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This Mortgage is dated as of December 24, 1991, and is between the NBD Trust Company of Illinois, not personally, but as Trustee under a Trust Agreement dated May 16, 1991, and known as Trust No. 1017-CH, and NBD Chicago Bank, Chicago, Illinois ("Mortgagor") and NBD Chicago Bank, Chicago, Illinois ("Mortgagee").

Witnesseth:

Mortgagor has executed a Revolving Credit Note dated the same date as this Mortgage payable to the order of Mortgagee (the "Note") in the principal amount of \$ 95,000.00 (the "Line of Credit"). Interest on the Note shall be calculated on the daily unpaid principal balance of the Note at the per annum rate equal to One-Half (1/2) percent per annum in excess of the Variable Rate Index. As used in the Note and this Mortgage, "Variable Rate Index" means the rate of interest, or the highest rate if more than one, published in *The Wall Street Journal* in the "Money Rates" column as the "Prime Rate" on the last business day of each month for the preceding business day. As used in the Note and this Mortgage, "business day" means any day other than a Saturday or Sunday or general legal holiday on which *The Wall Street Journal* is not published. The effective date of any change in the Variable Rate Index will be the first day of the next billing cycle after the date of the change in the Variable Rate Index. The Variable Rate Index may fluctuate under the Note from month to month with or without notice by the Bank to the undersigned. Any change in the Variable Rate Index will be applicable to all the outstanding indebtedness under the Note whether from any past or future principal advances thereunder. In the event *The Wall Street Journal* discontinues the publication of the "Prime Rate" in the "Money Rates" column, the Mortgagee will select a comparable interest rate index and will notify the Mortgagor of the index selected. Interest after Default, (defined below), or maturity of the Note, whether by acceleration or otherwise, shall be calculated at the per annum rate equal to Two (2) percent per annum in excess of the Variable Rate Index. Mortgagor has the right to prepay all or any part of the aggregate unpaid principal balance of the Note at any time, without penalty. The maximum per annum rate of interest on the Note will not exceed 17%.

***To Be Deleted When This Mortgage Is Not Executed By A Land Trust.**

Mortgagor promises to repay all amounts of principal and interest on the Note. On or before the payment date shown on the Mortgagor's monthly account statement, the Mortgagor will pay to the Bank the amount due in accordance with the payment option selected below:

Monthly payment equal to the accrued interest on the Note.

Monthly payments equal to one sixth (1/60th) of the principal balance outstanding on the Note or \$100.00, whichever is greater.

The entire unpaid balance of principal and interest as on the Note, if not sooner paid, shall be due and payable on December 31, 1996.

To secure payment of the indebtedness evidenced by the Note and the Liabilities (defined below), including any and all renewals and extensions of the Note, Mortgagor does by these presents convey Warrant and Mortgage unto Mortgagee, all of Mortgagor's estate, right, title and interest in the real estate situated, lying and being in the County of Cook and State of Illinois, legally described as follows:

lot 213 in the willows unit no. 2, being a subdivision of part of the south 1/2 of section 21, township 42 north, range 12 east of the third principal meridian, in Cook County Illinois.

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Common Address: 04-21-042-002

Permanent Identification No.: 2517 Greenwood, Glenview, IL 60025 which is referred to herein as the "Premises", together with all improvements, buildings, hereditaments, appurtenances, gas, oil, minerals, easements located in, on or over or under the Premises, and all types and kinds of fixtures, including without limitation, all of the foregoing used to supply heat, gas, air conditioning, water, light, power, refrigeration or ventilation (whether single units or centrally controlled) and all screens, window shades, storm doors and windows, floor coverings, awnings, stoves and water heaters, whether now on or in the Premises or hereafter erected, installed or placed on or in the Premises. The foregoing items are and shall be deemed a part of the Premises and a portion of the security for the Liabilities.

The Note evidences a "revolving credit" as defined in Illinois Revised Statutes Chapter 17, Paragraph 6405. The lien of this Mortgage secures payment of any existing indebtedness and future advances made pursuant to the Note, to the same extent as if such future advances were made on the date of the execution of this Mortgage, without regard to whether or not there is any advance made at the time this Mortgage is executed and without regard to whether or not there is any indebtedness outstanding at the time any advance is mad.

Further, Mortgagor does hereby pledge and assign to Mortgagee, all leases, written or verbal, rents, issues, and profits of the Premises, including without limitation, all rents, issues, profits, revenues, royalties, bonuses, rights and benefits due, payable or accruing, and all deposits of money as advance rent or for security, under any and all present and future leases of the Premises, together with the right, but not the obligation, to collect, receive, demand, sue for and recover the same when due or payable. Mortgagee by acceptance of this Mortgage agrees, as a personal covenant applicable to Mortgagor only, and not as a limitation or condition hereof and not available to anyone other than Mortgagor, that until a Default shall occur or an event shall occur, which under the terms hereof shall give to Mortgagee the right to foreclose this Mortgage, Mortgagor may collect, receive and enjoy such avails.

Further, Mortgagor does hereby expressly waive and release all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois.

Further, Mortgagor covenants and agrees as follows:

1. Mortgagor shall (a) promptly repair, restore or rebuild any building or improvements now or hereafter on the Premises which may become damaged or be destroyed; (b) keep the Premises in good condition and repair, without waste, and, except for this Mortgage, free from any encumbrances, except for prior Mortgages which have been disclosed to Mortgagee, security interests, liens, mechanics' liens or claims for hire; (c) pay when due any indebtedness which may be secured by a lien or charge on the Premises, and upon request exhibit satisfactory evidence of the discharge of such lien or charge to Mortgagee; (d) complete within a reasonable time any building or buildings now or at any time in process of construction upon the Premises; (e) comply with all requirements of all laws or municipal ordinances with respect to the Premises and the use of the Premises; (f) make no material alterations in the Premises, except as required by law or municipal ordinance, unless such alterations have been previously approved in writing by Mortgagee; (g) refrain from impairing or diminishing the value of the Premises.

2. Mortgagor shall pay, when due and before any penalty attaches, all general taxes, special taxes, special assessments, water taxes, assessments or charges against the Premises. Mortgagor shall, upon written request, furnish to Mortgagee duplicate paid receipts for such taxes, assessments and charges. To prevent Default hereunder

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14. Upon, or at any time after the filing of a complaint to rescind this mortgage, the court in which such suit is filed may appoint a receiver of the premises. The receiver's appointment may be made either before or after suit, without regard to the solventy of the debtor or the mortgagee. The receiver's appointment may be made either before or after suit, without regard to the solventy of the debtor or the mortgagee. The receiver's appointment may be made either before or after suit, without regard to the solventy of the debtor or the mortgagee.

11. The proceeds of any forfeiture sale shall be distributed and applied in the following order of priority: first, on account of all costs and expenses incident to the forfeiture proceedings, including all the items due and mentioned in the immediate precedents; second, ad other items which under the terms of this Article constitute undifferentiated interest in the property; third, all the items included in the Note, with interest accrued by this Article as herein provided; third, all principal and interest remaining unpaid on the Note and the liabilities (first to distributor and then to principal); fourth, any surplus of Money or other assets of the corporation not required to satisfy its debts.

to sell, or transfer, or otherwise dispose of any part thereof, or a right to transfer, or ownership of the Trustee, or any beneficial interest of Power of Transferor, shall be made without the prior written consent of MetLifeGroup.

9. Upon Default, in the sole option of Mortgagor, the Note and/or any other Instruments shall become immediately due and payable and Mortgagor shall pay all expenses of foreclosure including attorney's fees and all expenses incurred in connection with this Mortgagor and all expenses and other costs incurred in connection with the disposition of the Premises and other expenses incurred in connection with the disposition of the Premises, the term "Default," which usage has a

More tangible assets may do so according to any bill, statement or estimate of losses, assessments, charges, fees, security interests or encumbrances, the validity of which, excepting in cases of conversion, may be determined by the law of the place where the property is situate, before it can be sold.

3. No remedy or right of action of whatever character shall be exclusive, save
as far as may be necessary to protect the exercise of the right of action.
Motions of the persons that he in addition to every other remedy
of his right may have of recovering damages for trespass that he in law or in equity
is entitled to exercise, may readily be made by him.
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‘*Ynys y gribi’* (The Island of the Crabs) or *‘Ynys y gribi’* (The Island of the Crabs)

any award of damages resulting from contamination proceedings exercise of the power of contempt domain, or the taking of the witness for public use is hereby reinstated, established and shall be paid to the party prevailing in the action.

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This instrument is executed by NBD Trust Company of Illinois, not individually but solely as Trustee, as aforesaid. All the covenants and conditions to be performed hereunder, by NBD Trust Company of Illinois are undertaken by it solely as Trustee, as aforesaid and not individually, and no personal or individual liability shall be asserted or enforceable against NBD Trust Company of Illinois by reason of any of the covenants, statements, representations, indemnifications or warranties expressed or implied herein contained in this instrument.

It is expressly understood and agreed by every person, firm or corporation claiming any interest under this document that NBD Trust Company of Illinois shall have no liability, contingent or otherwise, arising out of, or in any way related to, (i) the presence, dispersal, release or threatened release of any hazardous materials on, over, under, from, or affecting the property or the soil, water, vegetation, buildings, personal property, persons or animals thereof; (ii) any personal injury (including wrongful death) or property damage (real or personal) arising out of or related to such hazardous materials; (iii) any lawsuit brought or threatened, settlement reached or government order relating to such hazardous materials; and/or (iv) any violation of laws, orders, regulations, requirements, or demands of government authorities, or any policies or requirements of the Trustee, which are based upon or in any way related to such hazardous materials including, without limitation, attorneys' and consultants' fees, investigation and laboratory fees, court costs, and litigation expenses.

In the event of any conflict between the provisions of this exculpatory rider and the provisions of the document to which it is attached, the provisions of this rider shall govern.

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