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Adjustable Rate Mortgage

(Corporate Lend Trustee Form)

Loan No. 91-98284 49

CH 29346

HIS INDENTURE WITNESSETH That the undersigned MBO BANK SUCCESSOR TRUSTEE TO MBO TRUST COMPANY OF ILLINOIS, SUCCESSOR TRUSTEE TO MBO PARK RIDGE BANK FORMERLY KNOWN AS CITIZENS BANK AND TRUST COMPANY

is a corporation organized and existing under the laws of the STATE OF ILLINOIS and personally but as Trustee under the provisions of a Trust Agreement dated DECEMBER 2, 1977 and known as trust number 98-2403

hereinafter referred to as the Mortgagee, has hereby Mortgage and convey to CRAGIN FEDERAL BANK FOR SAVINGS

a corporation organized and existing under the laws of the UNITED STATES OF AMERICA hereinafter referred to as the Mortgagee, the following real estate in the County of COCK in the State of ILLINOIS

LOTS 30, 31, 32, 33 AND 34 AND THE WEST 1/2 OF VACATED ALLEY LYING EAST OF AND ADJOINING SAID LOTS IN SECTION 2 IN MATTESSON'S ADDITION TO DES PLAINES, BEING A SUBDIVISION OF THE 10 ACRES IN THE EAST 1/2 OF SECTION 17, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COCK COUNTY, ILLINOIS.

THE TITLE TO THE SUBJECT PROPERTY HAS BEEN REGISTERED UNDER "AN ACT CONCERNING LAND TITLES" COMMONLY KNOWN AS THE TORRENS ACT, IN COCK COUNTY, ILLINOIS COMMONLY KNOWN AS 408 GRACELAND, DES PLAINES, ILLINOIS 60017

PERMANENT INDEX 600-17-402-813 & 600-17-402-814 & 600-17-402-815 COCK COUNTY, ILLINOIS

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Together with all buildings improvements fixtures and appurtenances hereon or hereunto attached... TO HAVE AND TO HOLD the real property with and buildings improvements fixtures appurtenances appurtenances and rights and with all the right and privileges thereto belonging...

TO SECURE

(1) the payment of a Note, executed by the Mortgagee in the order of the Mortgagee bearing even date herewith to the Mortgagee in the amount of FOUR HUNDRED EIGHT THOUSAND AND NO/100

(\$ 40000.00) which Note, together with interest thereon as herein provided, is payable as monthly installments

of THREE THOUSAND FIFTEEN AND 00/100 Dollars (\$ 3575.00) commencing on the 1ST day of AUGUST 1978

where payments are to be applied, first, to interest, and the balance to principal, with and additions as paid in full

(2) any advance made by the Mortgagee as the Mortgagee, or to someone in title for any purpose, at any time before the return and satisfaction of the Mortgage, but if no time shall the Mortgagee make advance on account of and original thereon together with such additional advance, in the sum of FOUR HUNDRED EIGHTY-NINE THOUSAND SIX HUNDRED AND NO/100 Dollars (\$ 48900.00)

and that, nothing herein contained shall be construed as making the amount that shall be so advanced hereby when advanced a part of the principal of the Mortgage

(3) the performance of all of the covenants and obligations of the Mortgagee to the Mortgagee as contained herein and in said Note

THE MORTGAGOR COVENANTS:

A (1) To pay on or before the interest thereon as herein and as set forth hereon, or according to any agreement extending the date of payment thereof (2) To pay when due and before any maturity or due date all taxes, special taxes, special assessments, water charges, sewer charges, electric charges, telephone charges, gas charges and property taxes...

Being re-recorded for the sole purpose of de-registering from Torrens. Buy 15

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DEED ATTACHED TO THE DEED BOOK OF RECORD

DATE June 13, 1993 TRUST TRUST NO. 66-344

This DEED is executed by MSB Bank, not personally but as Trustee under Trust No. 66-344 in the county of San Diego and authority conferred upon and vested in it as such Trustee (and said MSB Bank, hereby warrants that it possesses full power and authority to execute this instrument) and it is expressly understood and agreed that any covenants, conditions, or restrictions hereon or in the Note or in any other instrument given to evidence the indebtedness covered hereby, shall be construed as creating no liability on the part of the Mortgagor, or on said MSB Bank, personally, to pay the 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 by the Mortgagor, the legal owner(s) or holder(s) of said Note, and by every person now or hereafter obtaining any right or security hereunder; and that so far as the Mortgagor and said MSB Bank, personally are concerned, the legal holder or holders of said Note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereinafter assigned by the enforcement of the lien hereby created in the manner herein set forth for the performance of the obligations of the guarantors, if any. All the covenants and conditions to be performed hereunder by MSB Bank, are undertaken by it solely as Trustee on behalf and not personally, and no personal or individual liability shall be incurred or enforceable against MSB Bank, by reason of any of the covenants, statements, representations, indemnifications or warranties expressed or implied herein contained in this instrument.

It is also expressly understood and agreed by every person, firm or corporation claiming any interest under this deed that MSB Bank, shall have no liability, either direct 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, soil, water, vegetation, building, 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, or cannot be reached or government order relating to such hazardous materials, and/or (iv) any violation of laws, rules, regulations, requirements or decrees of government authorities, or any policies or requirements of the Trust to which are based upon or in any way related to such hazardous materials including, without limitation, attorneys' or consultants' fees, investigation and laboratory fees, court costs, and litigation expenses.

In the event of any conflict between the provisions of this consentory deed and the provisions of the instrument to which it is attached, the provisions of this deed shall govern.

MSB Bank, as Trustee under Trust No. 66-344
and not individually
By [Signature]
Assistant Vice President

TRUSTEE
[Signature]
Trust Officer

WITNESSED BY
COUNTY OF San Diego CO.

I, Maria C. Arias, a Notary Public in and for said County in the State above said, do hereby certify that Dorothy A. Robbins, Assistant Vice President of MSB Bank, and Mary C. Johnson, Trust Officer, personally came to me to be the same persons whose names are subscribed to the foregoing instrument as such Assistant Vice President and Trust Officer, respectively, appeared before me this day in 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 corporation, for the uses and purposes herein set forth, and the said [Signature] did also then and there acknowledge that he/she is the duly authorized officer of said corporation and that he/she is the duly authorized officer of said corporation to execute the said instrument as his/her own free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 13th day of June, A.D., 1993

[Signature]
Notary Public

OFFICIAL SEAL
MARIA C. ARIAS
Notary Public, State of Michigan
My Commission Expires 12-31-96

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The mortgagor covenants and warrants that the premises hereunder mortgaged are his sole and separate property... The mortgagor agrees to execute and record such further instruments as may be required to carry out the purposes of this mortgage...

The mortgagor agrees to execute and record such further instruments as may be required to carry out the purposes of this mortgage... The mortgagor agrees to execute and record such further instruments as may be required to carry out the purposes of this mortgage...

If the mortgage is required by the mortgagor to make partial release or release of the mortgaged premises hereunder without notice to, or the consent, approval or agreement of the lender, the lender's consent shall not constitute an assumption of liability for the satisfaction hereof...

If the mortgage is required by the mortgagor to make partial release or release of the mortgaged premises hereunder without notice to, or the consent, approval or agreement of the lender, the lender's consent shall not constitute an assumption of liability for the satisfaction hereof...

The mortgage is required by the mortgagor to make partial release or release of the mortgaged premises hereunder without notice to, or the consent, approval or agreement of the lender, the lender's consent shall not constitute an assumption of liability for the satisfaction hereof...

IN WITNESS WHEREOF, the undersigned corporate trustee, not personally but as trustee as aforesaid, caused these presents to be signed by its President, and its corporate seal to be hereunto affixed and attested by its Secretary, this 15TH day of JUNE, A.D. 19 02.

Necessary, this 15TH day of JUNE, A.D. 19 02.

MEMORANDUM PROVIDING RESTRICTIONS AND LIABILITY OF NBD BANK ATTACHED TR NO 06-345 DATED DECEMBER 2, 1977

MEMPHIS IS HEREBY EXPRESSLY MADE A RESTRICTION.

By _____ Notary Public

STATE OF ILLINOIS } COUNTY OF _____, the undersigned, _____ a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT

personally known to me to be the President of NBD BANK SUCCESSOR TRUSTEE TO NBD TRUST COMPANY OF ILLINOIS

corporation, and _____ personally known to me to be the Secretary of said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and solemnly acknowledged that as such officers, they signed and delivered the said instrument as such officers of said corporation and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority, given by the Board of Directors of said corporation as their free and voluntary act, and of his free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal, this 15TH day of JUNE, A.D. 19 02

Notary Public

MY COMMISSION EXPIRES _____

THIS INSTRUMENT WAS PREPARED BY RICHARD J. JAHNS

OF CRACIN FEDERAL BANK FOR SAVINGS

222 WEST PULLERTON AVENUE, CHICAGO, ILLINOIS 60610

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RECORDED

1977

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MORTGAGE

THIS MORTGAGE IS MADE TO THE TRUST COMPANY OF

CHICAGO DATED DECEMBER 2, 1977

CRACKEN FEDERAL BANK FOR SAVINGS

PROPERTY AT 488 BRACKLAND
LOS PLAMES BLVD CHICAGO

Loan No. 01-0000-02

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RECORDED IN THE OFFICE OF THE CLERK OF THE COOK COUNTY CLERK'S OFFICE



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ILLINOIS

ADJUSTABLE RATE LOAN RIDER

(Corporate Loan Trustee Form)

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS, DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Rider is made this 18TH day of JUNE, 19 88, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

CHADIN FEDERAL BANK FOR SAVINGS (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at 405 GRACELAND, DEER PLAINS, IL 60015

Property Address

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further agree as set forth as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note has an "Effective Interest Rate" of 7.900%. The Note interest rate may be increased or decreased on the 1ST day of the month beginning on JULY, 19 88 and on that day of the month every 3 months thereafter.

Changes in the interest rate are governed by changes in an interest rate index called the "Index." The Index is the [Client can see to determine Index]

- (1) [] "Contract Interest Rate, Percentage of Privately Occupied Home, National Average for all Major Types of Lenders" published by the Federal Home Loan Bank Board. (2) [X] NATIONAL MONTHLY MEDIAN COST OF FUNDS

[Check one box to indicate whether there is any maximum limit on changes in the interest rate on each Change Date; if no box is checked there will be no maximum limit on changes]

- (1) [] There is no maximum limit on changes in the interest rate at any Change Date. (2) [X] The interest rate cannot be changed by more than 3 percentage points at any Change Date. If an interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

B. LOAN CHARGES

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If that is the case, then (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any amount already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to take this refund by reducing the principal owed under the Note or by making a direct payment to Borrower.

C. PRIOR LIENS

If Lender determines that all or a part of the property covered by the Security Instrument is subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying such lien. Borrower shall promptly act with regard to that lien as provided in paragraph A 2 and A 5 of the Security Instrument or shall promptly execute an agreement in a form satisfactory to Lender subordinating that lien to the Security Instrument.

D. TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph F and G of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in the amount of the Lender's fee on the amount of any interest rate change (if there is a limit), or (3) a change in the loan index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph F and G.

E. The mortgage interest may increase or decrease based upon the change of the stated index, however, the interest rate shall not exceed 13.999% ceiling rate.

By signing this, Borrower agrees to all of the above

TRUSTEE COMPANY OF TR NO 88-2148 DATED DECEMBER 2, 1977

ATTEST:

As Trustee as aforesaid and not personally

Mary C. [Signature]

[Signature]

This instrument is executed by TRUST BANK, not individually but jointly as Trustee, as aforesaid. All the covenants and conditions herein contained hereunder by TRUST BANK are subject to the terms and conditions of the Security Instrument and the promissory note secured by this instrument, and the provisions of the Security Instrument shall apply to the extent of any conflict herebetween.

* If more than one box is checked or if no box is checked, and Lender and Borrower do not otherwise agree in writing, the following rules shall apply.

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DEPT-11 RECORD - 1 \$31.00
143333 FROM 8/4/93 07/19/93 16:13:00
45757 * - 93-558510
COOK COUNTY RECORDER

THIS DOCUMENT IS A TRUE & CORRECT COPY OF THE ORIGINAL
RECORDED OF DEEDS
COOK COUNTY, IL

93475233

Jose White