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THIS SPACE FOR RECORDER

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OAK PARK, ILLINOIS

REAL ESTATE FIRST MORTGAGE AND ASSIGNMENT OF RENTS

THIS INSTRUMENT is a Real Estate First Mortgage and Assignment of Rents made and delivered by Elizabeth Anne Carlson ("Mortgagor") to Joseph N. and Helen Shaker, together with their successors and assigns, (collectively, "Mortgagee").

WHEREAS, Mortgagor has concurrently herewith executed and delivered to Mortgagee a promissory note in the principal sum of One Hundred Thousand (\$100,000.00) Dollars ("Note"), bearing interest and payable in the amounts and at the times set forth in the form attached hereto as Exhibit A and hereby incorporated by reference;

WHEREAS, the indebtedness evidenced by the Note, the undertakings by Mortgagor in this instrument and any and all other sums which may be at any time due, owing or required to be paid herein or in the Note provided are collectively referred to as "Indebtedness Hereby Secured";

NOW THEREFORE To secure the payment and performance of all Indebtedness Hereby Secured and for all other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged by Mortgagor, Mortgagor does hereby Mortgage, Convey and Warrant unto Mortgagee all the Real Estate (together with the property mentioned in the succeeding paragraphs sometimes called the "Premises", attached as Exhibit B and hereby incorporated by reference.)

TOGETHER with and including within the term "Premises", any and all equipment, personal property, improvements, tenements, buildings, structures, easements, fixtures, privileges, reservations, allowances, hereditaments and appurtenances now or hereafter belonging or pertaining; any and all rights and estates in reversion or remainder; all rights of Mortgagor in or to adjacent sidewalks, alleys, streets and vaults, and any and all rights and interests of every name and nature now or hereafter owned by Mortgagor, forming a part of and/or used in connection with the Real Estate and/or the operation and convenience of the buildings and improvements located thereon, including (by way of enumeration but without limitation) all equipment used or useful in the operation of the Real Estate or improvements thereon; or furnished by Mortgagor to tenants thereof; all building materials located at the Real Estate and intended to be incorporated in improvements now or hereafter to be constructed thereon; all fixtures, apparatus, equipment or

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2. MAINTENANCE, REPAIR, RESTORATION, PRIOR ITEMS, PARKING, ETC. Mortgagee will (A) promptly construct, repair, restore and rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed whether or not proceeds of insurance are available or sufficient for the purpose; (B) keep the premises in good condition and repair, without waste, and contest and insure mortgage over any mechanic's, materialmen's or like liens or claims; (C) pay, when due, any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof other than indebtedness secured by the underlying mortgage, and upon request exhibit satisfactory evidence of the discharge of such prior lien to Mortgagee; (D) complete within a reasonable time any building or buildings now or at any time in

1. PAYMENT OF INDEBTEDNESS. Mortgagee will promptly pay the principal and interest on the Note and all other indebtedness hereby secured as they become due and will duly perform and observe all of the covenants, agreements and provisions contained herein and in the Note.

AND IT IS FURTHER AGREED THAT:

PROVIDED, that if all indebtedness hereby secured shall be duly paid and all terms, provisions and agreements herein contained on the part of Mortgagee to be performed or observed shall be strictly performed and observed, then this mortgage and the estate, right and interest of Mortgagee in the premises shall cease and be of no effect.

TO HAVE AND TO HOLD all of the premises hereby mortgaged and warranted or intended so to be, together with the rents, issues and profits thereof, unto Mortgagee forever, free from all rights and benefits under and by virtue of the Homestead Exemption Law of the State of Illinois (with rights and benefits are hereby expressly released and waived), for the uses and purposes herein set forth, together with all right to retain possession of the premises after any default in the payment of all or any part of the indebtedness hereby secured, or the breach of any covenant or agreement herein contained, or upon the occurrence of any event of default as hereinafter defined.

AND TOGETHER WITH all of the rents, income, receipts, revenues, issues and profits thereof and therewith, and all of the land, estate, property and rights hereinabove described and hereby conveyed and intended so to be, whether real, personal or mixed, and whether or not annexed to the Real Estate are intended to be as a unit and are hereby understood, agreed and declared to form a part and parcel of the Real Estate and to be appropriated to the use of the Real Estate and for the purposes hereof shall be deemed to be real estate mortgaged and warranted hereby.

articles used to supply heating, gas, electricity, air conditioning, water, light, power, sprinkler protection, waste removal, refrigeration, ventilation, and all floor coverings, screens, storm windows, blinds, awnings; in each case now or hereafter placed in, on or at the premises, it being understood that the enumeration of any specific articles of property shall in no way be held to exclude any items of property not specifically enumerated.

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3. TAXES. Mortgagee will pay when due, before any penalty attaches, all general and special taxes, assessments, water charges, sewer charges and other fees, taxes, charges and assessments of every kind and nature whatsoever ("Taxes") assessed against or applicable to the premises, any interest therein or the indebtedness hereby secured, and Mortgagee will furnish to Mortgagee duplicate receipts therefor. Mortgagee will pay in full, under protest in the manner provided by statute, any Taxes which Mortgagee may desire to contest. However, if deferral of payment is required to conduct any contest or review, Mortgagee shall deposit the full amount thereof, together with an amount equal to the interest and penalties during the period of contest (as estimated by Mortgagee) with Mortgagee. In any event, Mortgagee shall (and it Mortgagee shall fail so to do, Mortgagee may, but shall not be required to, and for the purpose may use the monies deposited as aforesaid) pay all Taxes, notwithstanding such contest, if in the reasonable opinion of Mortgagee, the premises shall be in jeopardy or in danger of being forfeited or foreclosed. In the event any law or court decree has the effect of deducting from the value of land for the purpose of taxation any lien thereon, or imposing upon Mortgagee the payment of the whole or any part of the Taxes or liens herein required to be paid by Mortgagee, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or the interest of mortgages in the premises or the manner of collection of Taxes so as to affect this mortgage or the indebtedness hereby secured or the holder thereof, then in any such event Mortgagee upon demand by Mortgagee will pay such Taxes or reimburse Mortgagee therefor, to the extent that such Taxes or substitutes for general real estate taxes as now imposed. Nothing herein contained shall require Mortgagee to pay any income, franchise or exercise tax imposed upon Mortgagee, other than any which may be levied against such income expressly as and for a specific substitute for Taxes on the premises, and then only in an amount computed as if Mortgagee derived no income from any source other than the interest hereunder.

the process of erection upon the premises; (E) comply with all requirements of law, municipal ordinances or restrictions and covenants of record with respect to the premises and the use thereof; (F) make no material alterations in the premises except as required by law or municipal ordinance without Mortgagee's prior written consent, which consent shall not be unreasonably withheld or delayed; (G) pay all operating costs of the premises; (H) not interfere nor acquiesce in any zoning reclassification with respect to the premises without Mortgagee's prior written consent, which shall not be unreasonably withheld or delayed; (I) provide, improve, grade, surface and thereafter maintain, clean and repair any sidewalks, alleys, streets, driveways, sidewalks, cuts and paved areas for parking, and for ingress, egress and right-of-way to and from the adjacent public thoroughfares necessary or desirable for the use thereof; the purpose of providing parking, ingress and egress for tenants or invitees of the premises; and Mortgagee will not reduce, build upon, obstruct, redesignate or relocate any such areas or rights-of-way or lease or grant any rights to use the same to any person except tenants and invitees of Mortgagee.

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(1) Tax and Insurance deposits:

(C) Monthly Tax and Insurance Deposits, together with monthly payments of principal and interest, shall be paid in a single payment each month, to be applied to the following items in the following order:

(B) The amount of such deposits ("Tax and Insurance Deposits") shall be based upon the most recently available bills therefor. All Tax and Insurance Deposits shall be held by the Mortgagee without any allowance of interest thereon.

(iii) Concurrently with each monthly installment of principal and interest pursuant to the Note an amount equal to one-twelfth of the Taxes and one-twelfth of the insurance premiums;

(ii) An amount equal to one-twelfth of such annual insurance premiums multiplied by the number of months elapsed between the date premiums on each policy were last paid to and the date of such first deposit;

(i) An amount equal to one-twelfth of such Taxes due multiplied by the number of months elapsed between the date on which the most recent installment for such taxes was required to be paid and the date of such first deposit;

(A) Following an event of default hereunder, the Mortgagor shall deposit with Mortgagee at the time of the disbursement of the proceeds of the Note:

6. DEPOSITS FOR REAL ESTATE TAXES AND INSURANCE PREMIUMS. To assure payment of Real Estate taxes and insurance premiums payable with respect to the Premises as and when the same shall become due and payable:

INSURANCE POLICIES. All policies of insurance herein required shall be in form, companies and amounts reasonably satisfactory to Mortgagee. All policies of casualty insurance shall have mortgage clauses or endorsements in favor of and with loss payable to Mortgagee. Mortgagee will deliver all policies, including additional and renewal policies, to Mortgagee. Mortgagee will deliver renewal policies not less than thirty (30) days prior to expiration. All policies shall provide that such insurance shall not be cancelled, modified or terminated without thirty (30) days prior written notice to Mortgagee.

(C) Steam boiler, machinery and other insurance of the types and in amounts as Mortgagee may reasonably require.

(B) Public liability insurance against bodily injury, death and property damage with such limits as Mortgagee may reasonably require;

(A) Insurance against loss by fire and risks covered by the extended coverage endorsement in amounts equal to the full replacement value of the Premises;

4. INSURANCE COVERAGE. Mortgagor will keep insured all buildings and improvements on the Premises against such reasonable risks, perils and hazards as Mortgagee may from time to time require, including:

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(A) In case of loss covered by policies of insurance, Mortgagee (or, after entry of decree of foreclosure, the purchaser of the foreclosure sale or decree creditor) is hereby authorized at its option (i) to jointly settle and adjust any claim with Mortgagee or (ii) allow Mortgagee to agree with the insurance company or companies on the amount to be paid upon the loss. Mortgagee may itself adjust losses aggregating not in excess of Twenty-Five Thousand (\$25,000) dollars. In any case Mortgagee is hereby authorized to collect and receipt for any such insurance proceeds. Reasonable expenses incurred by Mortgagee in adjustment and collection of insurance proceeds shall be reimbursed to Mortgagee upon demand.

7. PROCEEDS OF INSURANCE. Mortgagee will promptly give Mortgagee notice of damage or destruction of the premises and:

(C) Notwithstanding anything stated herein to the contrary, Mortgagee is under no obligation to create or maintain insurance and Tax escrows with Mortgagee or make monthly payments in reserve to Mortgagee pertaining to such matters as long as Mortgagee makes full and timely payment of such obligations and provides evidence of such to Mortgagee. In the event Mortgagee makes such payment, upon presentation of a statement by Mortgagee and evidence of its payment Mortgagee shall reimburse Mortgagee the amount of such payment no later than thirty (30) days from receipt of such billing.

(E) Mortgagee shall not be liable for any failure to apply any amounts deposited to the payment of Taxes and insurance premiums unless Mortgagee, while no default exists hereunder, shall have presented to Mortgagee the appropriate Tax bills and insurance premium bills for the payment of which such deposits were made.

(F) In the event of a default in any of the provisions of this Mortgage of the Note, Mortgagee may, without being required so to do, apply Tax and insurance deposits on any indebtedness hereby Secured in such order and manner as Mortgagee may elect. When the indebtedness hereby Secured has been fully paid, any remaining Tax and insurance deposits shall be paid to Mortgagee. All Tax and insurance deposits are hereby pledged as additional security for indebtedness hereby Secured and shall not be subject to the direction or control of the Mortgagee.

(D) Mortgagee will pay insurance premiums and Taxes out of Tax and insurance deposits upon the presentation by Mortgagee of such bills or, upon presentation of receipted bills, reimburse Mortgagee for such payments. If the total Tax and insurance deposits on hand shall not be sufficient to pay all of the Taxes and insurance premiums when due, Mortgagee shall deposit with Mortgagee any amount necessary to make up the deficiency. If the total of such deposits exceed the amount required to pay Taxes and insurance premiums, such excess shall be credited on subsequent deposits to be made for such items.

(iv) Amortization of the principal balance of the Note;

(iii) Interest on the Note;

(ii) Indebtedness hereby Secured other than principal and interest on the Note;

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8. DISBURSEMENT OF INSURANCE PROCEEDS. (a) Mortgagee is entitled to reimbursement out of insurance proceeds held by mortgagee, such proceeds shall be disbursed from time to time upon mortgagee being furnished with satisfactory evidence of the cost of completion of restoration, repair, replacement and rebuilding, (ii) funds sufficient, in addition to the proceeds of insurance, to complete the proposed restoration, repair, replacement and rebuilding, and (iii) with such architect's certificates, waivers of lien, contractor's sworn statements and other evidences of cost and payment as the mortgagee may reasonably require and approve. Mortgagee may require that all plans and specifications for such work be submitted to and be approved by the mortgagee prior to commencement of work. No payment made prior to the final completion of the work shall exceed ninety (90%) percent of the value of the labor and material for work performed from time to time; funds other than proceeds of insurance shall be disbursed prior to disbursement of such proceeds; and at all times the undistributed balance of such proceeds remaining in the hands of the mortgagee, together with funds deposited for the purpose or irrevocably committed to the satisfaction of the mortgagee by or on behalf of the mortgagee for the purpose, shall be at least sufficient, in the reasonable judgment of mortgagee, to pay for the cost of completion of the work, free and clear of all liens or claims for lien. Mortgagee shall deposit such proceeds in a Money Market or

(b) In the event proceeds of insurance shall be made available to mortgagee for the restoring, repairing, replacing or rebuilding of the premises, mortgagee covenants that such work shall be of at least equal value and of substantially the same character as prior to such damage or destruction, effected in accordance with plans and specifications to be first submitted to and reasonably approved by mortgagee.

(c) Except as provided in subsection (b) of this section, mortgagee may apply the proceeds of insurance consequent upon any insured casualty upon indebtedness hereby secured in such order or manner as mortgagee may elect. It so applied to the payment of the Note, no prepayment penalty or premium shall be charged.

(d) If, under the terms of any lease which may be prior to this mortgage, mortgagee is obligated to restore, repair, replace or rebuild the premises and such insured casualty does not result in cancellation or termination of such lease or leases and the insurers do not deny liability to the insureds, then, in event of default (as hereinafter defined) shall have occurred and be then continuing, the proceeds of insurance shall be applied to reimburse mortgagee for the cost of restoring, repairing, replacing or rebuilding the premises as provided in section 8, and mortgagee covenants and agrees to promptly commence and diligently pursue such restoring, repairing, replacing or rebuilding. Mortgagee shall pay all costs of such restoring, repairing, replacing or rebuilding in excess of the proceeds of insurance.

(e) If, in the event of any insured damage or destruction of the premises or any part thereof (herein called an "Insured Casualty") and if, in the reasonable judgment of mortgagee, the premises can be restored to an economic unit not less valuable than prior to the insured casualty, adequately securing the outstanding balance of the indebtedness hereby secured; or

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OTHERS. If payment of the Indebtedness hereby secured, or any part thereof, be extended or varied, or if any part of the security be released, all persons now or at any time hereafter liable or interested in the premises shall be held to assent to such extension, variation or release, and their liability, then and all provisions hereof shall continue in full force and effect, with the right of recourse against all such persons being expressly reserved by Mortgagee, notwithstanding any such extension, variation or release. Any junior mortgage or other lien upon the premises or any interest therein shall be subject to the rights of Mortgagee to amend, modify and supplement this Mortgage, the Note and the Assignment hereinafter referred to and to extend the maturity of the Indebtedness hereby secured in each case without

12. EFFECT OF EXTENSIONS OF TIME, AMENDMENTS ON JUNIOR LIENS AND

Note at the times and in the manner set forth in the Note.

11. PREPAYMENT PRIVILEGE. Mortgagee may prepay the principal of the issuance of the Note. Mortgagee shall pay such tax in the manner required by such law.

10. STAMP TAX. If any tax is due or becomes due in respect of the benefit of Mortgagee.

9. CONDEMNATION. Mortgagee hereby assigns, transfers and sets over unto Mortgagee the entire proceeds of any award or claim for damages for any of the premises taken or damaged under the power of eminent domain or by condemnation, including damages to remainder. Mortgagee may elect to apply the proceeds of the award in reduction of Indebtedness hereby secured (without prepayment penalty or premium) then most remotely to be paid, whether due or not, or to require Mortgagee to restore or rebuild the premises, in which event, provided there then exists no uncured event of default, the proceeds held by Mortgagee shall be used to reimburse Mortgagee for the cost of such rebuilding or restoring. If Mortgagee is obligated to restore or replace the damaged or destroyed buildings or improvements under the terms of any lease or leases which are or may be prior to the lien of this Mortgage, and it such taking does not result in cancellation of such, the award shall be used to reimburse Mortgagee for the cost of restoration and rebuilding, provided always that Mortgagee is not in default hereunder and that no event of default has occurred and is then continuing. If Mortgagee is required or permitted to rebuild or restore the premises as aforesaid, such rebuilding or restoration shall be effected in accordance with plans and specifications submitted to and reasonably approved by Mortgagee, and proceeds of the award shall be paid out in the same manner as provided in Section 8 for the payment of insurance proceeds towards the cost of rebuilding or restoration. If the amount of such award is insufficient to cover the cost of rebuilding or restoration, Mortgagee shall pay such costs in excess of the award before being entitled to reimbursement out of the award. Any surplus which may remain out of the award after payment of such costs of rebuilding or restoration shall, at the option of Mortgagee, be applied on account of the Indebtedness hereby secured then most remotely to be paid or be paid to any other party entitled thereto. Mortgagee shall deposit such proceeds in a Money Market or equivalent account, and the interest earned thereon shall inure to the benefit of Mortgagee.

equivalent account, and the interest earned thereon shall inure to the benefit of Mortgagee.

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obtaining the consent of the holder of such Junior Lien and without the
lien of this Mortgage losing its superpriority over the rights of any such
Junior Lien.

13. MORTGAGEE'S PERFORMANCE OF MORTGAGOR'S OBLIGATIONS. In case of an event of default, Mortgagee, either before or after acceleration of the Indebtedness hereby secured or the foreclosure of the lien hereof and during the period of redemption, it may, but shall not be required to, make full or partial payments of principal or interest on prior encumbrances, if any, and pay, purchase, discharge, compromise or settle any tax lien or other prior lien, title or claim thereof, or redeem from any tax sale or forfeiture, or contest any tax or assessed-ment. Mortgagee may, but shall not be required to, complete construction, furnishing and equipping of the improvements upon the premises; rent, operate and manage the premises and such improvements; and pay operating costs and expenses, including management fees, of every kind and nature in connection therewith so that the premises and improvements shall be operational and usable. Mortgagee shall notify Mortgagor of any payments made under this paragraph. All monies paid for any of the purposes herein authorized, and all reasonable expenses paid or incurred in connection therewith, including attorneys' fees and monies advanced to protect the premises and the lien hereof, shall be so much additional indebtedness hereby secured whether or not they exceed the amount of the Note and shall become immediately due and payable without notice and with interest thereon at the default rate specified in the Note ("Default Rate"). Satisfaction of Mortgagee shall not be considered as a waiver of any right accruing to it on account of any default on the part of Mortgagor. Mortgagee, in making any payment hereby authorized (A) relating to taxes and assessments, may do so according to any bill, statement or estimate, without inquiry into the validity of any tax, assessment, rate, forfeiture, tax lien or title or claim thereof; (B) for the purchase, discharge, compromise or settlement of any other prior lien, may do so without inquiry as to the validity or amount of any claim for lien which may be asserted; or (C) in connection with the completion of construction, furnishing or equipping of the improvements or the premises or the rental, operation or management of the premises or the payment of operating costs and expenses thereof, may do so in such amounts and to such persons as Mortgagee may reasonably deem appropriate and may enter into such contracts therefor as Mortgagee may reasonably deem appropriate or may perform the same itself.

14. INSPECTION OF PREMISES. Mortgagee may have access and inspect the premises at all reasonable times.

15. RESTRICTIONS ON TRANSFER. It shall be an immediate event of default and default hereunder if, without the prior written consent of Mortgagee, which consent shall not be unreasonably denied, any of the following shall occur:

(A) Mortgagor shall create, effect, contract to, consent to or suffer or permit any conveyance or sale subject to the lien hereof, or alienation of the premises or any part or interest therein, excepting only leases in the ordinary course of business and sales or other dispositions of any equipment or machinery constituting part of the premises no longer useful in connection with the operation of the pre-

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(iv) Mortgagor shall be adjudicated a bankrupt, or a trustee or receiver shall be appointed for the mortgagor or for all or a major part of the mortgagor's property or the premises, or any court shall take jurisdiction of all or the major part of mortgagor's property or the premises in any involuntary proceedings for the reorganization, liquidation, liquidation or winding up of mortgagor, and such trustee or receiver shall be discharged, jurisdiction relinquished, vacated, stayed on appeal or otherwise stayed within sixty (60) days/ or

(iii) Within sixty (60) days after filing against mortgagor of any involuntary proceedings under such Bankruptcy Act or similar law, such proceedings shall not have been vacated or stayed/ or

(ii) Mortgagor shall file an answer or otherwise in writing admit insolvency or inability to pay its debts/ or

(i) Mortgagor shall file a petition in voluntary bankruptcy under any Federal Bankruptcy Act or similar law, state or federal, now or hereafter in effect/ or

(c) If (and for the purpose of this section the term mortgagor includes a beneficiary of mortgagor and each person who, as co-maker, guarantor or otherwise, is, shall be or become liable for or obligated upon all or any part of the Note or the indebtedness hereby secured) /

(B) If an event pursuant to Section 15 hereof shall occur and be continuing, without notice or period of grace of any kind/ or

(A) If default be made for 10 days after written notice in the payment of any installment or principal or interest of the Note beyond the stated grace period in the Note, or if default be made for 10 days after written notice in the making of any other payment of monies required to be made hereunder or under the Note/ or

16. EVENTS OF DEFAULT. If one or more of the following events ("Events of Default") shall occur:

beneficiary of mortgagor, as partners to other existing partners of the partnership which in the default or (ii) to assignments of all or any part of their interests Hereby Secured, (ii) to the lien of current taxes and assessments not in operation of law or otherwise; provided, that the foregoing provisions of this section shall not apply (i) to liens securing indebtedness is effected directly or indirectly, or voluntarily or involuntarily, by in each case whether any such conveyance, sale, assignment or transfer

(B) If all or any part of the beneficial interest in the mortgagor shall be sold, assigned or transferred subject to the lien hereof, or contracted to be sold, assigned or transferred, subject to the lien hereof without the prior written consent of mortgagor/

value and utility; equipment, subject to the first and prior lien hereof, of at least equal such obsolete machinery or equipment has been replaced by machinery and miser, provided that prior to the sale or other disposition thereof,

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18. RECEIVER. Upon the filing of a complaint to foreclose this mortgage or at any time thereafter, the court may appoint a receiver of the premises. Such appointment may be made before or after sale, without notice, without regard to solvency or insolvency of Mortgagor and without regard to the lien value of the premises or whether the same shall be then occupied as a homestead or not. Mortgagee or any holder of the Note may be appointed as such receiver. Such receiver shall have the power to collect the rents, issues and profits of the premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, if any, whether there be a redemption or not, as well as during any further

17. FORECLOSURE. When the indebtedness hereby secured, or any part thereof, shall become due, by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof for such indebtedness or part hereof. In any suit or proceeding to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures which may be paid or incurred by or on behalf of Mortgagee for reasonable attorneys' fees, appraisers' fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring abstracts of title, title searches and examinations, title insurance policies, and similar data and assurance with respect to title to prosecute such suit or to evidence to bidders at sales which may be had pursuant to such decree the true conditions of the title to or value of the premises. All expenditures and expenses in this section, and reasonable expenses and fees as may be incurred in the protection of said premises and the maintenance of the lien of this mortgage, including the reasonable fees of any attorney employed by Mortgagee in any litigation or proceedings affecting this mortgage, the Note or the premises, including bankruptcy proceedings, or in preparation for the commencement or defense of any proceeding or threatened suit or proceeding, shall be immediately due and payable by the Mortgagor, with interest thereon at the default rate set forth in the Note.

than Mortgagee is authorized and empowered, at its option, without affecting the lien hereby created or the priority of said lien or any right of Mortgagee hereunder, to declare, without further notice, all indebtedness hereby secured immediately due and payable, and Mortgagee may immediately proceed to foreclose this mortgage and to exercise any right, power or remedy provided by this mortgage and Note, at law or in equity.

(E) If the Premises shall be abandoned;

(D) If default shall continue for 20 days after notice hereof by Mortgagee to Mortgagor in the due and punctual performance or observance of any other agreement or condition herein or in the Note contained; or

(V) Mortgagor shall make an assignment for the benefit of creditors, admit in writing its inability to pay its debts generally or they become due, or consent to the appointment of a receiver, trustee or liquidator of all or the the major part of its property or the premises; or

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20. ASSIGNMENT OF RENTS, ISSUES AND PROFITS. Mortgages hereby assigns and transfers to Mortgagee all the rents, issues and profits of the premises, and hereby gives to and confers upon Mortgagee the right, power and authority to collect such rents, issues and profits. Mortgagee irrevocably appoints Mortgagee its true and lawful attorney-in-fact, at the option of Mortgagee at any time and from time to time, to demand, receive and enforce payment, to give receipts, releases and satisfactions; and to sue, in the name of Mortgagee or Mortgagee, for all such rents, issues and profits, and apply the same to the indebtedness secured hereby; provided, however, that Mortgagee shall have the right to enter into leases for the premises at rents not less than the going rate for comparable space in the same community and collect such rents, issues and profits (but not more than two months in advance, including any security deposits) prior to or at any time there is not an event of default under this Mortgage or Note. The assignment of rents, issues and profits of the premises in this Section is intended to be an absolute assignment from Mortgagee to Mortgagee and not merely the passing of a security interest. The rents, issues and profits are hereby assigned absolutely by Mortgagee to Mortgagee contingent only upon the occurrence of an event of default under any of the Loan Instruments.

19. INSURANCE UPON FORECLOSURE. In case of an insured loss after foreclosure proceedings have been instituted, the proceeds of any insurance policy, if not applied in rebuilding or restoring the building or improvements, shall be used to pay the amount due in accordance with any decree of foreclosure and any balance shall be paid as the court may direct. In the case of foreclosure of this Mortgage, the court in its decree may provide that a new loss clause be attached to each casualty insurance policy making the proceeds payable to decree creditors. The foreclosure decree may further provide that in case of one or more redemptions under said decree, each successive redeemer may cause the preceding loss clause attached to each casualty insurance policy to be cancelled and a new loss clause to be attached thereto, making the proceeds thereunder payable to such redeemer. In the event of foreclosure sale, Mortgagee is authorized, without the consent of Mortgages, to assign any and all insurance policies to the purchaser at the sale or to take such other steps as Mortgagee may deem reasonably advisable to cause the interest of such purchaser to be protected by any of the said insurance policies.

(B) The deficiency in case of a sale and delinquency.

(A) The indebtedness hereby secured or the indebtedness secured by other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to the foreclosure sale/

The Indebtedness hereby secured or the indebtedness secured by other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to the foreclosure sale/

times when the Mortgagee, except for the intervention of such receiver, would be entitled to collection of such rents, issues and profits and all other powers which may be necessary or usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The court may, from time to time, authorize the receiver to apply the net income from the premises in his hands in payment in whole or in part of:

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(11) to effect or disaffirm any lease or sublease which is then subordinate to the lien hereof except to the extent provided by any non-disturbance agreement to which Mortgagee is a party;

(1) to cancel or terminate any lease or sublease for any cause or on any grounds that would entitle Mortgagee to cancel the same, unless Mortgagee has delivered a non-disturbance agreement to any lessee or sublessee;

24. MORTGAGEE'S RIGHT OF POSSESSION. In the case of an event of default in which under the provisions of this instrument Mortgagee has a right to institute foreclosure proceedings, whether before or after the whole principal sum secured hereby is declared to be immediately due, or whether before or after the institution of legal proceedings to foreclose the lien hereof or before or after sale thereunder, forthwith upon demand of Mortgagee, Mortgagee shall surrender to Mortgagee, and Mortgagee shall be entitled to take actual possession of the Premises or any part thereof, personally or by its agents or attorneys, in such event Mortgagee in its discretion may, with or without force and without process of law, enter upon and take and maintain possession of all or any part of the Premises, together with all documents, books, records, papers and accounts of Mortgagee, exclude Mortgagee and its agents therefrom, act as attorney-in-fact or agent of Mortgagee, or in its own name as Mortgagee and under the powers herein granted, hold, operate, manage and control the Premises and conduct the business thereof, either personally or by its agents, and with full power to use such measures, legal and equitable, as in its reasonable discretion may be deemed proper or necessary to enforce the payment or security of the avals, rents, issues and profits of the Premises, including actions for the recovery of rent, actions in forcible detainer and actions in distress for rent; and with full power:

23. MORTGAGEE IN POSSESSION. Nothing shall be construed as constituting Mortgagee a mortgagee in possession in the absence of actual taking of possession of the Premises by Mortgagee.

22. ASSIGNMENT OF LEASES. Mortgagee hereby assigns and transfers to Mortgagee, as additional security for the payment of the indebtedness hereby secured, all present and future leases upon all or any part of the Premises and to execute and deliver, at the request of Mortgagee, all such further assurances and assignments in the Premises as Mortgagee shall from time to time require.

21. COLLECTION UPON DEFAULT. Upon any event of default Mortgagee may at any time without notice, either in person, by agent or by a receiver appointed by a court, without regard to the adequacy of any security for the indebtedness hereby secured, enter upon and take possession of the Premises or any part thereof, in its own name sue for or otherwise collect such rents, issues and profits, including those part due and unpaid; and apply the same, less reasonable costs and expenses of operation and collection, including attorneys' fees, upon any indebtedness secured hereby in such order as Mortgagee may determine. The collection of such rents, issues and profits, the entering upon and taking possession of the Premises, or the application thereof as aforesaid, shall not cure or waive a notice of default hereunder or invalidate any act done in response to such default or pursuant to such notice of default.

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(1) to the payment of the operating expenses of the Premises, including cost of management and leasing thereof (which shall include reasonable compensation to Mortgagees and its agent or agents, it management be delegated to an agent or agents, and shall also include lease commissions and other compensation and expenses of seeking and

such order as Mortgagees may determine; of the Premises to the payment of or on account of the following, in power to use and apply the avals, rents, issues, profits and proceeds conferred upon it by sections 17, 21, 22 and 25 hereof shall have full Mortgage, in the exercise of the rights and powers hereinafore

25. APPLICATION OF INCOME AND PROFITS RECEIVED BY MORTGAGEE. execute and deliver estoppel certificates. Mortgagee shall not in default under this Mortgage, Mortgagee agrees to immediately upon demand. Upon request from time to time, and provided secured hereby and Mortgagee shall reimburse Mortgagee therefor reasonable costs, expenses and reasonable attorneys' fees, shall be defense of any claim or demand, the amount thereof, including said lease, under or by reason of the assignment thereof, or in the lease, should Mortgagee incur any such liability, loss or damage under discharge any of the terms, covenants or agreements contained in said of any alleged obligations or undertakings on its part to perform or claims and demands whatsoever which may be asserted against it by reason or by reason of the assignment thereof, and of and from any and all loss and damage which may or might occur under said lease, or under or liability under any lease. Mortgagee shall and does hereby agree to hereby undertake to perform or discharge, any obligation, duty or Mortgagee shall not be obligated to perform or discharge, nor down it

hereafter without notice to Mortgagee. the rights, privileges and powers herein granted at any and all times hereby granting full power and authority to exercise each and every of (vi) to receive all of such avals, rents, issues and profits;

(v) to insure and reinsure the same and all risks incidental of Mortgagee's possession, operation and management thereof; and

(iv) to make all necessary or proper repairs, decorating, renewals, replacements, alterations, additions, betterments and improvements to the Premises as to it may seem judicious;

(iii) to extend or modify any then existing leases and to make new leases, which extensions, modifications and new leases may provide for terms to expire, or for options to leasees to extend or renew term to expire beyond the maturity date of the indebtedness secured hereby and beyond the date of the issuance of a deed or deeds to a purchaser or purchaser at a foreclosure sale, it being understood and agreed that any such leases, and the options or other such provisions to be contained therein, shall be binding upon Mortgagee and all persons whose interests in the Premises are subject to the lien hereof and upon the purchaser or purchasers at any foreclosure sale, notwithstanding any redemption from sale, discharge of the mortgage indebtedness, satisfaction of any foreclosure decree, or issuance of any certificate of sale or deed to any purchaser;

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30. CAPTIONS AND PARAGRAPHS. The captions and headings of the various sections of this Mortgage are for convenience only, and are not to be construed as confining or limiting in any way the scope or intent of the provisions hereof. Whenever the context requires or permits, the singular

29. PROVISIONS SEVERABLE. The unenforceability or invalidity of any provisions hereof shall not render any other provisions herein contained unenforceable or invalid.

28. SUCCESSORS AND ASSIGNS. This Mortgage and each and every covenant, agreement and other provisions hereof shall be binding upon Mortgagee, its successors and assigns, including each and every record owner of the premises or any other person having an interest herein, and shall inure to the benefit of Mortgagee, its successors and assigns. Wherever herein Mortgagee is referred to, such reference shall be deemed to include the holder of the Note, whether so expressed or not, and each such holder of the Note shall have and enjoy all of the rights, privileges, powers, options and benefits afforded hereby and hereunder, having the power to enforce every term and provision hereof as fully and to the same extent and with the same effect as if such from time to time holder were herein by name designated as the Mortgagee.

27. RIGHTS CUMULATIVE. Each right, power and remedy conferred upon Mortgagee is cumulative and in addition to every other right, power or remedy, express or implied, given now or hereafter existing, at law or in equity, and each and every right, power and remedy so existing may be exercised from time to time as often and in such order as may be deemed expedient by Mortgagee, and the exercise or the beginning of the exercise of one right, power or remedy shall not be a waiver of the right to exercise at the same time or thereafter any other right, power or remedy. No delay, or omission of Mortgagee in the exercise of any right, power or remedy shall impair any such right, power or remedy or be construed to be a waiver of any default or acquiescence therein.

26. TITLE IN MORTGAGEE'S SUCCESSORS. If ownership of the premises becomes vested in a person or persons other than Mortgagee, Mortgagee may, without notice to Mortgagee, deal with such successor or successors in interest of Mortgagee with reference to this Mortgage and the indebtedness hereby secured in the same manner as with Mortgagee. Mortgagee shall give immediate written notice to Mortgagee of any conveyance, transfer or change of ownership of the premises. Nothing in this Section shall vary or negate the provisions of Section 15 hereof.

(iv) to the payment of any indebtedness hereby secured or any deficiency which may result from any foreclosure sale.

(iii) to the payment of all repairs, decorating, renewal, replacements, alterations, betterments and improvements of the premises, and of placing the premises in such condition as well, in the judgement of Mortgagee, make it readily salable;

(ii) to the payment of taxes and special assessments now due or which may hereafter become due on the premises;

procuring tenants and entering into leases), established claims for damages, if any, and premiums on insurance heretofore authorized;

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33. MORTGAGOR NOT A JOINT VENTURER OR PARTNER. Mortgagor and Mortgagee acknowledge and agree that Mortgagee is not and in no event shall Mortgagee be deemed to be a partner or joint venturer with Mortgagee or any beneficiary of Mortgagee. Nor shall Mortgagee be deemed to be a partner or joint venturer on account of its becoming a mortgagee in possession or exercising any rights pursuant to this Mortgage or pursuant to any other instrument or document evidencing or securing any of the indebtedness secured hereby, or otherwise.

32. NO LIABILITY ON MORTGAGE. Notwithstanding anything contained herein, Mortgagee shall not be obligated to perform or discharge, and does not hereby undertake to perform or discharge, any obligation, duty or liability of Mortgagee, whether hereunder, under any of the leases affecting the premises, or under any contract relating to the premises or otherwise, and Mortgagee shall and does hereby agree to indemnify and hold Mortgagee harmless of and from any and all liability, loss or damage which Mortgagee may reasonably incur under or with respect to any portion of the premises or under or by reason of its exercise of rights hereunder, and any and all claims and demands whatsoever which may be asserted against it by reason of any alleged obligation or undertaking on its part to perform or discharge any of the terms, covenants or agreements contained in any of the leases, documents or instruments affecting any portion of the premises or attaching any rights of the Mortgagor hereto. Mortgagee shall not have responsibility for the control, care, management or repair of the premises or be responsible or liable for any negligence in the management, operation, upkeep, repair or control of the premises resulting in loss or injury or death to any tenant, licensee, employee, stranger or other person. No liability shall be enforced or asserted against Mortgagee in the exercise of the powers herein granted to it, and Mortgagee expressly waives and releases any such liability. Should Mortgagee incur any such liability, loss or damage under any of the leases affecting the premises or under or by reason hereof or in the defense of any claims or demands, Mortgagee agrees to reimburse Mortgagee immediately upon demand for the full amount thereof, including reasonable costs, expenses and attorneys' fees.

IF TO MORTGAGOR: Elizabeth Anne Carlson
937 Park Avenue
River Forest, IL 60305

IF TO MORTGAGEE: Joseph R. and Helen Shaker
1100 Lake Street
Oak Park, IL 60301

31. ADDRESS AND NOTICES. Any notice which any party hereto may desire or may be required to give to any other party shall be in writing, and the mailing thereof by certified mail to the addresses hereafter set forth or to such other place as any party hereto may by notice in writing designate, shall constitute service of notice hereunder, two days after the mailing thereof:

lar shall include the plural, the plural shall include the singular and the masculine, feminine and neuter shall be freely interchangeable.

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39. RELEASE OF TRUST FUND. Mortgagee shall release this trust deed and the lien thereof by proper instrument upon presentation of satisfactory evidence that all indebtedness secured by this trust deed has been fully paid; and mortgagee may execute and deliver a release hereof to and at the request of any person who shall either before or after maturity thereof, produce and exhibit to mortgagee the principal note, representing that all indebtedness hereby secured has been paid, which representation mortgagee may accept as true without inquiry, where a release is requested of a successor trustee, such successor trustee may accept as the genuine note herein described any note which bears an identification number purporting to be placed thereon by a prior trustee hereunder or which conforms in substance with the description herein contained of the principal note and which purports to be executed by the persons herein designated as the makers thereof, and where the release is requested of the original trustee and it has never placed its identification number on the principal note described herein,

exercising any power herein given.

38. NO DUTY OF MORTGAGEE. Mortgagee has no duty to examine the title, location, existence or condition of the premises, or to inquire into the validity of the signature or the identity, capacity or authority of the signatories on the note or trust deed, nor shall mortgagee be obligated to record this trust deed or to exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any acts or omissions hereunder, except in case of its own gross negligence or misconduct or that of the agents or employees of mortgagee, and it may require indemnities satisfactory to it before

37. TRUSTEE EXCULPATION. Deleted

36. NON-RECOURSE. Regardless of anything stated herein to the contrary, this mortgage is non-recourse to the mortgagor, its assigns and successors, and mortgagee has no right to seek a deficiency judgment against the personal assets of mortgagor. The premises is the sole collateral underlying the Note.

35. FLOOD INSURANCE. If the premises are now or hereafter located in an area which has been identified by the U.S. Secretary of Housing and Urban Development as a flood hazard area and in which flood insurance has been made available under the National Flood Insurance Act of 1968 ("Act"), the mortgagor will keep the premises covered for the term of said Note by flood insurance up to the maximum limit of coverage available under the Act.

34. E.P.A. COMPLIANCE. Mortgagor covenants that the buildings and default exists under this mortgage because or in consequence of the diligence, during which contest the mortgagee may not declare that a violation is claimed or alleged to exist, although mortgagor reserves the right to contest any such claim in good faith and with due diligence, during which contest the mortgagee may not declare that a violation by any E.P.A. Agency or other municipal body, it will immediately cure such violations and abate whatever nuisance or pollutants. If mortgagor (or said lessees) are served with notice of violation by any E.P.A. Agency or other municipal body, it will immediately cure such violations and abate whatever nuisance or pollutants. If mortgagor (or said lessees) are served with notice of violation by any E.P.A. Agency or other municipal body, it will immediately cure such violations and abate whatever nuisance or pollutants. If mortgagor (or said lessees) are served with notice of violation by any E.P.A. Agency or other municipal body, it will immediately cure such violations and abate whatever nuisance or pollutants. If mortgagor (or said lessees) are served with notice of violation by any E.P.A. Agency or other municipal body, it will immediately cure such violations and abate whatever nuisance or pollutants.

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Property of Cook County

Joseph M. Shaker
 Mortgagee
Joseph M. Shaker
 Helen Shaker
 Mortgages
Helen Shaker
 Elizabeth Ann Carlson
 Mortgagor
Elizabeth Ann Carlson

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed and delivered as its free and voluntary deed for the uses and purposes herein set forth, all on November 13, 1932.

41. FEES OF MORTGAGEE. Before releasing this trust deed, Mortgagee or successor shall receive for its services a fee as determined by its rate schedule in effect when the release deed is issued. Mortgagee or successor shall be entitled to reasonable compensation for any other act or service performed under any provisions of this trust deed. The provisions of the "Trust and Trustees Act" of the State of Illinois shall be applicable to this trust deed.

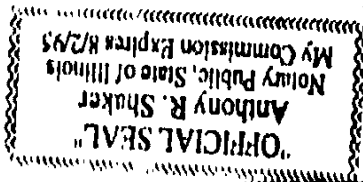
40. RESIGNATION OF MORTGAGEE. Mortgagee may resign by instrument in writing filed in the office of the Recorder or Registrar of Titles in the county in which this instrument shall have been recorded or filed. In case of the resignation, inability or refusal to act of Mortgagee, the then Recorder of Deeds of the county in which the premises are situated shall be successor in Trust. Any successor in Trust hereunder shall have the identical title, powers and authority as are herein given Mortgagee.

It may accept as the genuine note herein described any note which may be presented and which conforms in substance with the description herein contained of the principal note and which purports to be executed by the persons herein designated as makers thereof.

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Property of Cook County Clerk's Office



Commission Expires:

NOTARY PUBLIC
Anthony R. Shaker

I, Anthony R. Shaker, a Notary Public in and for said County in the State of Illinois, do hereby certify that Joseph R. Shaker, Helen Shaker and Elizabeth Anne Carlson, 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 acknowledged that they signed and delivered the said instrument as their own free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 13 day of November, 1992.

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

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933-530-31

\$100,000.00 November 13, 1992

PROMISSORY NOTE

1. Principal Amount. FOR VALUE RECEIVED, the undersigned, Elizabeth Anne Carlson, promises to pay to the order of Joseph R. and Helen Shaker (collectively, the "Payee"), the principal amount of one hundred thousand dollars (\$100,000.00).

2. Interest. Maker also promises to pay interest on the unpaid principal amount hereof from the date hereof until such unpaid principal amount is paid in full at the per annum rate equal to five percent (5.0%).

3. Payments. Maker shall pay the principal amount hereof together with interest on the unpaid principal amount hereof as follows:

(a) one (1) payment of simple interest only in the amount of two hundred forty-six dollars and sixty cents (\$246.60), due and payable December 1, 1992;

(b) thirty-four (34) payments of simple interest only in the equal amounts of four hundred sixteen dollars and sixty-seven cents (\$416.67), due and payable on the first of each month, commencing January 1, 1993;

(c) one (1) payment of the principal balance then outstanding in the amount of one hundred thousand dollars (\$100,000.00), due and payable on October 31, 1995, together with all accrued interest.

Payment with respect to this Note shall be applied first against accrued and unpaid interest and then against the principal amount hereof. All payments of principal and interest in respect of this Note shall be made in lawful money of the United States of America and delivered to Payee on the date due at 1100 Lake Street, Oak Park, Illinois, or at such other place as the holder hereof may from time to time designate in writing. Until notified in writing of the transfer of this Note, Maker shall be entitled to deem Payee, or such person who has been so identified by Payee in writing to Maker as the holder of this Note, as the owner and holder of this Note.

4. No Right of Set-off. Maker has no right of set-off under this Note.

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9. Events of Default. The occurrence of any one or more of the following events shall constitute an event of default ("Event of Default") hereunder:

8. Alternative Covenant. Maker covenants to Payee that, so long as this Note shall remain unpaid, Maker shall not be in default of any condition or event which has resulted or might reasonably be expected to result in any Event of Default under or any breach of any term, condition or covenant contained in this Note or any other document delivered pursuant hereto.

(d) The execution and delivery of this Note has been duly and validly authorized and approved by all necessary action on behalf of Maker.

(c) This Note is the legally valid and binding obligation of Maker enforceable against Maker in accordance with its terms, except as may be limited by bankruptcy, insolvency, reorganization, moratorium or similar laws or equitable principles relating to or limiting creditors' rights generally.

(b) The issuance, delivery and payment of this Note do not and will not require any registration with, consent or approval of, or notice to, or other action to, with or by, any federal, state or other governmental authority or regulatory body or other person.

(a) Neither the issuance, delivery and payment of this Note does or will violate any provision of law applicable to Maker or any order, judgment or decree of any court or other agency of government binding on Maker.

7. Representations and Warranties. Maker represents and warrants to Payee that the following statements are true, correct and complete:

6. Prepayments. Maker, without premium or penalty, may prepay this Note in whole or in part, with accrued interest to the date of such prepayment on the amount prepaid.

5. Post Maturity Interest; Computation of Interest. Any amount of principal hereof or interest hereon which is not paid when due, whether at stated maturity, by acceleration or otherwise, shall bear interest from the date when due until said amount is paid in full, payable on demand, at an interest rate which is three percent percent (3%) per annum in excess of the rate of interest otherwise payable under this Note; provided, however, that Maker shall never be required to pay interest on this Note at a rate in excess of the maximum interest that may be lawfully charged under the laws of the state of Illinois. Interest shall be computed on the basis of a year of 365 or 366 days, as the case may be.

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14. NOTICES. Unless otherwise specifically provided herein, any notice or other communication required or permitted to be given shall be in writing and may be personally served or sent by United States mail and shall be deemed to have been given when delivered in person or three (3) business days

13. Remedies. Upon or at any time after the occurrence of an Event of Default hereunder, this Note shall, at the option of the Payee, become due and payable upon Payee's demand.

12. Expenses. Maker promises to pay all costs and expenses, including, but not limited to, reasonable attorneys' fees incurred in the collection and enforcement of this Note.

11. Applicable Law. Maker agrees that this Note shall be deemed to have been made under and shall be governed by the laws of the State of Illinois in all respects (without application of any Illinois conflicts of law provisions), including, but not limited to, matters of construction, validity and performance, and that none of its terms or provisions may be waived, altered, modified or amended except as Payee may consent thereto in writing duly signed for and on its behalf.

10. Transfer of Note. Payee may transfer this Note to any transferee, and such transferee shall thereupon become vested with all the powers and rights herein given to Payee with respect thereto; provided, however, that any such transferee shall be subject to all claims and defenses which Maker could have asserted against Payee to the extent of the amounts paid by Maker hereunder.

(e) the occurrence of an Event of Default specified in subparagraph (d) of this Paragraph 9 with respect to any guarantor of this Note.

(d) Maker shall (i) file any proceeding in bankruptcy or reorganization, (ii) make an assignment for the benefit of creditors or (iii) fail to vacate, discharge or dismiss within thirty (30) days of its initiation either (a) the filing of a proceeding in bankruptcy against it or (b) the appointment of a receiver or trustee for all or any part of Maker's assets or property; or

(c) Maker shall default in the due performance of any covenant contained in this Note and such default shall remain unremedied for a period of thirty (30) days from the date notice is given by Payee of such default;

(b) any representation or warranty of Maker contained in this Note or in the Purchase Agreement shall be false as of the date given;

(a) Maker shall fail to pay any principal or interest on this Note, whether by acceleration, by notice of prepayment or otherwise, and such failure shall continue for ten (10) days after the date due;

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Property of Cook County Clerk's Office

Elizabeth Anne Carlson
Maker

IN WITNESS WHEREOF, Maker has executed and delivered this
Notarial Act at Oak Park, Illinois, on the day and year first above

written.
and in the case of Maker, 937 Park Avenue, River Forest, Illinois
shall be in the case of Payee, as set forth in Paragraph 3 hereof,
change thereof is delivered as provided in Paragraph 3 hereof)
hereof, the addresses of the parties hereto (until notice of a
with postage prepaid and properly addressed. For the purpose
after deposit in the United States mail, registered or certified,

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Property of Cook County

*Community known as 931 Park Ave,
Lake Forest, IL 60045*

P.I.N.: 15-01-315-023

The South 31.40 feet of Lot 11 and the North 18.60 feet of Lot 10 in Block 9 in the Subdivision of part of Northwoods, being the South Half of the East half of the South West quarter of Section 1, Township 39 North, Range 12 East of the Third Principal Meridian, Cook County, Illinois.

LEGAL DESCRIPTION

EXHIBIT B