

# UNOFFICIAL COPY

## Mortgage

(Corporate Trustee Form)

Loan No.

93610113

238

THIS INDENTURE WITNESSETH: That the undersigned  
Maywood Proviso State Bank  
a corporation organized and existing under the laws of the State of Illinois  
not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to the  
undersigned in pursuance of a Trust Agreement dated April 26, 1993 and known as trust number  
9435, hereinafter referred to as the Mortgagee, does hereby Mortgage and Warrant to

### FIRST FEDERAL SAVINGS BANK OF PROVISO TOWNSHIP

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 Cook

in the State of Illinois, to wit:  
LOT 4 IN BELLWOOD 'L' RESUBDIVISION OF LOTS 1 TO 16 BOTH INCLUSIVE, AND LOTS 18  
TO 24 BOTH INCLUSIVE, IN WILLIAM ZELOSKY'S HARRISON STREET 'L' STATION  
SUBDIVISION IN SECTION 16, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD  
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 15-16-116-022-0000

Property Address: 1206 Bellwood Ave.  
Bellwood, IL 60104

74-59-9344W

Together with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon or placed therein including all apparatus, equipment, fixtures or articles whether in single units or parts thereof, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and any other thing now or hereafter to be put thereon, the furnishing of which by lessors in leases is customary or appropriate, including screens, window shades, storm doors and windows, door coverings, screen doors, air-conditioning, water heaters, stoves and water heaters (all of which are intended to be and are hereby delivered to be a part of said real estate, whether physically attached thereto or not), and also together with all easements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee, whether now due or hereafter to become due as provided herein. The Mortgagee is hereby subordinated to the rights of all mortgages, lienholders and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment, and with all the rights and valuation laws of any state, which said rights and benefits said Mortgagee hereby releases and waives

#### TO SECURE

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of  
thirty nine thousand two hundred and 00/100 Dollars

(\$ 39,200.00), which Note, together with interest thereon as therein provided, is payable in monthly installments of  
three hundred seventy four and 63/100 Dollars  
374.63 first September 93

(2) commencing the day of which payments are to be applied, first, to interest, and the balance to principal, until said indebtedness is paid in full.

(3) any advances made by the Mortgagee to the Mortgagor, or its successor in title, for any purpose, at any time before the release and cancellation of this Mortgage, but at no time shall this Mortgage secure advances on account of said original Note together with such additional advances, in a sum in excess of thirty nine thousand two hundred and 00/100 Dollars (\$ 39,200.00), provided that, nothing herein contained shall be considered as limiting the amounts that shall be secured hereby when advanced to protect the security of it in accordance with covenants contained in the Mortgage.

(4) the performance of all of the covenants and obligations of the Mortgagor to the Mortgagee, as contained herein and in said Note.

#### THE MORTGAGOR COVENANTS:

A. (1) To pay said indebtedness and the interest thereon as herein and in said Note provided, or according to any agreement extending the time of payment thereof; (2) To pay when due and before any penalty attached thereto all taxes, special taxes, special assessments, water charges, and sewer service charges against said property (including those heretofore due), and to furnish Mortgagee, upon request, duplicate receipts therefor, and all such items enclosed against said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvement now or hereafter upon said premises insured against damage by fire, and such other hazards as the Mortgagee may require to be insured against, and to pay the public liability insurance and such other insurance as the Mortgagee may require until said indebtedness is fully paid, or in case of foreclosure, until completion of the period of redemption, for the full insurable value thereof, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagee; such insurance policies shall remain with the Mortgagee during said period of payment, and contain the usual clause satisfactory to the Mortgagee making them payable to the Mortgagee, and in case of foreclosure sale payable to the owner of the certificate of sale, owner of any deficiency, any receiver or redemptioneer, or any grantee in a deed pursuant to foreclosure, and in case of loss under such policies, the Mortgagee is authorized to adjust, defend and compromise, in its discretion, all claims thereunder and to execute and deliver on behalf of the Mortgagee all necessary permits of loss, receipts, vouchers, releases and assignments required to be signed by the insurance companies; and the Mortgagee agrees to sign, upon demand, all receipts, vouchers and releases required of him to be signed by the Mortgagee for such purpose, and the Mortgagee is authorized to apply the proceeds of any insurance claim to the restoration of the property or upon the indebtedness hereto secured in its discretion, but monthly payments shall continue until said indebtedness is paid in full; (4) Immediately after destruction of damage, to commence and promptly complete the rebuilding or restoration of buildings and improvements now or hereafter on said premises, unless Mortgagee elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage; (5) To keep said premises in good condition and repair, without waste, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereby; (6) Not to make, suffer or permit any unlawful use of or any nuisance in or on said property nor in dominion over (regard its value by any act or omission to act); (7) To comply with all requirements of law with respect to mortgaged premises and the use thereof; (8) Not to make, suffer or permit, without the written permission of the Mortgagee being first had and obtained, (a) any use of the property for any purpose other than that for which it is now used, (b) any alterations of the improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said property, (c) any purchase on conditional sale, lease or agreement under which title is reserved in the vendor, of any apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said property, (d) to complete within a reasonable time any building or improvements now or at any time in process of erection upon the premises.

B. In order to provide for the payment of taxes, assessments, insurance premiums, and other annual charges upon the property securing this indebtedness, and other insurance required or accepted, the undersigned promises to pay to the Mortgagee a pro rata portion of the current year taxes upon the discharge of the loan and to pay monthly to the Mortgagee, in addition to the above payments, a sum estimated to be equivalent to one-twelfth of such taxes, which payments may, at the option of the Mortgagee, (a) be held by it and commingled with other such funds or its own funds for the payment of such items; (b) be carried in a savings account and withdrawn by it to pay such items; or (c) be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagee advances upon this obligation sums sufficient to pay said items at the same date and become payable. If the amount estimated to be sufficient to pay such items is not sufficient, the undersigned promises to pay the difference upon demand. If such sums are held or carried in a savings account or other account, the same are hereby pledged to further secure this indebtedness. The Mortgagee is authorized to pay said items as charged or billed without further inquiry.

C. This mortgage contract provides for additional advances which may be made at the option of the Mortgagee and secured by this mortgage, and it is agreed that in the event of such advances the amount thereof may be added to the mortgage debt and shall increase the unpaid balance of the note hereby secured by the amount of such advance and shall be a part of said note indebtedness under all of the terms of said note and this contract as fully as if a new such note and contract were executed and delivered. An Additional Advance Agreement may be given and accepted for such advance and possession may be made for different monthly payments and a different interest rate and other express modifications of the contract, but in all other respects this contract shall remain in full force and effect as in said indebtedness, including all advances.

D. That in case of failure to perform any of the covenants herein, Mortgagee may (as Mortgagor's behalf everything so covenanted); that said Mortgagee may also do any act it may deem necessary to protect the lien hereby, that Mortgagee will repay upon demand any moneys paid or disbursed by Mortgagee for any of the above purposes and such moneys together with interest thereon at the highest rate for which it is then lawful to contract that become so much additional indebtedness secured by this mortgage with the same priority as the original indebtedness and may be included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises if not otherwise paid, that it shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance or claim in advancing moneys as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any moneys for any purpose not to do any act hereunder, and the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder.

E. That it is the intent hereof to secure payment of said note and obligation whether the entire amount shall have been advanced to the Mortgagor at the date hereof, or at a later date, and to secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage contract.

F. That in the event the ownership of said property or any part thereof becomes vested in a person other than the Mortgagor, the Mortgagee may, without notice to the Mortgagor, deal with such successor or successors in interest with reference to this mortgage and the debt hereby secured in the same manner as with the Mortgagor, and may foreclose for payment of the debt, secured hereby, without discharging or in any way affecting the liability of the Mortgagor hereunder or upon the debt secured;

93610113

93 AUG - 6 AM 10:24

HILLSIDE II OFFICE BUILDING  
4565 W HARRISON STREET  
FIRST FEDERAL SAVINGS BANK OF PROVISO TOWNSHIP

THIS INSTRUMENT WAS PREPARED BY:  
Karen Gatre

NOTARY PUBLIC STATE OF ILLINOIS  
My Commission Expires 9/25/93

NOTARY PUBLIC

NOTARY PUBLIC

GIVEN under my hand and Notarial Seal, this 26th day of July, 1993

Secretary of said corporation, and personally known to me to be the Vice President of said corporation, for the use and purposes therein set forth

personally known to me to be the Vice President of said corporation, in the State of Illinois, to the undersigned

County of Cook, Illinois

STATE OF ILLINOIS

ATTEST: *Sybil J. Gatre* Secretary

Mywood Proviso State Bank

Secretary, this 26th day of July, A.D. 1993

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Attestant, has caused these presents to

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

Secretary, this 26th day of July, A.D. 1993

Mywood Proviso State Bank

Secretary, this 26th day of July, A.D. 1993

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Attestant, has caused these presents to

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

Secretary, this 26th day of July, A.D. 1993

Mywood Proviso State Bank

Secretary, this 26th day of July, A.D. 1993

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Attestant, has caused these presents to

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

Secretary, this 26th day of July, A.D. 1993

Mywood Proviso State Bank

Secretary, this 26th day of July, A.D. 1993

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Attestant, has caused these presents to

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

Secretary, this 26th day of July, A.D. 1993

Mywood Proviso State Bank

Secretary, this 26th day of July, A.D. 1993

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Attestant, has caused these presents to

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

Secretary, this 26th day of July, A.D. 1993

Mywood Proviso State Bank

93610113

NOTARY PUBLIC STATE OF ILLINOIS  
My Commission Expires 9/25/93

93610113

*[Signature]*  
Notary Public

Secretary of said corporation, and personally known to me to be the Vice President of said corporation, for the use and purposes therein set forth

personally known to me to be the Vice President of said corporation, in the State of Illinois, to the undersigned

County of Cook, Illinois

STATE OF ILLINOIS

ATTEST: *[Signature]* Secretary

Mywood Proviso State Bank

Secretary, this 26th day of July, A.D. 1993

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Attestant, has caused these presents to

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

Secretary, this 26th day of July, A.D. 1993

Mywood Proviso State Bank

Secretary, this 26th day of July, A.D. 1993

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Attestant, has caused these presents to

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

Secretary, this 26th day of July, A.D. 1993

Mywood Proviso State Bank

Secretary, this 26th day of July, A.D. 1993

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Attestant, has caused these presents to

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

Secretary, this 26th day of July, A.D. 1993

Mywood Proviso State Bank

Secretary, this 26th day of July, A.D. 1993

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Attestant, has caused these presents to

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

Secretary, this 26th day of July, A.D. 1993

Mywood Proviso State Bank

Secretary, this 26th day of July, A.D. 1993

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Attestant, has caused these presents to

be signed by its Vice President, and its corporate seal to be affixed and witnessed by its Attestant

Secretary, this 26th day of July, A.D. 1993

Mywood Proviso State Bank

Secretary, this 26th day of July, A.D. 1993