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THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the property and that the property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the property against all claims and demands, subject to any encumbrances or record.

814 SOUTH KARLOV, CHICAGO, ILLINOIS ("Property Address"); TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

1/30

which has the address of

ILLINOIS PIN: 16-15-411-052

LOT 31 IN BLOCK 3 IN MUNSON'S ADDITION TO CHICAGO BEING A SUBDIVISION (EXCEPT THE NORTH EAST 1/4 CORNER THEREOF) OF 26 ACRES LYING SOUTH AND ADJOINING THE CENTER OF MARY POINT ROAD OF THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 15, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

LEGAL DESCRIPTION

THIS MORTGAGE ("Security Instrument") is given on 3rd day of January, 1992. The mortgagee is AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE U/T/A NUMBER 102693-06, DATED JUNE 2ND, 1987, ("Borrower(s)", residing at, 33 NORTH LASALLE, CHICAGO, ILLINOIS. This Security Instrument is given to COMMUNITY BANK OF LAWYERS, which is organized and existing under the laws of the State of Illinois, and whose address is 111 SOUTH HOMAN AVENUE, CHICAGO, IL 60624 ("Lender"). Borrower owes Lender the principal sum of TWENTY ONE THOUSAND EIGHT HUNDRED AND ***** DOLLARS, (\$21,800.00). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on FEBRUARY 1 2002. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewal, extensions and modifications; (b) the payment of all other sums, with interest, advanced herein to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Cook County, Illinois:

73415-804 / [Signature]

N O R T H A V E

LOAN NUMBER:

(Space Above This Line For Recording Data)

1992 JAN 8 PM 2 57 72015566

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73-45-804 F1

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subject to applicable law, and as requested by Mortgagee, Mortgagee shall from the date of closing pay or cause to be paid to Mortgagee on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, the following amounts (collectively "Funds"): (1) a sum equal to all general and special real estate and property taxes and assessments and ground rents on the premises, if any (collectively "Impositions"), next due on the premises, all as estimated by Mortgagee, divided by the whole number of months to elapse before the month prior to the date when such Impositions will become due and payable; provided that in the case of the first such deposit, there shall be deposited in addition an amount which, when added to the aggregate amount of monthly sums next payable under this subparagraph (1), will result in a sufficient reserve to pay the Impositions next becoming due one month prior to the date when such Impositions are, in fact, due and payable, plus maintain a two (2) month reserve for the payment of such Impositions and, (ii) a sum equal to an installment of the premium or premiums that will become due and payable to renew the insurance required herein above

(b)

Funds for Taxes and Insurance.

Mortgagee shall pay before any penalty or interest attaches all general and special assessments, water charges, sewer service charges and all other liens or charges levied or assessed against the premises of any nature whatsoever when due and Mortgagee shall furnish to Mortgagee duplicate receipts of payment thereof. If any special assessment is permitted by applicable law to be paid in installments, Mortgagee shall have the right to pay such assessment in installments, so long as all such installments are paid prior to the due date thereof. In the event of a dispute as to the amount of taxes owed, Mortgagee shall pay such tax or assessment in full under protest in order to prevent a default under this Mortgage on account thereof.

(a) Payment of Taxes and Assessments.

3. Deposits for Taxes and Insurance Premiums. In order to assure the payment of taxes and insurance premiums payable with respect to the premises as and when the same shall become due and payable:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
2. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.
3. Deposits for Taxes and Insurance Premiums. In order to assure the payment of taxes and insurance premiums payable with respect to the premises as and when the same shall become due and payable:

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

real property.

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Mortgagor shall not carry any separate insurance on the premises concurrent in kind or form with any insurance required hereunder or contributing in the event of loss without

(a)

5. Separate Insurance Notice Clause

With a minimum average balance of \$ _____ AT COMMUNITY BANK OF LAWDALE -0-

Borrower(s) shall establish and maintain an account in the name(s) _____ -0-

4. Deposit Account Requirement

If the amount of funds held by Mortgages, together with the future monthly installments of funds payable prior to the due dates of impositions, shall exceed the amount required to pay said impositions and insurance premiums as they fall due, such excess shall be retained by Mortgages or in the depository account and credited to subsequent monthly installments of funds. If the amount of the funds held by Mortgages shall not be sufficient to pay the impositions and insurance premiums as they fall due, Mortgages shall immediately pay or cause to be paid to Mortgages any amount necessary to make up the deficiency in one or more payments as Mortgages may require.

The amount of funds held by Mortgages, together with the future monthly installments of funds payable prior to the due dates of impositions, shall exceed the amount required to pay said impositions and insurance premiums as they fall due, such excess shall be retained by Mortgages or in the depository account and credited to subsequent monthly installments of funds. If the amount of the funds held by Mortgages shall not be sufficient to pay the impositions and insurance premiums as they fall due, Mortgages shall immediately pay or cause to be paid to Mortgages any amount necessary to make up the deficiency in one or more payments as Mortgages may require.

(c)

and maintain a two month reserve for the payment of said premium or premiums, each installment to be in such an amount that the payment of approximately equal installments will result in the accumulation of a sufficient sum of money to pay renewal premiums for such insurance at least two (2) months prior to the expiration or renewal date or dates of the policy or policies to be renewed; if any, all as are reasonably estimated initially and from time to time by Mortgages on the basis of assessments and bills and reasonable estimates thereof.

In the event of the enactment after this date of any law of the state in which the premises are located deducting from the value of the land for the purpose of taxation any lien thereon, or imposing upon mortgages the payment of the whole or any part of the taxes or assessments or charges or liens herein required to be paid by mortgagee, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or mortgages' interest in the premises, or the manner of collection of taxes, so as to affect this mortgage or the debt secured hereby or the holders thereof, then, and in any event, Mortgagee, upon demand by Mortgagee, shall pay such taxes or assessments, or reimburse Mortgagee therefor; provided, however, that Mortgagee shall not be deemed to be required to pay any income or franchise taxes or

6. Effect of Changes in Laws Regarding Taxation.

Mortgagee shall give immediate notice of any losses to Mortgagee. In case of loss covered by any of such policies and subject to the prior written consent of Mortgagee which shall not be unreasonably withheld Mortgagee is authorized to adjust, collect and compromise, all claims thereunder and in such case, Mortgagee covenants to sign upon demand, or Mortgagee may sign or endorse on Mortgagee's behalf, all necessary proofs of loss, receipts, releases, and other papers required by the insurance companies to be signed by Mortgagee. Mortgagee hereby irrevocably appoints Mortgagee as its attorney-in-fact for the purposes set forth in the preceding sentence. Mortgagee may deduct from such insurance proceeds any expenses incurred by Mortgagee in the collection and settlement thereof, including, but not limited to, attorneys' and adjusters' fees and charges.

(c)

In the event of loss, Mortgagee will give immediate notice by mail to Mortgagee, who may make proof of loss if not made promptly by Mortgagee, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Mortgagee instead of to Mortgagee and Mortgagee jointly, and the insurance proceeds, or any part thereof, shall be applied by Mortgagee to the restoration or repair of the property damaged. In the event of foreclosure of this mortgage, all rights, title and interest of Mortgagee in and to any insurance policies then in force shall pass to the purchaser at the foreclosure sale. Mortgagee shall furnish Mortgagee, without cost to Mortgagee, at the request of Mortgagee, from time to time, evidence of the replacement value of the premises.

(d)

Mortgagee shall not take out separate insurance concurrent in form or contributing in the event of loss with that required to be maintained hereunder unless Mortgagee is included thereon under a standard mortgage clause acceptable to Mortgagee. Mortgagee shall immediately notify Mortgagee whenever any such separate insurance is taken out and shall promptly deliver to Mortgagee the policy or policies of such insurance.

Mortgagee's prior written consent, and any such policy shall have attached standard non-contributing mortgage clause, with loss payable to Mortgagee, and shall meet all other requirements set forth herein.

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Any such other notice may be served by personal delivery thereof to the other party which delivery shall constitute service of notice hereunder on the date of such delivery.

LILLIAN TILLMAN AND JAMES E. TILLMAN
814 SOUTH KARLOV
CHICAGO, ILLINOIS

(b) If to the Mortgagee:

COMMUNITY BANK OF LAWMDALE
1111 SOUTH HOMAN AVENUE
CHICAGO, ILLINOIS 60624

(a) If to the Holder of the Note:

Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the property address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

8. Notices.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with the provisions of the Mortgage or Trust Deed securing payment of the Note. Such notice shall provide a period of not less than 30 days from the date the notice is mailed, within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by the Mortgage or Trust Deed securing the payment of this Note.

Dead bearing even date herewith and the Note. Lender shall release Borrower from all obligations under the Mortgage or Trust Deed upon the expiration of the period provided in this paragraph, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall have waived the option to accelerate provided in this paragraph, and herewith shall be such rate as Lender shall request. If Lender has waived the option to accelerate, Lender shall be deemed to have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by the Mortgage or Trust Deed bearing even date, herewith shall be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, sums secured by the Mortgage or Trust Deed bearing even date are purchased, Lender may, at Lender's option, declare all the operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an household appliances, (c) the transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an household appliances, (b) the creation of purchase money security interest for subordinate to the Mortgage or Trust Deed, bearing even date consent, excluding (a) the creation of a lien or encumbrance sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to the Mortgage or Trust Deed, bearing even date

7. Restrictions on Transfer.

Notwithstanding the foregoing, if in the opinion of the Mortgagee (a) it might be unlawful to require Mortgagee to make such payment or (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law, then and in such event, Mortgagee can elect, by notice in writing given to Mortgagee, to declare all of the indebtedness secured hereby to be and become due and payable sixty (60) days from the giving of such notice.

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11. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the property, allow the property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply

with the acquisition. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 24 the property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Lender may make proof of loss if not made promptly by Borrower. Lender shall give prompt notice to the insurance carrier and Lender shall give prompt notice to the insurance carrier and Lender. Lender shall promptly give the Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall promptly give the Lender all receipts of paid premiums and renewal notices. Lender shall have the right to hold the policies and renewals. Lender shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals shall be acceptable to All insurance policies and renewals shall be acceptable to

10. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the property insured against loss by fire, hazard included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the property is subject to a lien which may attach prior to this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

9. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the property which may attach prior to this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

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15. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or

and 2 or change the amount of such payments. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1

If the property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condempnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the property or to the sums secured by this Security Instrument, whether or not then due.

In the event of a total taking of the property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the property immediately before the taking. Any balance shall be paid to Borrower.

14. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

13. Inspection. Lender or its agent may make reasonable entries upon and inspections of the property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender under this paragraph 12 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

12. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this security instrument, or there is a legal proceeding that may significantly affect Lender's rights in the property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the property and Lender's rights in the property. Lender's actions may include paying any sums secured by a lien which has priority over this security instrument, appearing in court, paying reasonable attorneys' fees and entering on the property to make repairs. Although Lender may take action under this paragraph 12, Lender does not have to do so.

with the provisions of the lease, and if Borrower acquires fee title to the property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the notice is delivered or mailed with in

Security Instrument. If exercise is prohibited by Federal law as of the date of this instrument, this option shall not be exercised by Lender. However, immediate payment in full of all sums secured by this Security Instrument, at its option, Lender may, at its option, require Lender's prior written consent, and Borrower is not a natural person) without sold or transferred and Borrower is not a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred). If all or any part of the property or any interest in it is sold or transferred, the property or a beneficial interest in

20. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

19. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

18. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 23. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 21.

17. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

16. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 22. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

- 27. Riders to this Security Instrument. If one or more riders
- 26. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.
- 25. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
- 24. Lender in Possession. Upon acceleration under paragraph 18 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those part due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.
- 23. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 18 and 21 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) the failure to cure the default on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 23, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 22. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have to right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to ensure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 18 or 21.

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are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es))

<input type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider
<input type="checkbox"/> 1-4 Family Rider	<input type="checkbox"/> Graduate Payment Rider
<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> Fixed Rate Assumption Rider
<input type="checkbox"/> Adjustable Rate Assumption Rider	<input type="checkbox"/> Other(s) (Specify) _____

BY SIGNING BELOW, Borrower(s), accept and agree to the terms and covenants contained in this Security Instrument and in any Rider(s) executed by Borrower(s) and recorded with it.

BORROWER(S):

AMERICAN NATIONAL BANK AND TRUST
COMPANY OF CHICAGO, AS TRUSTEE AND
NOT AS AN INDIVIDUAL, U/T/A #
102693-06, DATED JUNE 2, 1987

BY: _____

ITS: _____

ATTEST:

ITS: _____

(Space Below This Line For Acknowledgement) _____

*Prepared by + Mailed to:
Michael D. Braun + Associates, Ltd.
1135 S. Michigan, Ste. 501
Chicago, Ill. 60605*

92015566

BOX 333-

This Mortgage is executed by the American National Bank and Trust Company of Chicago, not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said American National Bank and Trust Company of Chicago, 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 said note contained shall be construed as creating any liability on the said First Party or on said American National Bank and Trust Company of Chicago personally to pay the said note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant, warranty or indemnity either express or implied herein contained, all such liability, if any, being expressly waived by Mortgagee and by every person now or hereafter claiming any right or security hereunder, and that so far as the First Party and its successors and said American National Bank and Trust Company of Chicago personally are concerned, the legal holder or holders of said note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor, if any.

IN WITNESS WHEREOF, American National Bank and Trust Company of Chicago, not personally but as Trustee as aforesaid, has caused these presents to be signed by one of its Vice-Presidents, or Assistant Vice-Presidents, and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, the day and year first above written.

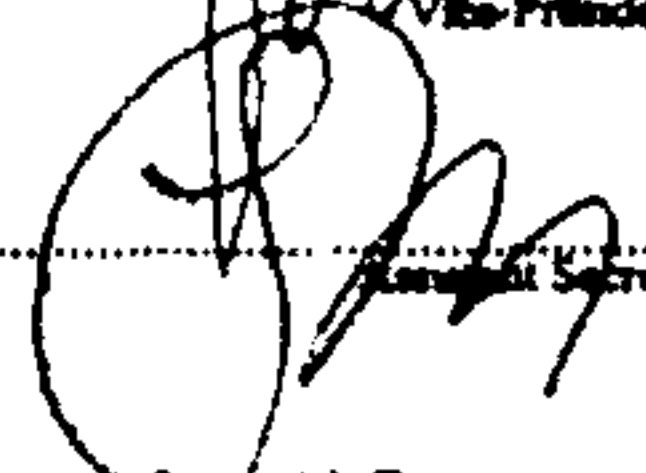
AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO
As Trustee as aforesaid and not personally

By



Vice-President

ATTEST



Assistant Secretary

STATE OF ILLINOIS
COUNTY OF COOK } ss.

ANNE M. MARCHERT

I, a Notary Public in and for said County, in the State aforesaid,

DO HEREBY CERTIFY, that J. MICHAEL WELLS Vice-President of the AMERICAN NATIONAL BANK AND TRUST COMPANY of Chicago, and Gregory S. Kasprzyk Assistant Secretary of said Company, who are personally known

to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice-President, and Assistant Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Company, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that he, as custodian of the corporate seal of said Company, did affix the corporate seal of said Company to said instrument as his own free and voluntary act and as the free and voluntary act of said Company, as Trustee as aforesaid, for the uses and purposes therein set forth.

JAN 03 1992

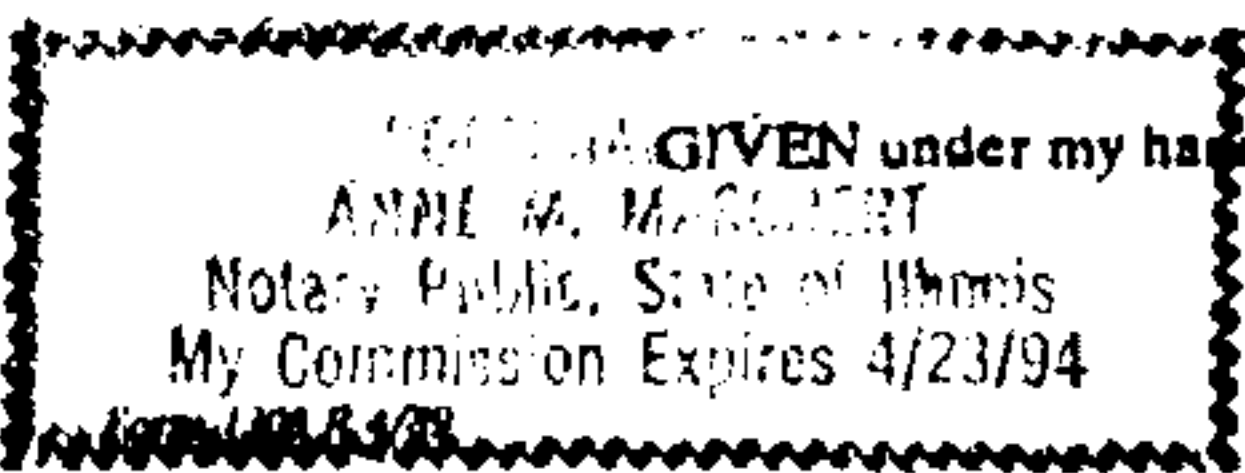
BEFORE ME GIVEN under my hand and notarial seal, this day of A.D. 19.....

ANNE M. MARCHERT

Notary Public, State of Illinois
My Commission Expires 4/23/94



Notary Public



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STATE OF ILLINOIS)

) SS.

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT

are known to me to be the _____ President and _____ Secretary of _____,

_____ and are the same person(s) whose name(s) _____ subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that _____ signed, sealed and delivered the said instrument as _____ free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this _____ day of _____, 19__.

Notary Public
My commission expires:
