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TRUST DEED

COOK COUNTY, ILLINOIS
FILED FOR RECORD

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THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made
PERSON NEVER MARRIED

FEBRUARY 7, 1992, between LARRY BINSTEIN, A SINGLE

herein referred to as "Mortgagors," and CHICAGO TITLE AND TRUST COMPANY, an Illinois corporation doing business in Chicago, Illinois, herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Instalment Note hereinafter described, said legal holder or holders being herein referred to as Holders of the Note, in the principal sum of ONE HUNDRED

FORTY FIVE THOUSAND AND 00/100--- Dollars, evidenced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to THE ORDER OF THE FIRST NATIONAL BANK OF LINCOLNWOOD, A NATIONAL BANKING ASSOCIATION

and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest from DATE on the balance of principal remaining from time to time unpaid at the rate of * per cent per annum in instalments (including principal and interest) as follows: *SEE RIDER ATTACHED

HERETO AND MADE A PART HEREOF

-Dollars or more on the --- day

of --- 19 ---, and --- Dollars or more on the --- day of each --- thereafter until said note is fully paid except that the final payment of principal and interest, if not sooner paid, shall be due on the --- day of --- All such payments on account of the indebtedness evidenced by said note to be first applied to interest on the unpaid principal balance and the remainder to principal; provided that the principal of each instalment unless paid when due shall bear interest at the rate of *** per annum, and all of said principal and interest being made payable at such banking house or trust company in LINCOLNWOOD, Illinois, as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of THE FIRST NATIONAL BANK OF LINCOLNWOOD, 6401 N. LINCOLN AVENUE, LINCOLNWOOD, IL 60645

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this trust deed, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY and WARRANT unto the Trustee, its successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, attache, lying and being in the VILLAGE OF MORTON GROVE COUNTY OF COOK AND STATE OF ILLINOIS, to wit:

**SEE DEFAULT RATE ON RIDER ATTACHED HERETO AND MADE A PART HEREOF

LOT 7 AND 8 (EXCEPT THE WEST 22 FEET OF LOT 8 AFORESAID) IN HAPPS ELDORADO ESTATES A SUBDIVISION OF THE NORTH HALF OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

M.C. THIS INSTRUMENT WAS PREPARED BY CATHARINE GREENSTEIN
1/6/92, 6401 NORTH LINCOLN AVENUE, LINCOLNWOOD, ILLINOIS

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

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, indoor bells, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by the mortgagors or their successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, upon the uses and trusts herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Mortgagors do hereby expressly release and waive.

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 mortgagors, their heirs, successors and assigns.

WITNESS the hand _____ and seal _____ of Mortgagors the day and year first above written.

I SEAL

LARRY BINSTEIN

[SEAL]

I SEAL

[SEAL]

STATE OF ILLINOIS,

County of COOK

I, THOMAS P. CATANIA

a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY
THAT LARRY BINSTEIN, A SINGLE PERSON NEVER MARRIED

who IS personally known to me to be the same person whose name IS subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this

day of FEBRUARY 19 92.

Thomas P. Catania - Notary Public

OFFICIAL SEAL
THOMAS P. CATANIA
Notary Public, State of Illinois
My Commission Expires 3-24-92

Notarial Seal

Form BO7 Trust Deed -- Individual Mortgagor -- Secures One Instalment Note with Interest Included in Payment.
A. 11/78

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**FOR THE PROTECTION OF BOTH THE BORROWERS AND
LENDERS THIS INSTRUMENT SHOULD BE DEPONITED BY CHICAGO TITLE
AND TRUST COMPANY, TRUSTEE, BEFORE THE TRUST
TRUST DEED SHOULD BE DEPONITED BY CHICAGO TITLE
AND TRUST COMPANY, TRUSTEE, BEFORE THE TRUST
DEED SHOULD BE DEPONITED BY CHICAGO TITLE
AND TRUST COMPANY, TRUSTEE, BEFORE THE TRUST**

14. The trustee may resign by notice in writing given to the beneficiaries in accordance with the terms of the trust instrument.

presented in handwritten numbers on the notes described above; (ii) very excepts to the genuine date which may be placed in handwritten numbers on the notes described above; (iii) genuine date which may be placed in handwritten numbers on the notes described above.

second question was also asked, which elicited a response from each of the students. The teacher then asked the students to list all the similarities between the two countries, and the responses were as follows:

except in case of its own gross negligence or of that of the agents of employees of the firm, and it may require indemnities from the firm in case of damage caused by the firm's gross negligence or of that of its own agents or employees.

12. The state has a duty to examine the title, location, existence of condition of the premises, or to inquire into the validity of the permit for the purpose.

10. No action for the enforcement of the law or of any provision shall be taken in any defense which would not be good and defensible to the party interpreting same in an action at law upon the note hereby recited.

occurred in a homogeneous field of rock and the limestone layers were easily separated from each other. The limestone layers were thin and the thickness of the bedrock was about 10 cm.

reappraisal of existing arrangements, as either the party or the other party so desires; (ii) to make any other arrangement for the conduct of the business of the company, which may be necessary or expedient in the opinion of the directors.

8. The proceeds of any forcible seizure made of the property, shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure; second, on account of the reasonable expenses of sale; third, on account of the principal sum due and payable; fourth, on account of all other items which the law permits to be levied against the property to satisfy the debt; fifth, on account of the expenses of removal of the property from the place where it was seized; sixth, on account of the expenses of advertising and publishing notices of sale; seventh, on account of the expenses of the sale; eighth, on account of the expenses of removing the property from the place where it was sold; ninth, on account of the expenses of advertising and publishing notices of the sale; tenth, on account of the expenses of removing the property from the place where it was sold.

holders of all the notes in circulation with (a) a 3% premium, holding bonds and banknotes at par, proceeding, thereby proceeding, to which either of them shall be compelled, either as plaintiff or defendant, in any proceeding, which might affect the premises or the security hereof, whether or not

to ascertainability necessarily either to the creditor or to the debtor or to third parties to ascertain which may be held pursuant to such decrees the true condition of the indebtedness incurred by the debtor.

concluding that rules of any right according to the principles of law must be set forth in the same instrument by which such rules are made, if any, otherwise the instrument of creation of such rules must be set forth in the same instrument by which such rules are made.

reduced from 100% to 50% of its original value. All money paid for the purchase of securities by the firm must be used to pay off debts or to buy back stock held by the firm.

4. In case of default of payment of the whole or part of the principal amount due or of interest.

By the January companies of money, sufficient others to pay the cost of replacing a scaffolding; who sent us to find the intended

duplication to accept its theoretical. To prevent default behaviour Kofontogossi should pay in full under protest, in case the minister provided by the statute, any tax or assessments which might otherwise accrue to him.

3. **Debt obligations** shall pay before any other charges against the principal or interest, taxes, and debts, upon which the debt is created, to the holder of the note.

"...metaphysical terms (A) potency (power), ratios of potentiality to actuality or measure of potentiality, and (B) matter, substance or principle of potentiality, and power, and (C) act, substance or principle of actuality."

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

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further notice or demand on Mortgagors, their heirs, executors, administrators, or assigns,
this holder, the holder of the Note may invoke all the remedies heretofore given to the trustee to collect without
delay from the date the notice is delivered or mailed within which Mortgagors, their heirs, executors,
administrators or assigns, may all indebtedness accrued by the Trustee Deed, if Mortgagors, their
heirs, executors, administrators or assigns, make full payment of each note held by the Note holder, the Note holder
of the Note executes this upflow, they shall give Mortgagors, their heirs, executors,

immediate payment in full of all unpaid indebtedness accrued by this Trust Deed
complaint of the holder hereby accrued, the holder of the Note may, at such option, require
it all or any part of the promises or any interest in it to hold or transferred without the prior written

TRANSITION OF TRUST DEED WITHIN SALES

17, Paragraph 4906.

holding pledged savings account in accordance with the provisions of Illinois Revised Statutes, Chapter
from the reserve to pay such taxes when due, or in lieu thereof, Mortgagors shall attach an interest
of paying the real estate taxes, and it shall remain the obligation of the Mortgagors to secure such funds
specifically named by the Mortgagors hereunder. Holder of said reserve does not assume the obligation
relating thereto and the holder of said reserve shall not be obliged to pay any interest thereon, same being
Tax Reserve. All deposits made pursuant to this tax reserve clause shall be on a Debit-Credit basis
note a sum equal to 1/2 of the annual Real Estate tax bill based upon the last Accrual taxable tax bill as
in addition to the amounts called for herein, Mortgagors shall deposit monthly with the holder of said

the immediate payment pursuant to a change in the interest rate index as hereinabove set forth.
least 25 calendar days but not more than 120 calendar days prior to the effective date of any change in
remaining loan balance at the new interest rate over the remaining loan term, Bank shall give notice of
payment amount sufficient to repay the loan based on the interest necessary to fully amortize the
day of the month following the effective date of any change in the interest rate index to a monthly
novation of this choice. The immediate payment due under said note shall be charged as of the first
index is no longer available, the bank will choose a new index in its sole discretion and will send
first day of the second month immediately following a change in the interest rate index for any month. It
on the immediately preceding business day. Any interest rate index change shall be effective as of the
Rate in effect on non-business days shall be the highest Prime Rate published in the Wall Street Journal
Rate as published in the Money Rates section of The Wall Street Journal each business day. The Prime
number of days elapsed, the interest rate is the moving average each month of the highest
higher than 16.00%. Interest on said note will be computed based upon a 360-day year for the actual
of the final interest until all liabilities are paid, however, the increased interest rate will never be
(which rates shall range when and as the interest rate index changes) upon default, or after the due date
increase to 16.00% per annum equal to the sum of the interest rate index in effect each day plus 5.0%
pay the actual billing from the bank of interest accrued for that month, interest on said note shall
initial payment is insufficient to pay the interest accrued for any month, the undesignated agree to
initial payment to interest shall be applied in reduction of unpaid principal. If the monthly
payment of interest accrued to the date of initial payment is paid, and any amount remaining from an
be higher than 16.00%. All initial payment received on said note shall be applied first to the
interest rate shall change when and as the interest rate index changes, however, the interest rate will never
interest on said note shall accrue at a rate per annum equal to the interest rate index in effect each day,

1st day of MARCH, 2022.
fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due on the
of APRIL, 1992 and \$926.85 or more on the last day of each month thereafter until said note is
The principal sum and interest to be payable in installments as follows: \$926.85 or more on the last day

LINCOLNWOOD

LARRY BINSTEN, A SINGLE PERSON NEVER MARRIED AND THE FIRST NATIONAL BANK OF
RIDER ATTACHED TO TRUST DEED DATED FEBRUARY 7, 1992 BY AND BETWEEN