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This instrument was prepared by:

Marta B. Figueredo

Mortgage

Loan No. 11-506988-5

Central Savings and Loan Association of Chicago, Illinois 60657 (Corporate Trustee Form)

THIS INDENTURE WITNESSETH: That the undersigned ***FIRST CHICAGO TRUST COMPANY OF ILLINOIS***

a corporation organized and existing under the laws of the State of Illinois not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to the undersigned in pursuance of a Trust Agreement dated June 1, 1991 and known as trust number RV-011229, hereinafter referred to as the Mortgagor, does hereby Mortgage and Convey

FEDERAL CENTRAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO

a corporation organized and existing under the laws of the United States of America hereinafter referred to as the Mortgagee, the following real estate in the County of Cook in the State of Illinois, to wit:

SEE LEGAL DESCRIPTION RIDER ATTACHED HERETO AND MADE A PART HEREOF.

PROPERTY, ILLINOIS FILED FOR RECORD

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Together with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon or placed therein, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, airconditioning, water, light, power, refrigeration, ventilation or other services, and any other thing now or hereafter a part of or appurtenant to the real estate, together with all easements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee, whether now due or hereafter to become due as provided herein. The Mortgagee is hereby subrogated to the rights of all mortgagors, lienholders and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment, and with all the rights and privileges thereto belonging, unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the homestead, exemption and valuation laws of any state, which said rights and benefits said Mortgagor does hereby release and waive.

TO SECURE

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of ***ONE HUNDRED THIRTY THOUSAND AND NO/100*** Dollars (\$***130,000.00***), which Note, together with interest thereon as therein provided, is payable in monthly installments of

ONE THOUSAND FORTY-SIX AND 80/100 Dollars which amount may change to reflect changes in the interest rate from time to time in accordance with the Rider attached hereto and made a part hereof. (\$*1,046.80*, commencing the first (1st) day of FEBRUARY, 19 92, which payments are to be applied, first, to interest, and the balance to principal, until said indebtedness is paid in full.

(2) any advances made by the Mortgagee to the Mortgagor, or its successor in title, for any purpose, at any time before the release and cancellation of this Mortgage, but at no time shall this Mortgage secure advances on account of said original Note together with such additional advances, in a sum in excess of ***ONE HUNDRED THIRTY THOUSAND AND NO/100*** Dollars (\$***130,000.00***), provided that, nothing herein contained shall be considered as limiting the amounts that shall be secured hereby when advanced to protect the security or in accordance with covenants contained in the Mortgage.

(3) the performance of all of the covenants and obligations of the Mortgagor to the Mortgagee, as contained herein and in said Note.

THE MORTGAGOR COVENANTS:

A. (1) To pay said indebtedness and the interest thereon as herein and in said note provided, or according to any agreement extending the time of payment thereof; (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, and sewer service charges against said property (including those heretofore due), and to furnish Mortgagee, upon request, duplicate receipts therefor, and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or hereafter upon said premises insured against damage by fire and such other hazards as the Mortgagee may require to be insured against, and to provide public liability insurance and such other insurance as the Mortgagee may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the period of redemption, for the full insurable value thereof, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagee; such insurance policies shall remain with the Mortgagee during said period or periods, and contain the usual clause satisfactory to the Mortgagee making them payable to the Mortgagee; and in case of foreclosure sale payable to the owner of the certificate of sale, owner of any deficiency, any receiver or redemptioner, or any grantee in a deed pursuant to foreclosure; and in case of loss under such policies, the Mortgagee is authorized to adjust, accept, and compromise, in its discretion, all claims thereunder and to execute and deliver on behalf of the Mortgagor all necessary proofs of loss, receipts, vouchers, releases and acquittances required to be signed by the insurance companies, and the Mortgagor agrees to sign, upon demand, all receipts, vouchers or releases required of him to be signed by the Mortgagee for such purpose; and the Mortgagee is authorized to apply the proceeds of any insurance claim to the restoration of the property or upon the indebtedness hereby secured in its discretion, but monthly payments shall continue until said indebtedness is paid in full; (4) Immediately after destruction or damage, to commence and promptly complete the rebuilding or restoration of buildings and improvements now or hereafter on said premises, unless Mortgagee elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage; (5) To keep said premises in good condition and repair, without waste, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof; (6) Not to make, suffer or permit any unlawful use of or any nuisance to exist on said property nor to diminish or impair its value by any act or omission to act; (7) To comply with all requirements of law with respect to mortgaged premises and the use thereof; (8) Not to make, suffer or permit, without the written permission of the Mortgagee being first had and obtained, (a) any use of the property for any purpose other than that for which it is now used, (b) any alterations of the improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said property, (c) any purchase on conditional sale, lease or agreement under which title is reserved in the vendor, of any apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said property; (8) To complete within a reasonable time any buildings or improvements now or at any time in process of erection upon the premises.

B. In order to provide for the payment of taxes, assessments, insurance premiums, and other annual charges upon the property securing this indebtedness, and other insurance required or accepted, the undersigned promises to pay to the Mortgagee a pro rata portion of the current year taxes upon the disbursement of the loan and to pay monthly to the Mortgagee, in addition to the above payments, a sum estimated to be equivalent to one-twelfth of such items, which payments may, at the option of the Mortgagee, (a) be held by it and credited with other such funds or its own funds for the payment of such items; (b) be carried in a savings account and withdrawn by it to pay such items; or (c) be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagee advances upon this obligation sums sufficient to pay said items as the same accrue and become payable. If the amount estimated to be sufficient to pay said items is not sufficient, the undersigned promises to pay the difference upon demand. If such sums are held or carried in a savings account or escrow account, the same are hereby pledged to further secure this indebtedness. The Mortgagee is authorized to pay said items as charged or billed without further inquiry.

C. This mortgage contract provides for additional advances which may be made at the option of the Mortgagee and secured by this mortgage, and it is agreed that in the event of such advances the amount thereof may be added to the mortgage debt and shall increase the unpaid balance of the debt hereby secured by the amount of such advance and shall be a part of said note indebtedness under all of the terms of said note and this contract as fully as if a new such note and contract were executed and delivered. An Additional Advance Agreement may be given and accepted for such advance and provision may be made for different monthly payments and a different interest rate and other express modifications of the contract, but in all other respects this contract shall remain in full force and effect as to said indebtedness, including all advances.

D. That in case of failure to perform any of the covenants herein, Mortgagee may do on Mortgagor's behalf everything so covenanted; that said Mortgagee may also do any act it may deem necessary to protect the lien hereof; that Mortgagor will repay upon demand any moneys paid or disbursed by Mortgagee for any of the above purposes and such moneys together with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness secured by this mortgage with the same priority as the original indebtedness and may be included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises if not otherwise paid; that it shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance or claim in advancing moneys as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any moneys for any purpose nor to do any act hereunder; and the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder.

E. That it is the intent hereof to secure payment of said note and obligation whether the entire amount shall have been advanced to the Mortgagor at the date hereof, or at a later date, and to secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage contract.

F. That in the event the ownership of said property or any part thereof becomes vested in a person other than the Mortgagor, the Mortgagee may, without notice to the Mortgagor, deal with such successor or successors in interest with reference to this mortgage and the debt hereby secured in the same manner as with the Mortgagor, and may forebear to sue or may extend time for payment of the debt, secured hereby, without discharging or in any way affecting the liability of the Mortgagor hereunder or upon the debt secured;

Illman 7347419/666110 North Holland 1/8/92

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Chicago, Illinois 60657

BALMONT AT ARLAND
1601 W. BALMONT AVE.
CENTRAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO

OFFICIAL SEAL
SILVIA MEDINA
NOTARY PUBLIC, STATE OF ILLINOIS
My Commission Expires 05/07/94

MAIL TO:

GIVEN under my hand and Notarial Seal, this 21st day of January, A.D. 1992

and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Martin S. Edwards personally known to me to be the Trust Officer of First Chicago Trust Company of Illinois, and Eva Hight personally known to me to be the Trust Officer of said corporation, and personally known to me to be the Trust Officer of said corporation, and personally known to me to be the Trust Officer of said corporation, for the use and purposes therein set forth.

and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Martin S. Edwards personally known to me to be the Trust Officer of First Chicago Trust Company of Illinois, and Eva Hight personally known to me to be the Trust Officer of said corporation, and personally known to me to be the Trust Officer of said corporation, for the use and purposes therein set forth.

STATE OF ILLINOIS
COUNTY OF COOK
I, the undersigned, Silvia Medina, a Notary Public in

ATTEST:
Solely as Trustee as aforesaid and not personally
FIRST CHICAGO TRUST COMPANY OF ILLINOIS

Witness, this 14th day of January, A.D. 1992

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Trustee as aforesaid, has caused these presents to

be signed by its St. Vice President, and its corporate seal to be hereunto affixed and attested by its Trust Officer

for the indebtedness hereby secured.

and vested in as such Trustee (and said undersigned hereby warrants that no note or other instrument shall be executed or

for the indebtedness hereby secured.

of the validity of or priority of this mortgage on the premises hereby secured.

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LEGAL DESCRIPTION RIDER

PARCEL 1:

Lot 52 in Block 2 in Pickett's Addition to Chicago, being a Subdivision of the Northeast 1/4 of Section 6, Township 39 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

PARCEL 2:

A part of the West 1/2 of the Northeast 1/4 of Section 6 aforesaid described as follows: Commencing at a point in Milwaukee Avenue, 3.42 Chains Northwest, by the Center Line of said Milwaukee Avenue, from the East Line of said West 1/2 of said Northeast 1/4; thence Southeasterly along the Center Line of said Avenue 10 Rods; thence Southwesterly, at Right Angles to said Avenue 16 Rods; thence Northwesterly, parallel to said Avenue, 10 Rods; and thence Northeasterly 16 Rods to the Place of Beginning, containing one acre, more or less; which said part of this last described acre of land is described particularly as follows: Commencing at a point in the Northerly line of Wolcott Street (formerly Lincoln Street) in the City of Chicago, which is 264 Feet Southwesterly, in a straight line, from the Center of Milwaukee Avenue, on said Northerly line of Wolcott Street aforesaid; thence Northwesterly parallel to said Milwaukee Avenue, 5 Feet; thence Southeasterly parallel to said Milwaukee Avenue 124 Feet; thence Southwesterly along the Northerly line of Wolcott Street, 5 Feet to the place of beginning, in Cook County, Illinois.

Commonly Known As: 1374 N. Wolcott Ave., Chicago, IL 60622
P/R/E/I #17-06-216-049 and #17-06-216-048

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Property of Cook County Clerk's Office

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~~ADJUSTABLE RATE RIDER TO MORTGAGE~~
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This Rider is attached to and made a part of certain Mortgage dated January 14, 19 92, made by ***FIRST CHICAGO TRUST COMPANY OF ILLINOIS, Solely As Trustee Under Trust Agreement Dated June 1, 1991, And Known As Trust No. RV-011229 and not personally***

to CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO

LOAN NUMBER 11-506988-5

This Rider made this 14th day of January, 19 92 as an addition and modification to the Mortgage wherein

FIRST CHICAGO TRUST COMPANY OF ILLINOIS, Solely As Trustee Under Trust Agreement Dated June 1, 1991, And known As Trust No. RV-011229 and not personally

is designated as "Mortgagor" and

CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO

is designated as "Mortgagee"

1) Interest for each month shall be added to the unpaid principal balance on the first day of said month at ***ONE*** percent (***1.00%***) above Central Federal Savings prime rate. All interest shall be computed using a 30 day month on the basis of a year consisting of 360 days. The Mortgagor hereby acknowledges that the prime rate referred to herein may, at any time during the term of the Note, be greater than the lowest interest rate charged by the Mortgagee to its most creditworthy customers at any such time. Notwithstanding that the Mortgagee may extend credit at interest rates lower than this prime rate to its most creditworthy customers, the Mortgagor agrees that this prime rate shall control the rate of interest to be paid hereunder.

2) While any principal hereunder remains unpaid, if the prime rate is increased or decreased from the present prime rate, which is ***SIX AND ONE-HALF*** percent (***6.50%***) per annum, the interest rate payable hereunder shall be increased or decreased by an amount equal to the amount of such change in the prime rate, effective as of the first day of the month beginning on JANUARY 1, 19 93, and on that day of the month every ***TWELVE*** (***12***) months thereafter until the loan is paid in full. Each date on which the interest rate could change is called a "Change Date". The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay in full the principal the Maker is expected to owe on the Change Date in substantially equal payments based upon the remaining amortization period of the loan. The result of this calculation will be the new amount of the monthly payment. The new interest rate will become effective on each Change Date. The Maker will pay the amount of the new monthly payment beginning on each Change Date until the amount of the monthly payment changes again.

3) In the event of any default in payment of any monthly instalment or default in the Mortgage securing the Note, the interest shall accrue on all the unpaid principal and interest at an annual rate of ***TWO AND ONE-HALF*** (***2.50%***) above the prime rate until such default is cured.

4) THE ENTIRE UNPAID PRINCIPAL BALANCE AND ANY UNPAID ACCRUED INTEREST THEREON, IF NOT SOONER PAID, SHALL BE DUE AND PAYABLE IN FULL ON JANUARY 1, 2002.

Nothing contained under this Rider shall be construed to provide for an increase in the length of the term of this Mortgage. Except as changed herein, all provisions of the Mortgage to which this Rider is affixed shall remain in full force and effect.

FIRST CHICAGO TRUST COMPANY OF ILLINOIS, Solely As Trustee as aforesaid and not personally.

BY: *Mark S. Edson*
Sr. Vice President

ATTEST: *Erin H. [Signature]*
Trust Officer

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