

# UNOFFICIAL COPY

**TRUST  
DEED**

91327773

DEPT-01 RECORDING \$14.29

T#2222 TRAN 3402 07/02/91 15:42:00

THE ABOVE SPACE FOR RECORDER'S USE ONLY \*91-327773

COOK COUNTY RECORDER

THIS INDENTURE, made JUNE 28, 19 91, between RAYMOND W. KRZYZOWSKI AND CYNTHIA L. KRZYZOWSKI, HIS WIFE, IN JOINT TENANCY, herein referred to as "Mortgagors," and INDEPENDENT TRUST CORPORATION, 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 Promissory Note hereinafter described, said legal holder or holders being herein referred to as Holders of the Note in the principal sum of \$25,263.95

Dollars, evidenced by one certain Promissory Note of the Mortgagors of even date herewith, made payable to the Holders of the Note and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest from JULY 3, 1991 on the balance of principal remaining from time to time unpaid. 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 all of said principal and interest payments under the Note shall be made at the place or places designated in writing by the Holders of the Note, from time to time.

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, 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 VILLAGE OF LYONS COUNTY OF COOK AND STATE

OF ILLINOIS, to wit:  
THE NORTH 60 FEET OF THE FOLLOWING THREE PARCELS OF LAND, TAKEN AS A TRACT, ALONG WITH THE EAST 1/2 OF THE VACATED ALLEY LYING WEST OF AND ADJOINING SAID TRACT:

PARCEL 1: THAT PART OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 862.50 FEET SOUTH OF THE CENTER LINE OF OGDEN AVENUE ON A LINE 12 FEET EAST OF THE EAST LINE OF AN 18 FOOT ALLEY LYING EAST OF AND ADJOINING DAVID A. GAGE'S SUBDIVISION SOUTH OF OGDEN AVENUE AND RUNNING THENCE SOUTH 80 FEET PARALLEL WITH THE LINE OF SAID ALLEY THENCE EAST 151 FEET; THENCE NORTH ON A LINE PARALLEL WITH THE LINE OF SAID ALLEY, 80 FEET; THENCE WEST ON A LINE PARALLEL WITH THE SOUTH LINE OF SAID TRACT, A DISTANCE OF 151 FEET TO THE POINT OF BEGINNING; IN COOK COUNTY, ILLINOIS;  
Permanent tax number: 18-01-106-032

PARCEL 2: THAT PART OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 862.50 FEET SOUTH OF THE CENTER LINE OF OGDEN AVENUE, ON A LINE 12 FEET EAST OF THE EAST LINE OF AN 18 FOOT ALLEY LYING EAST AND ADJOINING DAVID A. GAGE'S SUBDIVISION SOUTH OF OGDEN AVENUE, AND RUNNING THENCE SOUTH 110 FEET; THENCE WEST 4 FEET; THENCE NORTH ON A LINE PARALLEL WITH SAID ALLEY 110 FEET; THENCE EAST 4 FEET TO A POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 3: THAT PART OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 862.50 FEET SOUTH OF THE CENTER LINE OF OGDEN AVENUE ON A LINE 12 FEET EAST OF THE EAST LINE OF AN 18 FOOT ALLEY LYING EAST AND ADJOINING DAVID A GAGE'S SUBDIVISION SOUTH OF OGDEN AVENUE, THENCE EAST 151 FEET TO A POINT OF BEGINNING; THENCE CONTINUING EAST 12 FEET; THENCE SOUTH ON A LINE PARALLEL WITH SAID ALLEY LINE 110 FEET; THENCE WEST 12 FEET; THENCE NORTH ON A LINE PARALLEL WITH SAID ALLEY LINE TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

STATE OF ILLINOIS, }  
COUNTY OF DUPAGE } ss.

I, JEFF DRIESSENS, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT RAYMOND W. KRZYZOWSKI AND CYNTHIA L. KRZYZOWSKI who ARE personally known to me to be the same persons whose names 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.  
Given under my hand and Notarial Seal this 28TH day of JUNE, 19 91.



Jeff Driessens  
JEFF DRIESSENS Notary Public

THIS INSTRUMENT PREPARED BY:  
KIM PAPPALARDO 3725 KEMILWORTH  
BERWYN, ILLINOIS 60402

1429

THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS TRUST DEED):

1. Mortgagors shall (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (b) keep said premises in good condition and repair, without waste; and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien hereof; (c) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof; and upon request exhibit satisfactory evidence of the discharge of such prior lien to Trustee or to Holders of the Note; (d) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (e) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (f) make no material alterations in said premises except as required by law or municipal ordinance.

2. Mortgagors 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 Trustee or to Holders of the Note duplicate receipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.

3. Mortgagors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or windstorm (and flood damage, where the lender is required by law to have its loan so insured) 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 Holders of the Note, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the Holders of the Note, 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 Holders of the Note, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.

4. In case of default therein, Trustee or the Holders of the Note may, but need not, make any payment or perform any act hereinbefore required of Mortgagors 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 forfeiture affecting said premises or contest any tax or assessment. All monies paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other monies advanced by Trustee or the Holders of the Note to protect the mortgaged premises and the lien hereof plus reasonable compensation to Trustee for each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at a rate equivalent to the post maturity rate set forth in the note securing this trust deed, if any, otherwise the prematurely rate set forth therein. Inaction of Trustee or Holders of the Note shall never be considered as a waiver of any right accruing to them on account of any default hereunder of the part of Mortgagors.

5. The Trustee or the Holders of the Note hereby secured making any payment hereby 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, sale forfeiture, tax lien or title or claim thereof.

6. Mortgagors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the Holders of the Note, and without notice to Mortgagors, all unpaid indebtedness secured by this trust deed shall, notwithstanding anything in the Note or in this trust deed to the contrary, become due and payable (a) immediately in the case of default in making payment of any instalment of 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 Mortgagors herein contained.

7. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Holders of the Note or Trustee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Trustee or holders of the Note for attorneys' fees, Trustee's fees, appraiser's fees, outlays for documentary and export licence, 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 Trustee or Holders of the Note may deem to be reasonable necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at a rate equivalent to the post maturity rate set forth in the Note securing this trust deed, if any, otherwise the prematurely rate set forth therein, when paid or incurred by Trustee or Holders of the Note in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this trust deed or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

8. 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 overplus to Mortgagors, their heirs, legal representatives or assigns, as their rights may appear.

9. Upon, or at any time after the filing of a bill to foreclose this trust deed, the court in which such bill 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 Mortgagors 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 Trustee hereunder 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 Mortgagors except for the statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagors, except for the statutory period of redemption, 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 new income in his hands in payment in whole or in part of: (a) The indebtedness secured hereby, or by any decree foreclosing this trust deed, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (b) the deficiency in case of a sale and deficiency.

10. 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.

11. Trustee or the holders of the Note shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

12. Trustee has no duty to examine the title, location, existence or condition of the premises, or to inquire into the validity of the signatures or the identity, capacity, or authority of the signatories on the note or trust deed, nor shall Trustee be obligated to record this trust deed or to exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any acts or omissions hereunder, except in case of its own gross negligence or misconduct or that of the agents or employees of Trustee, and it may require indemnities satisfactory to it before exercising any power herein given.

13. Trustee shall release this trust deed and the lien thereof by proper instrument upon presentation of satisfactory evidence that all indebtedness secured by this trust deed has been fully paid; and Trustee may execute and deliver a release hereof to and at the request of any person who shall, either before or after maturity thereof, produce and exhibit to Trustee the Note, representing that all indebtedness hereby secured has been paid, which representation Trustee may accept as true without inquiry. Where a release is requested of a successor trustee, such successor trustee may accept as the genuine Note herein described any note which bears an identification number purporting to be placed thereon by a prior trustee hereunder or which conforms in substance with the description herein contained of the Note and which purports to be executed by the Holders of the Note; and where the release is requested of the original Trustee and it has never placed its identification number of the Note described herein, it may accept as the genuine Note herein described any note which may be presented and which conforms in substance with the description herein contained of the Note and which purports to be executed by the Holders of the Note, herein designated as makers thereof.

14. Trustee may resign by instrument in writing filed in the office of the Recorder or Registrar of Titles in which this instrument shall have been recorded or filed. In case of the resignation, inability or refusal to act of Trustee, the then Recorder of Deeds of the county in which the premises are situated shall be Successor in Trust. Any Successor in Trust hereunder shall have the identical title, powers and authority as are herein given Trustee.

15. This trust deed and all provisions hereof, shall extend to and be binding upon Mortgagors and all persons claiming under or through Mortgagors, and the word "Mortgagors" when used herein shall include all such persons. Any Mortgagor who co-signs this trust deed but does not execute the Note: (a) is co-signing this trust deed only to mortgage, grant and convey that Mortgagor's interest in the premises under the terms of this trust deed; (b) is not personally obligated to pay the sums secured by this trust deed; and (c) agrees that the Holders of the Note and any other Mortgagor may agree to extend, modify, forbear or make any accommodations with regard to the terms of this trust deed or the Note without that Mortgagor's consent.

16. Before releasing this trust deed, Trustee or successor shall receive for its services a fee as determined by its rate schedule in effect when the release deed is issued. Trustee or successor shall be entitled to reasonable compensation for any other act or service performed under any provisions of this trust deed. The provisions of the "Trust and Trustee's Act" of the State of Illinois shall be applicable to this trust deed.

17. Mortgagors hereby waive any and all rights of redemption from sale under any order or decree of foreclosure of this trust deed, on their own behalf and on behalf of each and every person, except decree or judgment creditors of Mortgagors, acquiring any interest in or title to the premises subsequent to the date of this trust deed.

18. Should Mortgagors sell, convey, transfer or dispose of the property secured by this trust deed, or any part thereof, without the written consent of the Holders of the Note being first had and obtained, Trustee or the Holders of the Note shall have the right, at their option, to declare all sums secured hereby forthwith due and payable.

91327773

IMPORTANT!

FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER THE NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY THE TRUSTEE BEFORE THE TRUST DEED IS FILED FOR RECORD.

Identification No. 9066  
Independent Trust Corp. Trustee  
By Lark H. Daffy Trust Officer

MAIL TO

MAIL TO:

INTERCOUNTY TITLE COMPANY OF IL  
1301 WEST 22ND STREET, SUITE 101  
OAK BROOK, ILLINOIS 60521

FOR RECORDER'S INDEX PURPOSES;  
INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE:  
4039 GAGE AVENUE  
LYONS, ILLINOIS 60534

PLACE IN RECORDER'S OFFICE BOX NUMBER

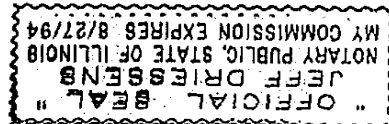
# UNOFFICIAL COPY

15-123 TD (Rev. 3-91)

Page 1

BERMYN, ILLINOIS 60402  
KIM PAPPALARDO 3725 KEMTOWRTH  
THIS INSTRUMENT PREPARED BY:

Notarial Seal



Notary Public

JEFF DRIESSENS

*[Signature]*

19 91

I, JEFF DRIESSENS, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT RAYMOND W. KRZYZOWSKI AND CYNTHIA T. KRZYZOWSKI, who ARE personally known to me to be the same persons whose names 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. Given under my hand and Notarial Seal this 28TH day of JUNE 19 91

STATE OF ILLINOIS,  
COUNTY OF DUPAGE

RAYMOND W. KRZYZOWSKI (SEAL)  
CYNTHIA T. KRZYZOWSKI (SEAL)

WITNESS the hand S and seals of Mortgagors the day and year first above written.  
IMPORTANT: This trust deed consist 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.  
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.  
TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, and upon the part of the real estate, the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by the Mortgagors or their successors or assigns shall be considered as constituting 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 unit, or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, radiator beds, awnings, stoves and 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 that 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.  
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 Mortgagors may be entitled thereto (which are pledged primarily and on a party 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 unit, or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, radiator beds, awnings, stoves and 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 that 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.

which, with the property hereinafter described, is referred to herein as the "premises".  
Dollars, evidenced by one certain Promissory Note of the Mortgagors holders being herein referred to as Holders of the Note in the principal sum of \$25,263.95.  
CHICAGO  
INDEPENDENT TRUST CORPORATION  
AND CYNTHIA T. KRZYZOWSKI, HIS WIFE, IN JOINT TENANCY, herein referred to as "Mortgagors," and an Illinois corporation doing business in Illinois, herein referred to as Trustee, witnesseth:  
THAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Promissory Note hereinafter described, said legal holder or holders being herein referred to as Holders of the Note in the principal sum of \$25,263.95.  
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THIS INSTRUMENT made JUNE 28 19 91 between RAYMOND W. KRZYZOWSKI AND CYNTHIA T. KRZYZOWSKI, HIS WIFE, IN JOINT TENANCY, herein referred to as "Mortgagors," and an Illinois corporation doing business in Illinois, herein referred to as Trustee, witnesseth:  
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