plural; that all rights and obligations under this mortgage shall extend to and be binding upon the respective heirs, executors, administrators, successors and assigns of the Mortgagor and the successors and assigns of the Mortgagor, and that the powers herein mentioned may be exercised as often as occasion therefor arises;

(7) In case the mortgaged premises, or any part thereof, shall be taken by condemnation, the Mortgagor hereby agrees, without to collect and receive all compensation which may be paid for any property taken or for damages to any property not taken and all condemnation compensation so received shall be forthwith applied by the Mortgagor as it may elect, to the immediate reduction of the indebtedness secured hereby and in such event, the balance of the indebtedness secured hereby shall at the election of the mortgagor become immediately due, or to the repair and restoration of any property so damaged, provided that any excess over the amount of the indebtedness shall be delivered to the Mortgagor or his assignee;

(8) In the event the mortgagor sells the property within described to any purchaser without the prior approval in writing by the mortgagor, then at the option of the mortgagor, the debt incurred by this instrument shall immediately become due and payable;

(9) The mortgagor 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 mortgagor, acquiring any interest in or title to the premises subsequent to the date of this mortgage.

This instrument was prepared By

Glenview State Bank

By *Silvana Wagner*

800 Waukegan Road
Glenview, Illinois 60025

IN WITNESS WHEREOF, the undersigned have hereunto set their hands and seals, this 17th

day of June . A. D. 1981

(SEAL)

(SEAL)

(SEAL)

(SEAL)

BARBARA C. BINDER

James L. Binder
JAMES L. BINDER

Barbara C. Binder

91310833

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 JAMES L. BINDER and BARBARA C. BINDER (Married to each other)

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 they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

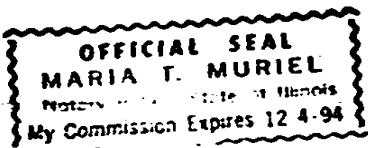
GIVEN under my hand and Notarial Seal, this 17th

day of June

. A. D. 1981

Maria T. Muriel
Notary Public

My Commission Expires



ILLINOIS

Reorder from ILLIANA FINANCIAL INC. (312) 500-9000

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(4) That time is of the essence under said debt instrument and if default is made in performance of any condition of any note or obligation under the instrumented promissory note upon the failure of any party thereto, or if payment is delayed or if payment is not made in accordance with the instrumented promissory note, the Noteholder may sue for specific performance of any condition of any note or obligation under the instrumented promissory note, and the Noteholder may sue for damages for any breach of any condition of any note or obligation under the instrumented promissory note.

(3) That in the event the members of the Directorate Premises or in the same manner as with the Director-General, deal with such cases as may arise under the Director-General's powers, or in any way affect him, the said duty of the Directorate General shall be discharged by the Director-General.

B. THE MORTGAGE FURTHER COVENANTS:

(9) That if the Major-Guard shall find himself in vicinity of an audience upon his life and liberty may be suspended by his master, unless such change is by mutual consent.

line of claim of less than one-half acre may be granted under the same conditions as above, and the same restrictions apply.

(4) To promptly repair, restore or rebuild any buildings or improvements now or hereafter on the mortgaged premises which may become damaged or destroyed;

(3) To complete within a reasonable time any buildings or improvements now or at any time in process of erection upon the

(2) To keep the improvements now or hereafter situated upon the mortgaged premises incurred against loss or damage by fire, lightning, windstorms and such other hazards, including damages under laws relating to insurance companies as the Mortgagor may reasonably require to be insured under policies of insurance for losses and damages that

(1) To pay immediately when due and payable to General Tax Co., special assessments, water charges and other charges for services rendered, including interest thereon, and to pay monthly payments provided by such corporation or its authorized agent for the privilege of using such lakes and charges to be applied thereto, and to furnish the Masteragre upon request.

A. THE MORTGAGE COVENANTS: