

TRUST DEED

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THE ABOVE IS FOR RECORDERS USE ONLY

THIS INSTRUMENT, made June 26, 1992, between John S. Blake and Janet Blake, His Wife, as Joint Tenants, herein referred to as "Grantors", and D.R. Vermillion, Operations Vice President of Oakbrook Terrace, Illinois, herein referred to as "Trustee", witnesseth:

THAT, WHEREAS the Grantors have promised to pay to Associates Finance, Inc., herein referred to as "Beneficiary", the legal holder of the Loan Agreement hereinafter described, the principal amount of Ninety Eight Thousand Four Hundred Sixty Seven Dollars and Ninety Nine Cents Dollars (\$ 98,467.99), together with interest thereon at the rate of (check applicable box):

92480694

A) Agreed Rate of Interest 11.00 % per year on the unpaid principal balances.
B) Agreed Rate of Interest: This is a variable interest rate loan and the interest rate will increase or decrease with changes in the Prime Loan rate. The interest rate will be percentage points above the Bank Prime Loan Rate published in the Federal Reserve Board's Statistical Release H-1. The initial Bank Prime Loan rate is %, which is the published rate as of the last business day of 1992, therefore, the initial interest rate is % per year. The interest rate will increase or decrease with changes to the Bank Prime loan rate when the Bank Prime loan rate, as of the last business day of the preceding month, has increased or decreased by at least 1/4th of a percentage point from the Bank Prime loan rate on which the current interest rate is based. The interest rate cannot increase or decrease more than 2% in any year. In no event, however, will the interest rate ever be less than % per year nor more than % per year. The interest rate will not change before the First Payment Date. Adjustments in the Agreed Rate of Interest shall be given effect by changing the dollar amounts of the remaining monthly payments in the month following the anniversary date of the loan and every 12 months thereafter so that the total amount due under said Loan Agreement will be paid by the last payment date of 1992. Associates waives the right to any interest rate increase after the last anniversary date prior to the last payment due date of the loan.

The Grantors promise to pay the said sum in the said Loan Agreement of even date herewith, made payable to the Beneficiary, and delivered in 36 consecutive monthly installments: 1 at \$ 1303.93, followed by 34 at \$ 1033.15, followed by 1 at \$ 93,963.75, with the first installment beginning on August 10, 1992 and the remaining installments continuing on the same day of each month thereafter until fully paid. All of said payments being made payable at Cook County, Illinois, or at such place as the Beneficiary or other holder may, from time to time, in writing appoint.

NOW, THEREFORE, the Grantors to secure the payment of the said obligation in accordance with the terms, provisions and conditions of this Trust Deed, and the performance of the covenants and agreements herein contained by the Grantors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents COVENANT AND WARRANT unto the Trustee, its successors and assigns, the following described Real Estate and all of their heirs, title and interest therein, situate, lying and being to-wit: Village of Worth, County of Cook, State of Illinois, as follows:

Lot 276 in Arthur Dana's Harlem Avenue Addition, a subdivision of the Northwest 1/4 of Section 24, Township 37 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

PIN # 23-24-216-007
Commonly Known As: 749 W. 114th St. Worth, IL 60452

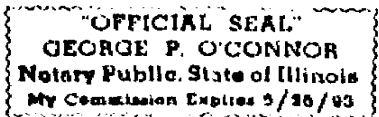
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COOK COUNTY RECORDER

which, with the property hereinafter described, is referred to herein as the "premises".
WHEREAS, with improvements and fixtures now attached together with easements, rights, privileges, interests, terms and profits TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes and upon the uses and trusts therein set forth, free from all taxes and benefits under and by virtue of the Municipal Franchise Laws of the State of Illinois, which said rights and benefits the Grantors do hereby expressly release and waive.

This Trust Deed consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this trust deed) are incorporated herein by reference and are a part hereof and shall be binding on the Grantors, their heirs, successors and assigns. WITNESS the hand(s) and seal(s) of Grantors the day and year first above written.

John S. Blake (Signature)
John S. Blake (Name)
Janet Blake (Signature)
Janet Blake (Name)

STATE OF ILLINOIS
County of Cook
George P. O'Connor (Signature)
George P. O'Connor (Name)



A Heavy Public in and for said resulting in said County, in the State aforesaid, DO HEREBY CERTIFY THAT John S. Blake and Janet Blake, His Wife, As Joint Tenants

who are personally known to me to be the same person(s) whose name(s) is/are subscribed in the foregoing instrument, appeared before me this day in person and acknowledged that they signed 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 26th day of June, A.D. 1992

(Signature)
Notary Public

This instrument was prepared by:
Kathleen M. Griffith 9528 S. Cicero Oak Lawn, IL 60453

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

1. Grantors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed (2) keep said premises in good condition and repair, without waste, and free from mechanical or other items or claims for liens not already satisfied in the lien hereof (3) 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 liens to Trustee or to Beneficiary (4) complete within a reasonable time any building or buildings now or at any time to be erected on said premises, to comply with all requirements of law or any municipal ordinance with respect to the premises and the use thereof (5) make no material alterations in said premises except as required by law or municipal ordinance.

2. Grantors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer charges, charges and other charges against the premises when due, and shall, upon written request, furnish to Trustee or to Beneficiary duplicate receipts therefor. The cost of default in payment of taxes shall pay in full under protest in the manner provided by statute, any tax or assessment which Trustee or Beneficiary may desire to contest.

3. Grantors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or windstorm under policies providing for payment by the insurance companies of money sufficient to pay the cost of replacing or repairing the same or to pay out all the indebtedness secured hereby. All insurance satisfactory to the Beneficiary, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the Beneficiary, such rights to be retained by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to Beneficiary, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the expiration date of expiration.

4. In case of default hereof, Trustee or Beneficiary may, but need not, make any payment or perform any act in relation required of Grantors in any form and under circumstances specified, and need not, make full or partial payments of principal or interest on prior indebtedness, if any, and pay taxes, discharge, responsibility or settle any lien from other parties or claims for or in relation thereto of record or from any tax sale or forfeiture of rights or redemption from any tax sale or forfeiture affecting said premises or interest in any tax or mortgage or other lien from other parties or claims for or in relation thereto or from any tax sale or forfeiture affecting said premises or interest in any tax or mortgage. All money or part for any of the purposes herein authorized and all expenses paid or to be paid on the premises hereof shall be paid by Grantors and shall be paid without notice and without interest thereon at the annual percentage rate stated in the Loan Agreement and shall be paid immediately due and payable without notice and without interest thereon at the annual percentage rate stated in the Loan Agreement and shall be paid immediately due and payable without notice and without interest thereon at the annual percentage rate stated in the Loan Agreement and shall be paid immediately due and payable without notice and without interest thereon at the annual percentage rate stated in the Loan Agreement. In case of default hereof, Trustee or Beneficiary shall have the right to take any action which may be necessary to enforce the terms of this Trust Deed and to take any action which may be necessary to enforce the terms of this Trust Deed and to take any action which may be necessary to enforce the terms of this Trust Deed.

5. The Trustee or Beneficiary hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any bill statement or estimate presented 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, lien, lien title or claim thereon.

6. Grantors of all any claim of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of Beneficiary, and without notice to Grantors, all unpaid indebtedness secured by this Trust Deed shall, upon default in the Loan Agreement or in this Trust Deed to the contrary, be immediately and payable in full, and in the case of default in making payment of any tax or assessment on the premises hereof, shall occur and continue for three days in the performance of any other agreement of the grantors herein contained, or if immediately if all or part of the premises are sold or transferred by the Grantors without Beneficiary's prior written consent.

7. When the indebtedness hereby secured shall become due, whether by acceleration or otherwise, Beneficiary or Trustee shall have the right to foreclose the lien hereof. In any such foreclosure hereof, there shall be allowed and included as additional indebtedness in the debt for sale all expenditures and expenses which may be paid or incurred by or on behalf of Trustee or Beneficiary and Attorney at Law, Trustee's fees, or costs for outlay in documentary and expert evidence, stenographic charges, publication costs and costs of advertising, as well as any other expenses which may be incurred by the Trustee or Beneficiary in the course of preparing abstracts of title, surveys and examinations, guarantee policies, title certificates and similar costs and expenses with respect to title as Trustee or Beneficiary may deem to be reasonable. Grantors shall be bound to execute such out-of-pocket expenses in full to the satisfaction of the lender at any sale which may be had pursuant to the conditions of the sale of the premises. All expenditures and expenses of the Trustee or Beneficiary in this paragraph mentioned shall become a part of the indebtedness secured hereby, and in the event of a foreclosure sale, the proceeds of the sale shall be applied to the payment of such indebtedness and expenses, and the balance of the proceeds of the sale shall be paid to the Grantors. In the event of a foreclosure sale, the proceeds of the sale shall be applied to the payment of such indebtedness and expenses, and the balance of the proceeds of the sale shall be paid to the Grantors. In the event of a foreclosure sale, the proceeds of the sale shall be applied to the payment of such indebtedness and expenses, and the balance of the proceeds of the sale shall be paid to the Grantors.

8. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, an amount 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 debts which under the terms hereof constitute secured indebtedness additional to that advanced by the Loan Agreement, with interest thereon as herein provided, third, all principal and interest remaining unpaid on the loan, fourth, any surplus to Grantors, then hereof, to the extent of the proceeds, 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 adequacy of the security of Grantors at the time of application for such receiver and without regard to the character of the premises or value of the same which may be then occupied as a home or to rent and the Trustee hereunder may be appointed as such receiver. Such receiver shall have the power to collect the rents, issues and profits of said premises during the pendency of such foreclosure and sale, in case of sale and a deficiency, during the full statutory period of redemption, whether there be a redemption or not, as well as during any further time when the receiver is appointed for the satisfaction of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or appropriate for the proper management, maintenance and operation of the premises during the whole of said period. The Court from time to time may authorize the receiver to apply the rents or any part thereof in full or in part to (1) The indebtedness secured hereby, or by any decree foreclosing this Trust Deed, or any tax, special assessment or other lien which may hereafter become a part of the indebtedness secured hereby, provided such application is made prior to foreclosure sale, (2) the deficiency in case of sale and deficiency.

10. No action for the enforcement of the lien or of any provision hereof shall be proper in any defect which would not be good and available to the party intervening same in a litigation of law upon the date hereby secured.

11. Trustee or Beneficiary shall have the right to inspect the premises at all reasonable times and account thereon shall be permitted for that purpose.

12. Trustee has no duty to examine the title, location, existence, or condition of the premises, 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 gross negligence or misconduct and Trustee may require indemnification satisfactory to Trustee before exercising any power herein given.

13. Upon presentation of satisfactory evidence that all indebtedness secured by this Trust Deed has been fully paid, either before or after maturity, the Trustee shall have full authority to release the trust deed, the lien thereof, by proper instrument.

14. In case of the resignation, inability or refusal to act of Trustee, the Beneficiary shall have the authority to appoint a 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 Grantors and all persons claiming under or through Grantors, and the word Grantors when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the Loan Agreement or this Trust Deed. The word Beneficiary as used herein shall mean and include any successors or assigns of Beneficiary.

NAME ASSOCIATES FINANCE, INC.
9528 S. CLEVELAND AVENUE
STREET P.O. BOX 500
CITY Oak Lawn, Ill. 60453

FOR RECORD OF INDEX PURPOSES
INSERT STAMP AT ADDRESS OF ABOVE
INSCRIBED PROPERTY MAPS

INSTRUCTIONS
OR
RECORDING OFFICE BOX NUMBER