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Gladstone Norwood Trust and Savings Bank
The undersigned, a National Banking Association Member bank, having been trustee under the provisions of a debt or debts in trust duly recorded and delivered to the undersigned pursuant to a Trust Agreement dated April 11, 1984, and known as First Number 847, hereinafter referred to as the "Mortgagor", does hereby make and deliver to First of America Bank - Northeast Banking Corporation, being its principal office at 9101 Greenleaf Ave., Skokie, IL 60648, referred to as the "Mortgagee", the following real estate in the County of Cook, State of Illinois, in full:

SEE ATTACHED EXHIBIT "A" HEREBY MADE A PART OF THE LEGAL DESCRIPTION--

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EDDIE AND EDIE had a good rapport with each other despite some initial differences in their approach to separating and rejoining interrelated NL stages. Eddie's focus for the week remained forth-free from all right- and left-brain under the Eddiemouth Lamprethead Law. The state of beingness which he righted himself to and whose

THE MORITZ-ADOLF COVENANTS

A. (1) To pay and settle, to avoid the risk of damage to the collateral and the risk created by such delay, the agreement for holding the title to any of the collateral by the Mortgagor until payment of the principal amount of the note, interest thereon, and all other amounts due under the note, including those when due and before any penalty attaches thereto, shall have accrued, and to pay expenses connected with changes, and to receive a release against the property, including those thereof due and to whom the Mortgagor is entitled, upon payment of the principal amount due and all other amounts accrued against and property shall be conclusively deemed paid off for the purpose of this requirement. (2) To keep the note, documents, and other evidence of title and all documents connected with said property, and such other documents as by the Mortgagee may require to be executed, signed, and to provide public record of instrument or affidavit to the effect that the Mortgagee is entitled to the full value of the note, and to cause to be fully paid off, in case of foreclose, until expiration of the period of redemption, the full amount payable thereon, in compliance with the law, and to make it satisfactory to the Mortgagee. Such insurance policies shall remain with the Mortgagee during said period of foreclosure, and to save the Mortgagor from making the payment to the Mortgagee, and in case of fire, to save the property to the owner of the certificate of title, owner's liability, and to never demand payment of the principal amount of the note, unless and until, and as often as the Mortgagee demands, the Mortgagee is authorized to adjust, collect, and compromise in its discretion all debts, demands, and other obligations of the Mortgagor, and to collect, on behalf of the Mortgagee, other debts, provided, that receipt vouchers, releases and assignments required to be signed by the debtor, or his heirs, and the Mortgagee agrees to sign upon demand, all receipts, vouchers, and releases required to be signed by the Mortgagor for such purpose, and the Mortgagee is authorized to pay over the proceeds of any insurance claim to the rest of the holder of the property, upon the indebtedness hereby secured in its discretion, but monthly payments shall continue to be paid to the trustee, upon the full amount of the indebtedness, immediately after declaration of damage, to commence, and promptly complete the repairing or restoration of buildings or improvements of the property, or the removal of such property, unless Mortgagee elects to apply in the indebtedness secured hereby the proceeds of any insurance covering such damage to the property. To keep and preserve the property, and repair, without waste, and free from any mechanic or other service, or of benefit, not previously labor, found in the law, and to keep it with the previous care. (3) Lease of this Mortgage is not leased off, (4) To perform all obligations under any declaration, covenant, by law, regulation, and to use the same, in accordance with the provisions of this Mortgage, as a condition of a planned and development. (5) Not to make, suffer or permit any diminution of any interest or part of the property, or to condemn, or impair it, in any way, or in any manner, to act, (6) To comply with all requirements of law with respect to the right to possess and the use thereof, if the trustee makes any alterations, additions, demolition, or removal of any improvement, apparatus, appurtenance, fixture or equipment used or hereafter to be used, or property, or to enter on conditional sale, lease or agreement of sale, which is received by the vendor or his appraiser, but no compensation to be paid, damage, or loss, to the vendor, or his appraiser, or to any other property. (7) To complete within a reasonable time any building or improvement or any of its parts, or any addition thereto, in the same manner as it was originally constructed, and preserving which in the opinion of the Mortgagee affords security hereunder, and to pay all costs, expenses and attorney's fees incurred in respect to the property, or to the Mortgagor, or to the trustee, which may be made, or are defrained by reason of the Mortgage.

B. That on case of failure to performance of the covenants herein, Mortgagor may, in addition to all other rights and remedies that said Mortgagor may otherwise have, may deem necessary to protect the high heels, that Mortgagor will take appropriate measures to cause to be stored for any of the above purposes and to insure together with a general at the rate of 18% D. per cent per annum thereon to become due from time to time by the Mortgagor with the same priority as the original indebtedness and may be included in any decree foreclosing the Mortgagor's title or payment of the costs of such collection and expenses, paid, that shall not be an obligation upon the Mortgagor to inquire into the validity of any such insurance or to collect any premium thereon, provided always, that the same, but nothing less than a sum sufficient to pay the same, shall be construed as requiring the Mortgagor to advance any money for any purpose not to it necessary in order and the Mortgagor shall not incur any loss or liability because of having so done.

C That as the intent herein to secure payment of said Note whether the instrument shall have been advanced to the Mortgagor at the date hereof or later date or having been advanced shall have been repaid in part and further advances made at a later date.

D. That in the event the ownership of said property or account thereof be transferred to a person other than the Mortgagor, the Mortgagor may, without notice to the Mortgagor, deal with such accessory interest with reference to this Mortgage and the debt hereby created on the same footing as with the Mortgage on this instrument, extending for payment of the debt secured hereby, without discharging or in any way affecting the liability of the Mortgagee hereunder or upon the date hereby secured.

E. In the event the undersigned transferee(s) shall or are part thereof or shall otherwise become the record owner of the real property or of the undersigned's interest Article 14 of Agreement for Deed, a Contract of Sale for the property described in the Mortgage, and the assignment of the beneficial interest of the trust under which title to said property is or shall be held to any person, corporation, or entity other than to the undersigned, the then balance of principal and interest of the remainder remaining unpaid shall immediately become due and payable, and upon demand by the holder of the Note, the undersigned promises to pay the same forthwith.

That time is of the essence hereof, and it shall be lawful for the Lender to sue for the recovery of any sum or sums unpaid under this Note or obliging the extension or renewal thereof, or if proceeding be instituted to enforce any other lien or charge upon any of said property, or upon the filing of a proceeding in bankruptcy by or against the Mortgagor, or if the Mortgagor shall make an assignment for the benefit of his creditors or if his property be placed under control or in custody of any court, or if the Mortgagor abandons any of said property or in the event of the transfer of, or agreement to transfer, any right, title or interest in said property or any portion thereof, or if the Mortgagor fails to complete within a reasonable time any building or buildings now or at any time in process of erection, or any land or premises, and Mortgagor defaults in the performance or payment of any other obligation or loan to the Mortgagor, the Lender in any of said events, the Mortgagor is hereby authorized and empowered, at its option, and without affecting the lien hereby created or the priority of said lien or any right of the Mortgagor hereunder, to declare, without notice all sums secured hereby immediately due and payable, whether or not such default be remedied by the Mortgagor, and apply toward the payment of said Mortgage indebtedness so declared due as of the Mortgagor to the Mortgagor and the Mortgagor may also immediately proceed to foreclose this Mortgage, and in any foreclosure sale made by virtue of the process hereinabove or without offering the several parts separately. That in the event that the ownership of said property, or any part thereof, becomes vested in a person other than the Mortgagor and any part of the sums secured hereby remain unpaid, and in the further event that the Mortgagor does not elect to declare such sums immediately due and payable, the Mortgagor shall pay a reasonable fee to the Mortgagor to cover the cost of amending the records of the Mortgagor to show such change of ownership.

G. That upon the commencement of any foreclosure proceeding hereunder, the court in which such bill of sale may, at any time, either before or after sale, and without notice to the Mortgagor, or any party claiming under him, and without regard to the then value of said premises, or whether the same shall then be occupied by the owner of the equity of redemption as a homestead, appoint a receiver with power to manage and rent and to collect the rents, issues and profits of said premises during the pendency of such foreclosure and the statutory period of redemption, and six months, issues and profits, when collected, may be applied before as well as after the sale, towards the payment of the indebtedness, costs, taxes, insurance or other items necessary for the protection and preservation of the property, including the expenses of such receivership, or on any deficiency in decree whether there be a decree therefor in personam or not, and if a receiver shall be appointed by shall remain in possession until the expiration of the full period allowed by statute for redemption, whether there be a decree or not, and until the issuance of deed in case of sale, but if no receiver is issued, until the expiration of the statutory period during which it may be issued.

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and no lease of said premises shall be nullified by the nonpayment of rent in arrears or otherwise, but it may be terminated at the option of the lessor prior to the time herein, and upon foreclosure of said premises, there shall be allowed and paid to the lessor the sum of the amount of all legal expenses and disbursements of the lessor in connection with the collection of the same, at the rate of **18%** per annum, which sum shall be increased by an amount equal to the cost of collection, plus attorney's fees, plus a fee, not to exceed **\$100**, attached to **pleadings, documentary and expert evidence, stenographer's fee, court costs, publication costs and cost** (which may be estimated as to and include items to be expended after the entry of the decree) of producing all such information of title, title search, examination and reports, **surety policies, fire certificates and similar data and assurances** with respect thereto as Mortgagor may reasonably demand in writing either to prosecute such suit and to evidence to lessees of any sale held pursuant to such decree the true (true value of said premises, all of which above amounts together with interest as herein provided shall be immediately due and payable by the Mortgagor in connection with (a) any proceeding, including probate or bankruptcy proceedings to which he or she may be a party by reason of this Mortgage or the Note hereto secured, or (b) preparations for the commencement of any suit for the foreclosure hereof after the passing of the eighteenth year from the date, whether or not actually commenced, or (c) preparations for the defense of an intervention in any threatened or contemplated suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced. In the event of a foreclosure sale of said premises these first shall be paid out of the proceeds thereof of all of the aforesaid items, then the entire undelivered rent whether due and payable by the terms hereof or not and the interest due thereon up to the time of such sale, and the overplus, if any, shall be paid to the Mortgagor, and the purchaser shall not be obligated to see to the application of the purchase money.

11. In case the mortgaged property, or any part thereof, shall be taken by condemned, the Mortgagor shall be empowered to collect and receive all compensation which may be paid for any property taken or for damages to any property not taken and all condemnation compensation so received shall be deducted applied by the Mortgagor and its agent to the immediate reduction of the indebtedness secured hereby, or to the repair and restoration of any property so damaged, provided that any excess over the amount of the indebtedness shall be delivered to the Mortgagor or his assignee.

I. All easements, rents, issues and profits of said premises are pledged, assigned and transferred to the Mortgagor, whether now due or hereafter to become due, under or by virtue of any lease or agreement for the use or occupancy of any property, or any part thereof, whether the lease or agreement is written or verbal, and it is the intention hereof (p) to pledge said rents, issues and profits on a parity with said real estate and not as secondary and such pledge shall not be deemed merged in any foreclosure decree, and (q) to establish an absolute transfer and assignment to the Mortgagor's full satisfaction and agreements and all the while thereafter, together with the right in case of default, either before or after foreclosure sale, to enter upon and take possession of, manage, maintain and operate said premises, or any part thereof, under lease for terms deemed ad vantagous to it, to terminate or modify existing or future leases, collect and receive rents, issues and profits, regardless of when earned and use such measures as it may deem proper to enforce collection thereon, employ renting agents or other employees, after repair and previous, buy furnishings and equipment therefor when it deems necessary, purchase adequate fire and extended coverage and other forms of insurance as may be determined advisable and in general to use all powers ordinary incident to absolute ownership, advance or borrow money necessary for any purpose it may need to do so, which when so done by creating on the mortgaged premises and on the income therefrom a prior to the benefit of any other individual or individuals, shall be secured, without the use of any one or more than one compensation for the said loss, insurance premium, taxes and assessments, and all expenses of every kind including attorney's fees, incurred in the exercise of the powers to compute and determine in time apply any balance of income not in its sole discretion, needed for the above-mentioned purposes first on the interest and then on the principal of the indebtedness hereby created, in force after any decree of foreclosure, and on the deficiency in the proceeds of sale if any, whether there be a deferee or person therefor or not. When in all of the indebtedness so created hereby is paid, and the Mortgagor, in its sole discretion, feels that there is not substantial uncorrected default in performance of the Mortgagor's agreements herein, the Mortgagor, on satisfaction evidence thereto, shall re-inquide possession and give to Mortgagor any surplus money in its hands. The possession of Mortgagor may continue until all indebtedness created hereby is paid in full or until the delivery of a deed given to the decree foreclosing the lien hereon, but it need not be paid during the continuance of the statutory period during which it may be issued. Mortgagor shall, however, have the discretionary power at any time to cease to take or to abandon possession of said premises without affecting the benefit of Mortgagor. Mortgagor shall have all powers, claim, which it might have had without this paragraph, concerning the sustainable against Mortgagor based upon acts of omission relating to the subject matter of this paragraph unless commenced within sixty days after Mortgagor's possession ceases.

7. That each right, power and remedy be exercisable disjunctively or conjunctively of each other right or remedy of the Mortgagee, whether hereunder by law conferred, and may be enforced concurrently or successively by the Mortgagee of performance of any covenant herein or in any instrument or obligation contained shall thereafter in any way affect the right of Mortgagee to require or enforce performance of the same or any other relevant covenants, that otherwise the covenants hereinafter contained in the instrument or obligation referred to shall include the lessening and the waiving and the right number of days allowed herein shall include the period that all rights and obligations under this Mortgage shall extend to and be binding upon the respective heirs, executors, administrators and assigns of the Mortgagor, and the successors and assigns of the Mortgagee, and that the powers herein mentioned may be exercised as often as occasion therefore arises.

K. The undersigned further agree to promptly pay to Mastercard a delinquency charge on each principal instalment unpaid for a period of 30-90 days past its due date, as well as 1% per month of the principal amount outstanding.

THE PROVISIONS OF THE RIDER WHICH IS ATTACHED HERETO ARE HEREBY MADE A PART HEREOF.

Gladstone Norwood Trust and Savings Bank
IN WITNESS WHEREOF, / The personally and substantially, has caused three presents to be signed by its Assistant Trust Officer, and its corporate seal to be hereunto affixed and witnessed by its Vice President on the 27th day of May.

SUBJECT TO THE EJECTORY PROVISIONS
ATTACHED HERETO AND MADE A PART HEREOF
Gibraltar Norwood Trust and Savings Bank

10App. I-10

Volume 3, issue 100

Eleanor Kibbey *1918-1920*

R. R. TAZAN OFFICER

Prepared By:

108 Part II

First of America Bank -
Northeast Illinois N.A.
9101 Greenwood Ave.
Niles, IL 60648

STATE OF ILLINOIS
CIRCUIT COURT

the undersigned

©Ann Bohn

This mortgage is executed by Gladstone-Norwood Trust & Savings Bank, not personally but as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee, and it is expressly understood and agreed by the mortgagor herein and by every person now or hereafter claiming any right or security hereunder that nothing contained herein or in the note secured by this mortgage shall be construed as creating any liability on Gladstone-Norwood Trust & Savings Bank or on any of the beneficiaries under said trust agreement personally to pay said note or any interest that may accrue thereon, or any indebtedness accruing hereunder or to perform any covenants either express or implied herein contained, all such liability, if any, being expressly waived, and that any recovery on this mortgage and the note secured hereby shall be solely against and out of the property hereby conveyed by enforcement of the provisions hereof and of said note, but this waiver shall in no way affect the personal liability of any co-signer, endorser or guarantor of said note. "The Trustee in According to the Laws of the State of Massachusetts."

"The Trustee in executing this document SPECIFICALLY EXCLUDES
all types of fire or any other natural condition of the premises
in the event the TRUSTEE ENDS PROPERTY PROTECTION ACT or
any other law or regulation which may affect the management and control
of the property or the property owner or his agent or his employee or
agent or his representative or his attorney or his attorney in fact or

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RIDER TO MORTGAGE DATED May 27, 1992

MADE BY Gladstone Norwood Trust and Savings Bank, not personally
but as Trustee u/t/a dated 4/12/84 a/k/a Trust 847

TO FIRST OF AMERICA BANK - ~~CHICAGO~~ NORTHEAST ILLINOIS, N.A.

- L. MORTGAGOR(S) HEREBY WAIVE(S) ANY AND ALL RIGHTS OF REDEMPTION FROM SALE UNDER ANY ORDER OR DECREE OF JUDGMENT OF FORECLOSURE OF THIS MORTGAGE ON ITS OWN BEHALF AND ON BEHALF OF EACH AND EVERY PERSON, EXCEPT DECREES OR JUDGMENTS CREDITORS OF THE MORTGAGOR(S) ACQUIRING ANY INTEREST OR TITLE TO THE PREMISES SUBSEQUENT TO THE DATE OF THIS MORTGAGE.
- M. THE PROCEEDS OF THE LOAN SECURED HEREBY WILL BE USED FOR THE PURPOSE SPECIFIED IN PARAGRAPH 6404 (1) (C) OF CHAPTER 17 OF THE ILLINOIS REVISED STATUTES (1983); THAT THE LOAN SECURED HEREBY CONSTITUTES A BUSINESS LOAN WITHIN THE MEANING OF SAID PARAGRAPH AND THAT, ACCORDINGLY, THE LOAN SECURED HEREBY IS EXEMPT FROM THE ILLINOIS USURY REQUIREMENTS.

Gladstone Norwood Trust and Savings Bank
as Trustee, Trust 847
not personally

By: S. L. L. Notary Public

Attest: John H. Gaffey
First of America

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EXHIBIT "A"

PARCEL 1:

LOTS 381, 382, 383 AND 384 IN GRAYLAND PARK ADDITION TO CHICAGO,
BEING A SUBDIVISION OF THE NORTH 1/2 OF THE NORTH EAST 1/4 OF
SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS

Property Address: 3848 ~ 58 N. Cicero Ave., Chicago, IL

P.I.N. No.s 13-21-211-028-0000, 13-21-211-029-0000 and
13-21-211-020-0000

52355963