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24. Riders to this Security Instrument. If one or more riders 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"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Rate Improvement Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Other(s) [specify] | | |

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

THIS MORTGAGE is executed by NBD TRUST COMPANY OF ILLINOIS, not personally but solely as Trustee under Trust No. 52870-SK in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said NBD TRUST COMPANY OF ILLINOIS hereby warrants that it possesses full power and authority to execute this instrument) and it is expressly understood and agreed that nothing contained herein or in the Note or in any other instrument given to evidence the indebtedness set forth hereby shall be construed as creating any liability on the part of the said First Party, Mortgagor, or on said NBD TRUST COMPANY OF ILLINOIS, personally to pay the said Note or any interest that may accrue thereon, or any indebtedness, including hereunder, or to perform any covenant, either express or implied, herein contained, all such liability, if any, being expressly claimed by the Trustee, the legal owner(s) or holder(s) of said Note, and by every person now or hereafter claiming any right or title to the same, and that so far as the First Party, Mortgagor, Trustee and said NBD TRUST COMPANY OF ILLINOIS personally are concerned, the legal holder or holders of said Note and the owner or owners of any indebtedness accruing hereunder shall be liable 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 guarantors, if any. 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 no individual, and no personal or individual liability shall be asserted or enforceable against NBD TRUST COMPANY OF ILLINOIS by reason of any covenants, statements, representations, indemnifications or warranties expressed or implied herein contained or in this instrument.

It is also 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, disposal, release or threatened release of any hazardous materials on, over, under, from or affecting the property, and water, vegetation, building, personal property, persons or animals thereof, for any personal injury, including wrongful death or property damage (real or personal), arising out of or related to such hazardous materials, (ii) any lawsuit brought or threatened, settlement reached or government order relating to such hazardous materials, and/or (iii) 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 filing expenses.

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

IN WITNESS WHEREOF, NBD TRUST COMPANY OF ILLINOIS, not personally but solely as Trustee as aforesaid, has caused these presents to be signed by its Assistant-Vice-President/Trust Officer, and its corporate seal to be hereunto affixed and attested by its Assistant-Vice-President/Assistant Secretary, the day and year first above written.

NBD TRUST COMPANY OF ILLINOIS, not personally but solely as Trustee as aforesaid,

By: *Diana Duebner*
Assistant-Vice-President/Trust Officer

(Corporate Seal)

Attest: *Joseph F. Sochacki*
Assistant-Vice-President/Assistant Secretary

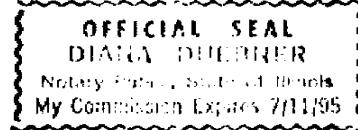
STATE OF ILLINOIS
COUNTY OF COOK

I, **Diana Duebner**, a Notary Public in and for the said County, in the State aforesaid, DO HEREBY CERTIFY that **Joseph F. Sochacki**, Assistant-Vice-President/Trust Officer of NBD TRUST COMPANY OF ILLINOIS and **Jerome B. Marshall**, Assistant-Vice-President/Assistant Secretary of said Company, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Assistant-Vice-President/Trust Officer and Assistant-Vice-President/Assistant Secretary, respectively, appeared before me this day on 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 Trust Company for the uses and purposes therein set forth, and said Assistant-Vice-President/Assistant Secretary then and there acknowledged the hereinabove recited of the corporate seal of said Trust Company did affix the corporate seal of said Trust Company to said instrument as his/her own free and voluntary act and as the free and voluntary act of said Trust Company, for the uses and purposes therein set forth.

Given under my hand and dated this 30th day of April, A.D. 1992.

Diana Duebner
Notary Public

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That part of fractional Southwest 1/4 of Section 30,
Township 41 North, Range 10, East of the Third Principal Meridian,
described as follows:

COMMENCING at a point of intersection of the West line
of said Southwest 1/4 of the center line of Irving Park Road
as constructed said point being 907.08 feet North of the Southwest
corner of said Southwest 1/4,

thence South along the West line of said Southwest
1/4 387.34 feet,

thence South 76 degrees 42 minutes 05 seconds East
483.112 feet along a line parallel with the center line (as
constructed and per plat of dedication recorded as Document
11,203,459) of said Irving Park Road and the Northwesterly
extension thereof,

thence North 11 degrees 17 minutes 55 seconds East
along a line perpendicular to the last described course 343.217
feet to a point on said center line of Irving Park Road,

thence Southeasterly along said center line 390 feet
to a POINT OF BEGINNING,

thence Southeasterly along a line perpendicular to the
last described course 180 feet,

thence Southeasterly along a line parallel with the
center line of Irving Park Road 100 feet,

thence Northeast perpendicular to last described
course 156 feet to a point on the center line of Irving Park Road,

thence Northwesterly along said center line of Irving
Park Road 100 feet to the POINT OF BEGINNING, all in Cook County,
Illinois.

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STATE OF NEW YORK)
: ss.:
COUNTY OF NEW YORK)

The foregoing instrument was acknowledged before me
this 16th day of March, 1992, by Roderick H. Cushman, partner, on
behalf of RHC Associates, a partnership.



Notary Public

CORPORATE PAPER
Notary Public State of New York
ID #404224
Qualified in Nassau County
Commission Expires September 30, 1993

RHCACK

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EXEMPT AND ALL TRANSFER DECLARATION STATEMENT

REQUIRED UNDER PUBLIC ACT 87-843

COOK COUNTY ONLY

The SELLER or his agent hereby certifies that, to the best of his/her knowledge, and the BUYER or his agent hereby certifies that, to the best of his/her knowledge, that the name of the buyer shown on the deed is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois.

Susan Sandelman

SELLER OR AGENT

Susan Sandelman

BUYER OR AGENT

Susan Sandelman as
Trustee of the Tahan Trust

New York
State of Illinois
Westchester) 88:
County of Cook)

Subscribed and sworn to before me this 1st day of April 1992.

My Commission Expires:

Carlynn B. Whiting

Notary Public

CARLYNN B. WHITING
Notary Public, State of New York
No. 488424
Commissioned in Rockland County
Commission Expires Feb 2, 1993

NOTE: Any person who knowingly submits a false statement concerning the identity of a grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

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CAROLYN M. MANNION
Cook County Clerk
No. 2000-000000
Circumstances Report No. 3-19

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STATE OF NEW YORK)
: ss.:
COUNTY OF NEW YORK)

The foregoing instrument was acknowledged before me
this 16th day of March, 1992, by Roderick H. Cushman, partner, on
behalf of RHC Associates, a partnership.

Roderick H. Cushman
Notary Public

RHCACK

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