

MORTGAGE

THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made April 1, 1992, between Zbigniew Radulski and Helena Radulski, his wife... FIRST COLONIAL BANK OF ELK GROVE... Elk Grove Village, Illinois

WITNESSETH

THAT WHEREAS Mortgagors are justly indebted to Mortgagee in the sum of One Hundred Forty Thousand and No/100 dollars (\$140,000.00) evidenced by a certain Promissory Note of even date herewith executed by Mortgagors, payable to the order of the Mortgagee and delivered, by which Note Mortgagors promise to pay said principal sum and interest on the balance of principal remaining from time to time unpaid at the rate of nine percent (9.25%) per annum prior to maturity, at the office of Mortgagee in 1100 W. Devon, Elk Grove Village, Illinois, in 300.60 successive monthly installments commencing June 1, 1992, and on the same date of each month thereafter, all except the last of said installments to be in the amount of \$1,198.94 each, and said last installment to be the entire unpaid balance of said sum, together with interest on the principal of each installment after the original maturity date thereof at 4.25% per annum, together with all costs of collection, including reasonable attorneys' fees, upon default, (hereinafter referred to as the "Note"),

NOW, THEREFORE, the Mortgagors to secure the payment of said Note in accordance with its terms and the terms, provisions and limitations of this Mortgage, and all extensions and renewals thereof, and for the further purpose of securing the payment of any and all obligations, indebtedness and liabilities of any and every kind now or hereafter owing and to become due from the Mortgagors or any of them to the Mortgagee or to the holder of said Note or to the Assignee of the Mortgagee during the term of this mortgage, howsoever created, incurred, evidenced, acquired or arising, whether under the Note or this mortgage or under any other instrument, obligation, contract or agreement of any and every kind now or hereafter existing or entered into between the Mortgagors or any of them and the Mortgagee or otherwise and whether direct, indirect, primary, secondary, fixed or contingent, together with interest and charges as provided in said Note and in any other agreements made by and between the parties herein, and including all present and future indebtedness incurred or arising by reason of the guarantee to Mortgagee by Mortgagors or any of them of present or future indebtedness or obligations of third parties to Mortgagee, and of present and future indebtedness originally owing by Mortgagors or any of them to third parties and assigned by said third parties to Mortgagee, and any and all renewals or extensions of any of the foregoing, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents Mortgage and Warranty to the Mortgagee, its successors and assigns, the following described real estate in the County of Cook and State of Illinois, to wit:

See Exhibit "A" attached hereto and made a part hereof by reference

PIN: 08-23-201-060-0000

COMMON ADDRESS: 305 Hawthorne, Mt Prospect, IL 60056

92281270 DEPT-01 RECORDING 125.50 T28888 TRAN 3745 04/27/92 1023490 \$2793 * -92-281270 COOK COUNTY RECORDER

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 in so long and during all such times as Mortgagors may be entitled thereto (which are pledged, primarily and as a party with said real estate and not secondarily), and all apparatus, equipment or articles now or hereafter therein or thereon used in, or for, heating, 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, inador beds, 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 on the premises by the Mortgagors or their successors shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the Mortgagee, its successors and assigns, forever, for the purposes 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 Mortgage consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side hereof) among other things, require Mortgagors to keep the premises in repair, insured and free of liens and to pay and discharge prior liens and taxes, provide that if not paid by Mortgagors, the costs of such repairs, insurance, prior liens and taxes paid by Mortgagee constitute additional indebtedness secured hereby, provide for tax and insurance deposits, for acceleration of maturity of the Note and foreclosure hereof in case of default and for the allowance of Mortgagee's attorneys' fees and expenses of foreclosure, and are incorporated herein by reference, are a part hereof, and shall be binding on the Mortgagors and those claiming through them.

In the event Mortgagors sell or convey the premises, or if the title thereto or any interest therein shall become vested in any manner whatsoever in any other person or persons other than Mortgagors, Mortgagee shall have the option of declaring immediately due and payable all unpaid installments on the Note and enforcing the provisions of this Mortgage with respect thereto unless prior to such sale or conveyance Mortgagee shall have consented thereto in writing and the prospective purchasers or grantees shall have executed a written agreement in form satisfactory to the Mortgagee assuming and agreeing to be bound by the terms and conditions of said Note and this Mortgage.

Signed and sealed by the Mortgagors the date first above written.

Zbigniew Radulski (SEAL) Helena Radulski (SEAL)

STATE OF ILLINOIS) I, MARK L. DABROWSKI, a Notary Public in and for and residing in said County, COUNTY OF COOK) SS in the State aforesaid, DO HEREBY CERTIFY THAT ZBIGNIEW RADULSKI AND HELENA RADULSKI, who ARE personally known to me to be the same person S whose name S ARE subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that THEY signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of all rights under any homestead, exemption and valuation laws.

GIVEN under my hand and Notarial Seal this 1ST day of APRIL, A.D. 1992. MARK L. DABROWSKI, Notary Public, State of Illinois, My Commission Exp. 8/22/94

NAME First Colonial Bank of Elk Grove STREET 1100 W. Devon avenue CITY Elk Grove Village, IL 60007

FOR RECORDERS INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE 305 Hawthorne Mt Prospect, IL 60056

INSTRUCTIONS RECORDER'S OFFICE BOX NUMBER

2530

EXHIBIT "A"

LEGAL DESCRIPTION RIDERPARCEL 1:

All that part lying South of the North 92.09 feet of a tract of land being that part of the East 840.40 feet, except the East 223 feet thereof, of the North 20 acres of the Northeast Quarter of the Northeast Quarter of Section 23, Township 41 North, Range 11 East of the Third Principal Meridian, described as follows: Commencing at the Southwest corner of the East 840.40 feet of the North 20 acres of said Quarter, Quarter Section: thence due East (being an assumed bearing for this legal description), along the South line of said North 20 acres, 393.17 feet, (said South line being parallel with the North line of said Quarter, Quarter Section); thence due North 418.28 feet to a point for a place of beginning of the tract of land herein described; thence due West 57.0 feet; thence due North 140.80 feet; thence due East 57.0 feet; thence due South 140.80 feet to the point of beginning, all in Cook County, Illinois.

PARCEL 2:

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Easements appurtenant to and for the benefit of Parcel 1, as set forth in the declaration of covenants, conditions and restrictions and easements recorded in the Recorder's Office of Cook County, Illinois, on April 7, 1976, as Document No. 23443251 and supplement to declaration of covenants, conditions and restrictions and easements recorded in the Recorder's Office of Cook County, Illinois, on August 17, 1977, as Document No. 24062165 and the 1st party makes this conveyance, subject to the easements and agreements reserved for the benefit of adjoining parcels in said declaration and supplement to declaration, which are incorporated herein by reference thereto for the benefit of the real estate above described and adjoining parcels, all in Cook County, Illinois.

Permanent Real Estate Index Number: 08-23-201-060-0000

Address of Property: 305 Hawthorne Circle
Mt. Prospect, Illinois 60056

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Property of Cook County Clerk's Office