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7 1 3 5 4 2 1 7
THIS INSTRUMENT WAS PREPARED BY

& MAIL TO

Maria Bryk
One South Dearborn Street
Chicago, IL 60603

CITIBANK

Corporate Office
One South Dearborn Street
Chicago, Illinois 60603
Telephone (312) 917-5000

LOAN #: 010058632

TRUSTEE MORTGAGE

\$ 17.00

July 8

FIRST NATIONAL BANK OF EVERGREEN PARK

13 OFF 912
A national banking association duly authorized to accept deposits under the laws of Illinois, and personally, but as Trustee under the provisions of a deed of deeds in trust, duly recorded and delivered to said corporation association in pursuance of Trust Agreement dated

JUNE 25, 1991 and known as Trust No. 11887

Citibank, Federal Savings Bank, a Federal Savings and Loan Association, a corporation incorporated and existing under the laws of the United States or the successors and assigns, herein referred to as "Mortgagor". WITNESSETH

THAT WHEREAS Mortgagor has concurrently herewith executed and delivered a promissory note to be duly dated to agree with "Note" on the principal amount NINETY THOUSAND AND NO/100----- DOLLARS

to \$90,000.00 and to date to one hundred five (105) days from the date of the Mortgage, to pay out of the portion of the funds so due, subject to said Trust Agreement and herein thereafter referred to as "Notes" and otherwise, with interest thereon as provided in the Note, made by the Mortgagor to protect the security given under and in accordance with the terms and conditions of the principal sum and interest thereon to be due at the time of maturity as set forth in the Note, to be paid for the advance and balance of the principal and the balance to principal, date of discharge of the Note, at Citibank, Federal Savings and Loan Association, its place of business, at such place as the holders of the Note may, from time to time, in writing, specifically designate, or at the office of Citibank, Federal Savings Bank.

NOW THEREFORE the Mortgagor agrees to pay the principal amount of Note and all other payment or otherwise, with the terms, provisions and covenants of this mortgage, and agrees to do and to pay the following: To make and pay, upon receipt whereof or hereby acknowledged, to the presents MORTGAGEE, WALTER E. GALT, JR., FEDERAL SAVINGS AND LOANS ASSOCIATION, State of Illinois, and to the following described real estate, and to hold it in fee simple title and subject thereto, in fee simple, holding and being in the City of Chicago, Cook County, Illinois, and state of Illinois, to wit:

LOT 16 IN BLOCK 2 IN GEORGE BRINKMAN'S ADDITION TO MOUNT GREENWOOD, A SUBDIVISION OF BLOCKS 25, 26, 31 AND 32 IN HILL'S SUBDIVISION OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 14, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

I.D. #24-14-422-041-0000

COOK COUNTY, ILLINOIS

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more commonly known as

3234 West 111th Street, Chicago, Illinois 60655

which, with the property hereinafter described, is referred to herein as the "premises".

100% of the improvements, tenements, waste lands, 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 secondary, for 8 decades, owning, maintaining, altering, repairing, securing doors and windows, stoves, and ranges, certain fixtures, partitions, partitions, heating, now or hereafter installed therein, and all fixtures, apparatus, equipment or articles, new or hereafter thereafter, thereon or thereunto attached, gas, air conditioning, water, oil, power, sprinkler protection, waste removal, refuse, trash, whether single family or centrally located, back yard ventilation, including, without limiting the foregoing,

all of the improvements consisting of hotel, motel or board and apartment, or other fixture, apparatus, equipment, furniture, furnishings, and fixtures, or research in connection with the hotel, motel, or board and apartment business, now or hereafter conducted upon or premises or otherwise.

All of the improvements consist in whole or in part, furnished apartment, all other fixtures, apparatus, equipment and articles of the type and character commonly furnished by landlords & tenants or occupants, furnished apartment properties in the neighborhood in which the premises are located, or

all the improvements consist of a residence, other than an apartment type building, all washing machines, all the above, waste disposal units, central heat ducts, automatic dishwashers, and radio and television aerials, or

all of the improvements consist of a commercial building, module, timing, plant or other type of improvement, used for industrial or commercial purposes, all fixtures, apparatus, equipment and articles, other than such as constitute trade fixtures used for the operation of any business conducted upon the premises as distinguished from fixtures which relate to the use, occupancy and enjoyment of the premises.

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LOAN # 110656632
FILE # 54217

it being understood that the enumeration of any specific articles of personal property in this Note shall not be held to exclude any items of property not specifically mentioned. All of the land, estate and property hereinabove described, real, personal, or mixed, whether affixed or annexed or not except where otherwise hereinabove specified, and all rights thereto, are granted and mortgaged, are intended to be taken up and are hereby understood, agreed and declared to form a part and parcel of the security, and to be appropriate for the use of the real estate, and shall for the purposes of this Mortgage be deemed to be real estate, and to be used exclusively for such purpose.

TO HAVE AND TO HOLD the premises unto the said Mortgagor, his successors and assigns, forever for the purposes and uses intended forthwith from all rights, interests under any statute of limitation and after the Execution Day, Exemption Day, of the State of Illinois, which said rights and benefits the Mortgagor does hereby release and waive.

IT IS FURTHER UNDERSTOOD AND AGREED THAT:

1. Maintenance, Repair and Restoration of Improvements, Payment of Prior Liens, Etc. Mortgagor agrees to keep and restore or rebuild any building, or improvement, now or hereafter on the premises, so long as the same is damaged or destroyed, to keep and premises in good condition and repair, without waste, and free from taxes, leases, or other burdens, except for taxes imposed by the municipality, pay when due, any indebtedness which may be secured by a lien or charge on the premises, superior to the interest, and upon request exhibit satisfactory evidence of the discharge of such prior liens to Mortgagor to complete within a reasonable time any building or buildings now or at any time in process of erection, repair, or extension, except to the extent of the improvements. The maintenance, or otherwise, or restoration of record with respect to the premises, and the use thereof, or making no material alterations, and purchases, except as required for lawful municipal admissions, as suffer or permit no change in the general nature of the occupancy of the premises, without Mortgagor's written consent. Distribution of a leasehold interest in the same, or leasehold, without Mortgagor's written consent, to pay such later sum named before the date due by the Mortgagor, when he according to the terms hereof, or of the Note, is not in suffer or permit one, and lawful use of any fixtures when so used upon the premises. Except to diminish or impair the value of premises or the security intended to be effected by virtue of this Mortgage by any act or omission by him. To appear as a defendant in any proceeding, which in the opinion of the Mortgagor affects its security, and to pay all costs, expenses, and attorney's fees incurred or paid by the Mortgagor in any proceeding, in which Mortgagor may participate, in whole or in part, by reason of this Mortgage, or to suffer or permit a trust Mortgage, written consent, to any alterations, addition to, demolition or removal of any of the improvements, or portions, fixtures, equipment, or otherwise upon said property, or a sale, assignment or transfer of any right, title or interest in, and to any of the improvements, apparatus, fixtures or equipment which may be found in or upon the premises, or any change in the nature of character of the operation of the premises which will then use the intensity of the use thereof, and/or a change or alteration of the exterior, and interior, structural arrangement, but not to the exterior of the same walls, rooms, and halls.

2. Sale or Transfer of Promised or Untrust Trustee. Mortgagor agrees, it is understood that it shall constitute an event of default under the Mortgage and the Note entitling the trustee, herein referred to in the Note to be exercised that the Mortgagor, or any beneficiary of the Mortgagor, or shall convey title to, or beneficial interest in, or the same, either separately or jointly with any equity or beneficial interest in the premises to become vested in any person or persons, firm or corporation or other entity recognized in law or equity other than the Mortgagor or the present beneficiary or beneficiaries, or allow any claim of security interest to attach to the premises, or the beneficial interest in the premises other than the benefit of this Mortgage, excluding taxes and assessments not yet due and payable, any articles of agreement for deposit or other installment contract for deposit, title or beneficial interest or land contract in the premises are entered into, or if any partnership interest of a partnership, or any, owing all or a portion of the beneficial interest in the Mortgagor or any stock of a corporate entity, owing all or a portion of the beneficial interest in the Mortgagor is conveyed, transferred, or hypothecated, in whole or in part.

3. Payment of Taxes. Mortgagor shall pay, before payment falls due, all taxes, excises, 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 furnished to Mortgagor, duplicate receipts therefor. In case of default hereunder Mortgagor shall pay all taxes, assessments, etc., in the manner provided by statute, any tax or assessment which Mortgagor may desire to contest.

4. Insurance. Mortgagor shall keep all buildings on the premises, in good repair, and premises insured until the indebtedness is secured. The Mortgagor's security paid or to be paid, or to be paid, until the date of payment of redemption, against all damage by fire, and such other causes as reasonably may be required by Mortgagor, covering, without limitation, in the generality of the following, war, labor, or master, whenever in the opinion of Mortgagor, such protection may be necessary. Mortgagor shall provide liability insurance with such limit for potential injuries and death, or property damage, as Mortgagor may require, and if required by Mortgagor, flood and risks which will cover, except as otherwise indicated, income for twelve months, consecutive months, insuring. All policies of insurance on the premises hereunder shall be in form, company, and terms, and satisfactory to Mortgagor, but in no event less than the amount his deposit paid, or shall be established hereby, without notice of same, attached to all policies, in the form and in form satisfactory to Mortgagor, including, if necessary, but the coverage evidenced thereby, shall not be terminated or in any way modified without ten (10) days' prior written notice to the Mortgagor. Mortgagor shall deliver all policies, including additional and renewal policies, to Mortgagor, and in the case of insurance about to expire, shall deliver new valid policies not less than ten (10) days prior to the respective dates of expiration.

5. Tax and Insurance Deposits. In order to more fully protect the security of the Mortgage, and provide a source of the Money for the payment of real estate taxes, assessments, general and special, water and sewer charges, and insurance premiums for all insurance applicable to the mortgaged premises, Mortgagor agrees to pay to Mortgagor, at such place as Mortgagor may from time to time in writing appoint and in the absence of such appointment, then at the office of the Mortgagor in Chicago, Illinois, on or before the due date of the monthly installments of principal and interest as provided for under the Note in addition to paying the principal and interest provided for under the Note, an amount as determined by Mortgagor, in such manner as the Mortgagor may prescribe, to provide security for the payment of the real estate taxes, assessments, general and special, water and sewer charges, and insurance premiums for all insurance applicable to the premises. Mortgagor shall deposit at least thirty days prior to the due date of any such real estate tax, assessment, general and special, water and sewer charge, or insurance premium, interest or amortization payment, or to additional amount as may be necessary to provide Mortgagor with sufficient funds to such deposit account, or to such amount at least 60 days in advance of the due date thereof.

If at any time the amount of the real estate taxes, assessments, general and special, water and sewer charges, and insurance premiums are increased or Mortgagor receives information that the same will be increased, and if the amount so deposited, there being made by Mortgagor, in the opinion of Mortgagor would not make up a fund sufficient in the opinion of the Mortgagor to pay all taxes, assessments, etc., prior to the due date, and in such event, deposits shall thereupon be increased and Mortgagor shall deposit immediately with Mortgagor on demand an additional amount as are determined by the Mortgagor so that the money then on hand for the payment of said item plus the increased amount, plus any interest on such additional amount deposited shall be sufficient so that Mortgagor shall have received from Mortgagor adequate amounts to pay such increased amount before the same become due and payable. For the purpose of determining whether Mortgagor has on hand sufficient money to pay the particular item at least thirty days prior to the due date thereof, deposits for each item shall be treated separately, it being the intention that Mortgagor shall not be obligated to use monies deposited for the payment of an item, if due and payable for the payment of an item that is due and payable.

Notwithstanding the foregoing, it is understood and agreed so that deposits provided for hereinabove may be held by Mortgagor in a single non-interest bearing account, and so that Mortgagor at its option may, if Mortgagor fails to hold such deposit required hereinabove, use deposits for one item for the payment of all or even two items due and payable. All such deposits shall be held in account by Mortgagor, and shall be applied by Mortgagor to the payment of the real estate taxes, assessments, general and special, water and sewer charges, and insurance premiums when the same become due and payable. The said deposits shall bear interest at twelve percent of the deposit, or such rate as the deposit holder or holder of the account may determine, so that the deposit for each item shall bear interest for 30 days after demand by Mortgagor, and shall bear interest at twelve percent under the Note as set forth in this Mortgage, and under this Mortgage, and in fact, all remedies under the Note secured by this Mortgage, and the Mortgagor, to whom the Note is so secured by the Mortgage, and further, all moneys on hand in the deposit fund may, at the option of Mortgagor, be paid in satisfaction of the indebtedness under the Note secured by this Mortgage.

If the funds so deposited exceed the amount required to pay such item as real estate taxes, assessments, general and special, water and sewer charges, and insurance premiums, the excess shall be applied on a subsequent deposit account. If the Mortgagor, or further agrees that Mortgagor shall not be required to make a deposit for which insufficient funds are on deposit with the Mortgagor, Mortgagor, nevertheless, nothing herein contained shall be construed as requiring the Mortgagor to advance other monies for such purpose, and the Mortgagor, and neither its creditability for anything, if they do not do so.

Upon the payment of this Mortgage, Mortgagor shall be entitled to receive the balance of such deposits in excess, due to the assignee, and Mortgagor shall be completely released from all obligations to the same, and upon payment of Mortgage shall be liable to the assignee or transferee with respect thereto. This provision shall apply to every transaction of the deposit by a new assignee. Upon full payment of the indebtedness under the Note secured by this Mortgage, and the Mortgage, or at any other time of the extinction of the holder of the Note, and this Mortgage, the balance of the deposits, to the possession shall be paid over to the record owner of the premises at the time of payment and no other party shall have any right or claim thereto, in any event.

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6. Mortgagor's Interest In and Use of Deposits. In the event of a default in any of the provisions contained in this instrument or in the Note, the Mortgagor may, at its option, without being required to do so, apply any money of the time of depositing or held to pay up to him held by any one or more of the same may be applicable, on any of Mortgagor's obligations thereto or the Note contained in such order and manner as the Mortgagor may elect. When the indebtedness secured hereby has been fully paid, any remaining deposits shall be paid to Mortgagor or to the then owner or owners of the mortgaged premises. Such deposits are hereby pledged as additional security for the indebtedness hereunder and shall be held in trust to be irrevocably applied by the Mortgagor for the purposes for which made hereunder and shall not be subject to the direction or control of the Mortgagor, provided, however, that the Mortgagor shall not be liable for any failure to apply to the payment of taxes, assessments, water and sewer charges and insurance premiums any amount so deposited unless Mortgagor, while not in default hereunder, shall have requested Mortgagor in writing, not less than thirty (30) days prior to the due date thereof to make application of such funds to the payment of the particular taxes, assessments or insurance premiums for payment of which they were deposited, accompanied by the full statement of such taxes, assessments and insurance premiums.

7. Mortgagor's Right to Act. If Mortgagor fails to pay any claim herein or in any case which shall have arisen hereunder, the holder of the indenture, or to pay, when due, any tax or assessment, or any insurance premium, or to keep any premises at repair, or towards, a full, clean and perfect waste, or if there be committed any action or proceeding affecting the premises or the title thereto, then Mortgagor, at its option, may pay such claim, hire, encumber, or assess assessment or premium, with right of abating, all their costs, expenses, attorney's fees, trustee's and other expenses of title, or deeds necessary, may make such repairs and take such steps as it deems advisable to keep and/or cure such waste, and may appear in any such action or proceeding, and defend itself therein, and take such action therein as Mortgagor deems advisable, and for such purposes Mortgagor may advance such sum of money as it deems necessary. Mortgagor shall be the sole judge of the legality, validity and priority of any claim from him, encumbrance, tax, assessment, and premium, and of the amount necessary to be paid to satisfy the same. Mortgagor may pay to Mortgagor immediately and without demand all sums of money advanced by Mortgagor pursuant to this section, together with interest thereon at the rate set forth in the Note, and all such sums and interest thereon shall be collectible.

8. Adjustment of Losses with Insurer and Application of Proceeds of Insurance. If, at any time, the Mortgagor, after entry of decree of decree of loss or seizure, purishes of the city or the decree creditor, as the case may be, or waives or releases either to settle, collect, compromise and adjust, in its discretion, any claim under such insurance policies without a consent of Mortgagor, or fails to allow Mortgagor to act with the insurance company or companies on the amount to be paid upon the loss, then either the Mortgagor is authorized to collect and receipt for any such insurance money. Mortgagor agrees to sign upon demand by Mortgagor, or its executors, administrators or assigns, a power of attorney to the companies. Any Mortgagor so obligated to make or replace the damaged or destroyed buildings or improvements under the circumstances hereinabove which are or may be prior to the time of this Mortgage, shall be entitled to a deduction in respect of such damage or destruction of such cause, so far as may be necessary, from any liability due to the insured, and such proceeds are sufficient to restore or replace the damaged or destroyed buildings or improvements in the judgment of Mortgagor, such proceeds, after deduction, therefrom any expenses incurred in the collection thereof, shall be used to reimburse Mortgagor for the cost of rebuilding or restoration of building and improvements so damaged. In all other cases, if no insurance proceeds may, at the option of Mortgagor, either be applied to reduction of the indebtedness secured hereby, whether for or not to be held by the Mortgagor, and used to reimburse Mortgagor for the cost of the rebuilding or restoration of buildings or improvements on said premises. The buildings and improvements shall be restored or rebuilt as to be of at least equal value and substantially the same character as prior to such damage or destruction. To the extent Mortgagor is entitled to reimbursement of insurance proceeds, such proceeds shall be made available from time to time upon the Mortgagor being furnished with satisfactory evidence of the estimated cost of completion thereof and with such architect certificates, waivers of lien, contracts, sworn statements and other evidence of cost and of payment as the Mortgagor may reasonably require and approve, and if the estimated cost of the work exceeds ten percent (10%) of the original principal amount of the indebtedness secured hereby, with all plates and specifications for such rebuilding or restoration as the Mortgagor may reasonably require and approve. No payment made prior to the final completion of the work, shall exceed twenty percent (20%) of the value of the work performed, from time to time, and at all times the uncollected balance of such proceeds, remaining in the hands of the Mortgagor, shall be at least sufficient to pay for the cost of completion of the work free and clear of fees.

In the case of loss after losses, loss proceedings have been instituted, or pursued, of any such insurance policy or policies, if not applied as aforesaid in rebuilding or restoring, the building or improvement, shall be used to pay the amount due in accordance with any decree of law, by virtue of which may be entered in any such proceedings, and the balance, if any, shall be paid to the owner of the equity of redemption if he shall then be entitled to the same or as the court may direct. In case of the foreclosure of the mortgage, the court in whose decree may provide that the mortgagor's clause aforesaid to each of said insurance policies shall be cancelled, and that the decree creditor has cause to believe cause to be attached to each of said policies making the loss, the holder of the same to be liable, and any such foreclosed decree may further provide, that the use of one or more redemptions under said decree, pursuant to the statute in such case made and provided, then and in every such case each successive redemption may cause the preceding loss to attach attached to each insurance policy to be cancelled and a new loss clause to be attached thereto, making the loss thereafter payable to such redeemer. In the event of foreclosure sale, Mortgagor is hereby authorized, without the consent of Mortgagor, to assign any and all insurance policies to the purchaser at the sale, or to take such other steps as Mortgagor may desire, insofar as to cause the interest of such purchaser to be protected by way of the said insurance policies.

9. Startup, Transfer or Recovery Tax. As the laws of the United States, Commonwealth or any state having jurisdiction over the Mortgagor or the premises, any tax is hereby becomes due in respect of the issuance of the Note, or the Mortgagor or the creation thereof, the Mortgagor covenants and agrees to pay, deduct, or to transfer to the owner(s) of any such taxes. The Mortgagor further covenants to hold harmless and agree to indemnify the Mortgagor, its successors, executors, or heirs, any liability incurred by reason of the imposition of any such taxes.

10. Prepayment Privilege. At such time as the Mortgagor is not in default either under the terms of the Note or under the terms of the Mortgage, the Mortgagor shall be given the privilege of making prepayments on the principal of the Note notwithstanding the unpaid principal amount may be provided in the Note, and otherwise in accordance with the terms and conditions of any addendum to the Note.

11. Effect of Exemptions of Time. If the payment of a sum indebtedness is suspended or otherwise extended, and for the purpose of a maturity by release, of pre-notice or of any time before the date of payment or interest accrued and premium, shall be held to a certain date, except as otherwise released, and then matured over the term and all provisions hereof shall continue in full force, the right of recovery against the mortgaged property reserved to the Mortgagor notwithstanding such extension, or otherwise.

12. Effect of Changes in Laws Regarding Taxation. In the event of the enactment after this date of any law of the state, or where the premises are located, relating to the value of land for the purpose of taxation or otherwise, or impacting upon the Mortgagor, the percentage of the value of any part of the taxes, assessments, or charges or fees, him in respect to be paid by Mortgagor, changing in any way, law relating to the taxation of mortgages or debts secured by mortgages, at the time given interest in the property, or the amount of other taxes, so as to affect the Mortgagor, or the debt secured hereby by the holder thereof, then, and in any such event, the Mortgagor, upon demand by the Mortgagor, shall pay, or defer, or reschedule, or reimburse the Mortgagor therefor, provided, however, that if in the opinion of counsel for the Mortgagor, as might be lawful to require Mortgagor to make such payment or to the making of such payment might result in the imposition of interest in excess of the maximum amount permitted by law, then and in such event, the Mortgagor may delay, by notice in writing given to the Mortgagor, to declare 90% of the indebtedness secured hereby to be and become due and payable sixty (60) days from the date of giving of such notice.

13. Mortgagor's Performance of Defaulted Act. In case of default by the Mortgagor, or failure to make any payment or perform any act herein required of Mortgagor in any form and manner deemed expedient by Mortgagor, and/or, if such act is not paid or performed payment of principal or interest, or prior encumbrances, if any, and purchase, discharge, compromise or settle any taxes hereon, or other prior encumbrances, from the holder of the debt from any tax, sale or forfeiture affecting said premises or contest any tax or encumbrance. All taxes so paid for any of the purpose herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, actions, or other expenses incurred by Mortgagor, or holder of the mortgaged premises and the holder thereof, shall be so much additional indebtedness secured hereby, and shall be lawfully due and payable without notice and with interest thereon at the rate of interest then applicable to the indebtedness secured by this Mortgage. Inaction of Mortgagor shall never be considered as a waiver of any right according to it on account of any default on the part of a Mortgagor.

14. Mortgagor's Reliance on Tax and Insurance Bills, Etc. Mortgagor, in making any payment hereunder, shall rely exclusively upon tax and insurance bills, statement or estimate prepared from the appropriate public office, or consider without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax or insurance premium, or into the tax laws or insurance laws which may be asserted.

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13. Acceleration of Indebtedness in Case of Default. If no default be made for fifteen (15) days on the due and punctual payment of the Note, or any installment due in accordance with the terms thereof, either of principal or interest, by the Mortgagor, he shall file a petition in voluntary bankruptcy under the United States Bankruptcy Code or any similar law, state or federal, whether now or hereafter existing, or an answer admitting insolvency or inability to pay its debts or fail to obtain a vacation or stay of involuntary proceedings within the 30 days as hereinabove provided; or if the Mortgagor shall be adjudicated a bankrupt, or a trustee or a receiver shall be appointed for the Mortgagor or for the Mortgagor's property or the major part thereof in any involuntary proceeding, or any court shall have taken jurisdiction of the property of the Mortgagor or for the major part thereof in any involuntary proceeding, for the reorganization, dissolution, liquidation or winding up of the Mortgagor, and such trustee or receiver shall not be discharged or such jurisdiction relinquished or vacated or stayed on appeal or otherwise stayed within ten (10) calendar days after the Mortgagor shall make an assignment for the benefit of creditors, or shall admit in writing its inability to pay its debts generally as they become due, or shall consent to the appointment of a receiver or trustee or liquidator of all of its property or the major part thereof; or if default shall be made in the due observance or performance of any other of the covenants, agreements or conditions hereinafore or heretofore contained, required to be kept or performed or observed by the Mortgagor and the same shall continue for three (3) days, then and in every such case the whole of said principal sum hereby secured shall, at once, at the option of the Mortgagor, become immediately due and payable, together with accrued interest thereon, without notice to Mortgagor.

14. Foreclosure, Expenses of Litigation. When the indebtedness hereby secured or any part thereof shall become due, whether by acceleration or otherwise, Mortgagor shall have the right to foreclose the lien hereby for such indebtedness or any part thereof, to any suit to foreclose the lien hereby, 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 Mortgagor for attorneys' fees, appraiser's fees, outlays for documents, costs and expert evidence, stamp, copies, publication costs, and costs which may be estimated as to items to be expended after entry of the decree of partition, to such decree of title, title searches and examinations, title insurance policies, Torts certificates, and similar data and assurances with respect to title as Mortgagor may deem reasonably necessary either to prosecute such suit or to evidence to bidders of any sale which may be had pursuant to such decree the true condition of the title or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned, and such expenses and loss, as may be incurred in the protection of said premises and the maintenance of the lien of this mortgage, including the fee of any attorney employed by Mortgagor in any litigation or proceeding affecting this Mortgage, the Note or said premises, including probate and bankruptcy proceedings, or in preparation for the commencement or defense of any proceeding, or third-party suit or proceedings, whether or not actually commenced, shall be immediately due and payable by Mortgagor, with interest thereon at the rate applicable to the indebtedness secured by this Mortgage, and the same shall be secured by this Mortgage.

15. Application of Proceeds of Foreclosure Sale. The proceeds of any sale to be made of the premises shall be deducted 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 hereto; second, all other items which under the term "expenses" constitute a cost or business 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 Mortgagor, its successors or assigns, as their rights may appear.

16. Appointment of Receiver. Upon or at any time after the filing of a complaint to foreclose the Mortgage, the court in which such complaint is filed may appoint a receiver of said premises. Such appointment may be made prior to or after sale, without regard to the solvency or insolvency of Mortgagor at the time of application for such receiver, and the receiver, subject to the value of the premises, whether the same shall be then occupied as a habitation or not and the Mortgagor his spouse or any holder of the Note 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 conveyance during the full statutory period of redemption, whether then by redemption or not, as well as during any further times when Mortgagor is entitled to 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 full or in part of the indebtedness secured hereby, or by any decree foreclosing this Mortgage, or any tax, special assessment or other lien which may be or become a prior lien to the lien hereby or of such decree, provided such application is made prior to foreclosure sale, the debt determined in accordance with the decree.

17. Assignment of Rents and Issues. In further event the indebtedness secured hereby, Mortgagor does hereby sell, assign and transfer unto the Mortgagor all the rents, issues and profits now due and which may hereafter become due under or by virtue of any lease, whether written or verbal, or any letting, or of any agreement for the use or occupancy of the premises or any part thereof, which may have been heretofore or may be hereafter made or agreed to, or which may be made or agreed to by the Mortgagor under the powers herein granted, it being the intention hereby to establish an absolute transfer and assignment of all of such leases and agreements and all of the rents, issues and profits, unto the Mortgagor, and Mortgagor does hereby appoint Irrevocably the Mortgagor's true and lawful attorney in its name and stead with full power taking possession of the premises as provided in paragraph 19 herein to rent, leases, let or any portion of said premises to any party or parties it may intend and upon such terms as said Mortgagor shall, in its discretion determine, and to collect all of said available rents, issues and profits arising from or occurring at any time hereafter, and all now due or that may hereafter become due under each and every of the leases and agreements, written or verbal, or other tenancy existing, or which may hereafter exist on said premises, with the same rights and powers and subject to the same immunities, covenants, liability and rights of recourse and indemnity as the Mortgagor would have upon taking possession pursuant to the provisions of paragraph 20 next.

The Mortgagor represents and agrees that no rent has been or will be paid by any person in possession of any portion of the above described premises for more than one installment in advance, and that the payment of none of the rents to come for any portion of the said premises has been or will be waived, released, reduced, discounted or otherwise discharged or compromised by the Mortgagor. The Mortgagor waives any rights of set off against any person in possession of any portion of the above described premises. If any lease provides for the abatement of rent during repair of the premises damaged theremore by reason of the or other casualty, the Mortgagor shall furnish to the Mortgagor rents instead of the policies to be in amount and form and written by such insurance companies as shall be satisfactory to the Mortgagor. Mortgagor agrees that it is held as void any of the rents or profits of said premises, except to a purchaser or grantees of the premises.

Nothing herein contained shall be construed as constituting the Mortgagor a lessee or in possession in the absence of an actual possession of the premises by the Mortgagor pursuant to paragraph 20 hereof. To the expense of the power herein granted the Mortgagor's liability shall be asserted or enforced against the Mortgagor, all such liability being expressly waived and released by Mortgagor.

The Mortgagor further agrees to assign and transfer to the Mortgagor all future leases irrespective of any part of the premises hereinabove described and to execute and deliver at the request of the Mortgagor all such further assurances and assignments in the premises as the Mortgagor shall from time to time require.

Although it is the intent of the parties that the assignment referred to in paragraph 17 shall be a present assignment, it is expressly understood and agreed, anything herein contained to the contrary notwithstanding, that the Mortgagor shall not exercise any of the rights or powers conferred upon it by this paragraph until a default shall exist hereunder.

18. Mortgagor's Right of Possession in Case of Default. In any case in which to under the procedures of this Mortgage the Mortgagor is entitled to institute legal proceedings, whether before or after the whole principal sum secured hereby is referred to be immediately due and demand of whether before or after the institution of legal proceedings, to foreclose the lien hereby or before or after sale thereof, to withhold upon demand of Mortgagor, Mortgagor shall surrender to Mortgagor and Mortgagor shall be entitled to take actual possession of the premises or any part thereof personally or by the agents or attorneys as for collection herein and Mortgagor in its discretion, whether without force or with a violent process of law, enter upon and take and maintain possession of all or any part of and profits, together with all documents, books, records, papers and accounts of the Mortgagor or the owner of the premises relating thereto, and may rescind the Mortgagor's agent's or servant's name or the name of any attorney or factor engaged of the Mortgagor, or in its own name as Mortgagor and under the power herein granted, full power to manage to control the premises and conduct the business, if any, thereof, either personally or by its agents and with full power to use such fixtures, legal or equitable as its discretion or in the discretion of its successors or assigns, may be deemed proper, to cause every to collect the payment of security of the above-rented issues and profits of the premises, including actions for the recovery of rent, actions in forcible detainer, actions in distress for rent, hereby retaining full power and authority to repossess and every of the rights, privileges and powers herein granted above, and all times thereafter, without notice to the Mortgagor, and with full power to cancel or terminate any lease or sublease made subsequent to this Mortgage, or subcontracted to the lessee hereunder, to make all necessary or proper repairs, decorations, renewals, replacements, alterations, additions, betterments, and improvements to the premises, etc., as may seem judicious, insure and renew the same and all risks incidental to Mortgagor's possession, operation and management thereof, and to receive all rents, issues and profits.

The Mortgagor shall not be obligated to perform or discharge, nor does it accept, undertake to perform, or be bound to, any obligation, duty or liability under any leases, and the Mortgagor shall and does hereby agree to indemnify and hold the Mortgagor harmless and to save and all liability, loss or damage which it may or might incur under said leases or under any leases or other occupancy of the real estate and fixtures, and all claims and demands whatsoever, which may be asserted against it by reason of any alleged obligations or undertakings, etc., to perform or discharge any of the terms,

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covenants or agreements contained in said leases. Should the Mortgagor default in such liability, loss or damage, under said leases or under or by reason of the assignment thereof, or in the defense of any claims or demands, the amount thereof, including costs, expenses, and reasonable attorney's fees, shall be secured hereby, and the Mortgagor shall reimburse the Mortgagor therefor immediately upon demand.

21. Application of Income Received by Mortgagor. The Mortgagor, in the exercise of the rights and powers hereinbefore conferred upon it by paragraph 19 and paragraph 20 hereof shall have full power to use and apply the actual rents, issues and profits of the premises to the payment of or in account of the following, in such order as the Mortgagor may determine:

1. to the payment of the operating expenses of said property, including cost of management and leasing thereof, which shall include reasonable compensation to the Mortgagor and its agent or agents of management so delegated to an agent of a bank and shall also include lease commissions and other compensation and expenses of seeking and procuring tenable and enterprising lessees; established claims for damages, if any, and premiums on insurance hereinabove authorized;

2. to the payment of taxes and special assessments now due or which may thereafter become due on said premises;

3. to the payment of all repairs, decorating, renewals, replacements, alterations, additions, betterments, and improvements of said premises, including the cost from time to time of installing or replacing refrigeration and, as aforesaid, to placing said property in such condition as will, in the judgment of the Mortgagor, make it readily租able;

4. to the payment of any indebtedness secured hereby or any deficiency which may result from any foreclosure sale.

22. Mortgagee's Right of Inspection. Mortgagor shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

23. Late Charge. In the event the Mortgagor shall, from time to time, except payment of any installment required on the Note and under this Mortgage which is in arrears, Mortgagor may collect a "late charge" as provided for in the Note to cover the extra expense involved in handling delinquent payments, provided, however, that nothing in this paragraph contained shall authorize the Mortgagor to collect or demand any payment which would result in the imposition of interest in excess of the maximum amount allowed by law.

24. Condemnation. Mortgagor hereby assigns, transfers and sets over unto Mortgagor the entire proceeds of any award or any claim for damages for any of the mortgaged property taken or damaged under the power of eminent domain or by condemnation. Mortgagor may elect to apply the proceeds of the award upon or in reduction of the indebtedness secured hereby, whether due or not, or to require Mortgagor to restore or refund, in which event the proceeds shall be held by Mortgagor and used to reimburse Mortgagor for the cost of the rebuilding or restoring of buildings or improvements on said premises, in accordance with plans and specifications to be submitted to and approved by Mortgagor. If the Mortgagor is obligated to restore or replace the damaged or destroyed buildings or improvements under the terms of any lease or leases which are or may be prior to the date of this Mortgage and if such taking does not result in cancellation or termination of such lease, the award shall be used to reimburse Mortgagor for the cost of the rebuilding or restoring of buildings or improvements on said premises, provided Mortgagor can then be held under this Mortgage. In the event Mortgagor is required or authorized, either by Mortgagor's election or otherwise, or by virtue of any such laws, to refund a portion of the proceeds of the award, such shall be paid out in the same manner as is provided in paragraph 23 for the payment of insurance premiums toward the cost of rebuilding or restoration. If the amount of such award is insufficient to cover the cost of rebuilding or restoration, Mortgagor shall pay a liquidated excess of the award before being entitled to reimbursement out of the award. Any surplus which may remain out of said award after payment of such cost of rebuilding or restoration shall, at the option of Mortgagor, be applied on account of the indebtedness secured hereby, or be paid to any other party entitled thereto. In applying the proceeds of any award on account of the indebtedness secured hereby, Mortgagor shall be entitled to collect, out of the proceeds of the award, a premium on the amount prepaid, at the same rate as though Mortgagor had elected at the time of such application of proceeds or if Mortgagor then has no such election, at the first succeeding date on which Mortgagor could so elect to repay the indebtedness in accordance with the terms of the Note secured hereby.

25. Release upon Payment and Discharge of Mortgagor's Obligation. Mortgagor shall release the mortgaged premises from the burden of proper instrument upon payment and discharge of all indebtedness secured hereby, and in payment of a reasonable fee to Mortgagor for the preparation and execution of such release.

26. Giving of Notice. Any notice which either party hereto may desire to give to the other party shall be in writing, and the mailing thereof by certified mail addressed to the Mortgagor at the mortgaged premises, designated by street address, or to the Mortgagor at its principal office in Chicago, Illinois, to the attention of the office of the Vice President in charge of business in multifamily real estate loans and specifying the loan number or at such other place within the United States as any party hereto may by notice in writing designate as a place for service of notice, shall constitute service of notice hereunder. Any notice given by the Mortgagor shall be deemed given on the date the same is deposited in the United States mails.

27. Waiver of Defense. No action for the enforcement of the terms of any provision herein shall be subject to any defense which would not be good and available to the party interposing same in due course of law upon the Note hereby secured.

28. Waiver of Statutory Rights. Mortgagor shall not and waives and agrees not to avail itself of any dispensement, valuation, tax, extension of exemption laws, or any so-called "Mortgagor Laws", now existing or hereafter enacted in order to prevent hinder the enforcement or foreclosure of this Mortgage, but hereby waives the benefit of such laws. Mortgagor for itself and all who may claim through him, waives any and all right to have the property and estates comprising the mortgaged property marshalled upon a foreclosure of the same, and agrees that any court having jurisdiction to foreclose such lien may order the mortgaged property sold as an entirety. THE MORTGAGOR HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION FROM SALE UNDER ANY ORDER OR DECREW OF FORECLOSURE PURSUANT TO RIGHTS HEREIN GRANTED ON BEHALF OF THE MORTGAGOR. THE TRUSTEESTATE AND ALL PERSONS BENEFICIALLY INTERESTED THEREIN AND EACH AND EVERY PERSON ACQUIRING ANY INTEREST IN, OR TITLE TO, THE PREMISES DESCRIBED HEREIN SUBSEQUENT TO THE DATE OF THIS MORTGAGE, AND ON BEHALF OF ALL OTHER PERSONS TO THE EXTENT PERMITTED BY THE PROVISIONS OF THE ILLINOIS STATUTES.

29. Mortgagor's Lien for Service Charges and Expenses. At all times, regardless of whether any loan proceeds have been disbursed, this Mortgagor secures in addition to any loan proceeds disbursed from time to time the payment of any and all loan commissions, service charges, liquidated damages, expenses and advances due to or incurred by the Mortgagor in connection with the loan to be secured hereby, all in accordance with the application and loan commitment issued in connection with this transaction.

30. Furnishing of Financial Statements to Mortgagor. Upon request, Mortgagor shall furnish to Mortgagor a semi-annual operating statement of income and expense of the mortgaged premises signed and certified by the Mortgagor's beneficiary or beneficiaries.

31. Cumulative Rights. 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.

32. Binding on Successors and Assigns. The holder of this Mortgage and all of the provisions and conditions contained herein shall extend to and be binding upon all successors and assigns of the Mortgagor. The word "Mortgagor" when used herein shall include the successors and assigns of the Mortgagor named herein, and the holder or holders from time to time of the Note secured hereby.

33. Captions. The captions and headings of various paragraphs of this Mortgage are for convenience only, and are not to be construed as defining or limiting in any way the scope or intent of the provisions herein.

THIS MORTGAGE is executed by the undersigned, not personally but as Trustee or donee in the exercise of the power and authority conferred upon and vested in it or in such Trustee and said corporation. As aforesaid, he 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 the Note contained shall be construed as creating any liability on the part of Mortgagor or on said corporation. As aforesaid, personally to pay the Note or any interest that may accrue thereon or any indebtedness securing hereunder, to be performed, any covenant or agreement contained herein, notwithstanding any being understood and agreed to the contrary of the provisions hereof, except the same may be excused or annulled by a court of competent jurisdiction being understood and agreed to the contrary of the provisions hereof, whether the same may be excused by language of a promise or covenant or agreement, or such liability, if any, being expressly waived by Mortgagor and by every person whose name is affixed, claiming any right or security hereunder, and that the Note, the Mortgage and the Trust Deed and said Corporation (Associations) personally are concerned, the legal holder or holders of the Note and the owner or owners of the property, and the holder(s) of the Note, shall look solely to any one or more of: (1) the premises hereby conveyed and the rents, issues, and profits thereof, for the payment thereof, by the enforcement of the beneficiary created in the manner herein and in the Note provided, or to any other security, event, security and indebtedness, or to the personal liability of the guarantor, cosigner, surety or endorser, if any.

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FIRST NATIONAL BANK OF EVERGREEN PARK

IN WITNESS WHEREOF

not personally but as Trustee as aforesaid, has caused these presents to be signed by its
and its corporate seal to be hereunto affixed and attested by its
this 8th day of July

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FIRST NATIONAL BANK OF EVERGREEN PARK
AS TRUSTEE, U/T/A DATED 6-25-91, A/T/K/A TRUST NO. 11887

not personally, but as Trustee as aforesaid

ATTEST:

Robert J. Mayo

Robert J. Mayo
Trust Officer

Joseph C. Fanelli
Joseph C. Fanelli
Senior Vice President and Trust Officer

STATE OF ILLINOIS ss.
COUNTY OF Cook

I, undersigned Notary Public in and for the said County, in the State aforesaid DO HEREBY CERTIFY
that Joseph C. Fanelli, Senior Vice President and Trust Officer
Robert J. Mayo, Trust Officer
known to me to be the same persons whose names are subscribed to the foregoing instrument as such
trust officer , respectively, appeared before me this day in person and acknowledged that they did and delivered the said
instrument as their own free and voluntary act and as the free and voluntary act of said Corporation (Association), as Trustee as aforesaid, for the uses
and purposes therein set forth; and the said trust officer then and there acknowledged that the other, as custodian of the
corporate seal of said Corporation (Association), did affix the corporate seal of said Corporation (Association) to said instrument as his/her own
free and voluntary act and as the free and voluntary act of said Corporation (Association), as Trustee as aforesaid, for the uses and purposes therein set
forth.

GIVEN under my hand and Notarial Seal this

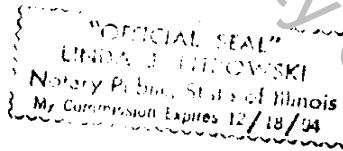
9th day of July

, 1991

My Commission Expires:

Linda J. Litwowski
Notary Public

CITIBANK N.A. - PAGE 6



TRUSTEE MORTGAGE

Box 165

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Citibank - Federal Savings Bank
A Federal Savings and Loan Association

Upon Property Located at:
1012 West Ogallala Street
Chicago, Illinois 60657
Telephone (312) 524-5200

4720 Lake Drive
The Source Sparrow, Street
Chicago, Illinois 60637
Telephone (312) 524-5200

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