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THIS MORTGAGE is made on May 19, 1993, between Phillip Charles Matievic, a bachelor, whose address is 3131 Willow Road, Northbrook, IL 60062, the "Mortgagor" and NBD Bank, the state Illinois (national/state) banking corporation, (Bank Name) whose address is 211 S. Wheaton, Wheaton, IL, the "Mortgagee".

The Mortgagor MORTGAGES, CONVEYS AND WARRANTS to the Mortgagee real property and all the buildings, structures and improvements on it described as

Land located in the Village of Northbrook, County of Cook, State of Illinois:

LOT 3 (EXCEPT THE E 1 1/2 FEET OF LOT 3) IN M. SULLIVAN TOOHEY'S WILL-O-LAND ESTATES BEING A SUBDIVISION OF THE N 300 FEET OF THE W 1/2 OF THE N 1/2 OF THE S 1/2 OF THE NE 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

(SEE "ADDENDUM TO MORTGAGE DATED 5/19/93" ATTACHED HEREON.)

"the Premises")

Commonly known as: 3131 Willow Road, Northbrook, IL 60062

Tax Parcel Identification No. 04-20-201-010 DEPT-01 RECORDING 229.50
T\$0000 TRAK 1462 05/25/93 12:54:00

The Premises shall also include all of the Mortgagor's right, title and interest in and to the following:

- (1) All easements, rights-of-way, leases, privileges and hereditaments.
- (2) Land lying in the bed of any road or the like, opened, proposed or vacated, or any strip or portion thereof.
- (3) All machinery, apparatus, equipment, fittings, fixtures, and articles of personal property of every kind and nature whatsoever located now or in the future in or upon the Premises and used or useable in connection with any present or future operation of the Premises (all of which is called "Equipment"). It is agreed that all Equipment is part of the Premises and appropriated to the use of the real estate and, whether affixed or annexed or not, shall for the purposes of this Mortgage unless the Mortgagee shall otherwise elect, be deemed conclusively to be real estate and mortgaged and warrantied to the Mortgagee.
- (4) All mineral, oil, gas and water rights, royalties, water and water stock, if any.
- (5) All awards or payments including interest made as a result of: the exercise of the right of eminent domain; the alteration of the grade of any street; any loss or damage to any building or other improvement on the Premises; any other injury to or decrease in the value of the Premises; any refund due on account of the payment of real estate taxes, assessments or other charges levied against or imposed upon the Premises; and the reasonable attorneys' and paralegals' fees, costs and disbursements incurred by the Mortgagee in connection with the collection of any such award or payment.
- (6) All of the rents, issues and profits of the Premises under present or future leases, or otherwise.

The Premises are unencumbered except as follows:

Mortgage dated 9/27/84 to Jersey Mortgage Co. and a mortgage dated 2/19/92 to NBD Glenbrook Bank

("Permitted Encumbrances") If the Premises are encumbered by Permitted Encumbrances, the Mortgagor shall perform all obligations and make all payments as required by the Permitted Encumbrances. The Mortgagor shall provide copies of all writings pertaining to Permitted Encumbrances, and the Mortgagee is authorized to request and receive that information from any other person without the consent or knowledge of the Mortgagor.

This Mortgage secures the indebtedness or obligation evidenced by:

- (i) The note(s) dated May 19, 1993, in the principal amounts of twenty thousand and 00/100 dollars, respectively, maturing on May 19, 1994, executed and delivered by the Mortgagor with interest at the per annum rate of two percent (2.0%) above the prime rate, on the principal balance remaining from time to time unpaid. Interest after default or maturity of the note, whether by acceleration or otherwise, on the principal balance of the note remaining from time to time unpaid shall be at the per annum rate of five percent (5.0%) above the prime rate; and
- (ii) the guaranty of the debt of The Frugal Wine Co., Inc., dated May 19, 1993, executed and delivered by Phillip Matievic, and

time including any extensions, renewals, modifications or replacements without limit as to the number or frequency (the "Debt"),

LIMITATION ON AMOUNT SECURED BY MORTGAGE. Notwithstanding anything to the contrary contained in this Mortgage, the amount secured by this Mortgage shall not exceed the principal sum of \$40,000.00 at any one time outstanding.

FUTURE ADVANCES AND CROSS-LIEN: The Debt shall also include all other present and future, direct and indirect obligations and liabilities of the Mortgagor, or any one or more of them, with or without others, to the Mortgagee. This shall not apply to any obligation or debt incurred for personal, family or household purposes unless the note or guaranty expressly states that it is secured by this Mortgage.

This Mortgage shall also secure the performance of the promises and agreements contained in this Mortgage.

The Mortgagor promises and agrees as follows:

1. PAYMENT OF DEBT; PERFORMANCE OF OBLIGATIONS. The Mortgagor shall promptly pay when due, whether by acceleration or otherwise, the Debt for which the Mortgagor is liable, and shall promptly perform all obligations to which the Mortgagor has agreed under the terms of this Mortgage and any loan documents evidencing the Debt.

2. TAXES. The Mortgagor shall pay, when due, and before any interest, collection fees or penalties shall accrue, all taxes, assessments, fines, impositions, and other charges which may become a lien prior to this Mortgage. Should the Mortgagor fail to make such payments, the Mortgagee may, at its option and at the expense of the Mortgagor, pay the amounts due for the account of

the Mortgagor. Upon the request of the Mortgagee, the Mortgagor shall immediately furnish to the Mortgagee all notices of amounts due and receipts evidencing payment. The Mortgagor shall promptly notify the Mortgagee of any lien on all or any part of the Premises and shall promptly discharge any unpermitted lien or encumbrance.

3. CHANGE IN TAXES. In the event of the passage of any law or regulation, state, federal or municipal, subsequent to the date of this Mortgage in any manner changing or modifying the laws now in force governing the taxation of mortgages or debts secured by mortgages, or the manner of collecting such taxes, the entire principal secured by this Mortgage and all interest accrued shall become due and payable immediately at the option of the Mortgagee.

4. INSURANCE. Until the Debt is fully paid, the Mortgagor shall keep the Premises and the present and future buildings and other improvements on the Premises constantly insured for the benefit of the Mortgagee against fire and such other hazards and risks customarily covered by the standard form of extended coverage endorsement available in the State of Illinois, including risks of vandalism and malicious mischief, and shall further provide flood insurance if the Premises are situated in an area designated as a flood risk area by the Director of the Federal Emergency Management Agency or as otherwise required by the Flood Disaster Protection Act of 1973 and regulations issued under it.

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14. WE ARE GOING TO MAKE A BETTER, stronger, more efficient government in order to serve our people better.

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12. **REVIEW OF RECENT ADVANCES IN METHODS TO DETERMINE THE AGE OF AQUATIC ORGANISMS**
of the age-determination studies this review focuses on methods to determine the age of fish. The
luminescence method is often preferred over other methods because it is relatively inexpensive, rapid,
and non-destructive. Luminescence dating has been used to date freshwater sediments, and
dendrochronology has been used to date tree rings. Both methods have been used to date
sediments and trees from the same location, and both methods have been used to date
samples of different ages. Luminescence dating has been used to date sediments from
different locations, and dendrochronology has been used to date trees from different
locations. Luminescence dating has been used to date sediments from different
locations, and dendrochronology has been used to date trees from different
locations.

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II. SECRECY AGREEMENT. This Agreement shall constitute a secret agreement of the parties hereto to the extent that it discloses the existence or nature of any fact or information as to which any party has a duty to keep such fact or information confidential under applicable law or regulation, or which would otherwise be subject to disclosure by reason of its being privileged or confidential.

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The Phoenix

A PARENT OF OTHER ORGANIZATIONS. The Superior still also pays all other obligations which may become due on changes agreed upon the Parents for an amount or future receipts of improvements made on the Parents' property by the Parents or their heirs and shall not demand any sum due from the Parents for any goods, services, etc., given to the Parents or for any other purpose than to pay debts due by the Parents to the Superior.

СИМВОЛЫ СОСУДОВ ИХ АКСЕССОАРЫ

2. **ALTERATIONS, REVISIONS.** No building, structure, improvement, fixture or personal property constituting part of the premises shall be removed or converted without the prior written consent of the lessor except as otherwise provided in the lease agreement.

and thus addressed sum to short said

1995-1996-1997-1998-1999

which all insurance policies have had to be suspended until further notice. The effect of this will be to deprive the majority of the population of access to medical services in the event of an emergency, and most people will be unable to get the attention of a medical practitioner or hospital bed if they need one. This will also affect the provision of dental services, and the availability of medical equipment such as wheelchairs and stretchers. The impact of this will be particularly severe for those who are elderly or disabled, or have chronic health conditions. It will also affect the ability of medical professionals to provide care to patients who are critically ill or dying.

The government has announced that it will provide financial support to help individuals and families affected by the crisis. This includes grants for essential items such as food, water, and medical supplies, as well as financial assistance for those who are unable to work or earn an income. The government has also promised to provide additional resources to support the delivery of medical services, including additional staff and equipment. However, it is important to note that the scale of the crisis is unprecedented, and there may be significant delays or shortages in the delivery of medical services, particularly in rural areas.

In addition to the financial support provided by the government, there are also other ways to help those affected by the crisis. Local charities and community organizations can provide essential services such as food banks, shelter, and medical supplies. Voluntary organizations such as the Red Cross and St. John's Ambulance can also provide medical services and support to those in need. It is important for individuals to stay informed about the latest developments and to follow the advice of medical professionals and public health authorities to protect themselves and others from the spread of the virus.

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Consequently, the next challenge will likely be to find alternative ways to generate energy.

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1. READING LESSON ONE **THE OCCURRENCE AT TWO OF THE**
and instruments with which to play them. The first of these is the piano, which is a keyboard instrument with hammers that strike the strings when keys are pressed. It has a wide range of notes and can produce both soft and loud sounds. The second instrument is the violin, which is a bowed string instrument that produces sound by the vibration of its strings when bowed with a bow or plucked with a plectrum. It has a smaller range than the piano but is capable of producing very expressive and delicate sounds. The third instrument is the cello, which is a bowed string instrument similar to the violin but larger and deeper in tone. It also has a smaller range than the piano but is capable of producing very expressive and delicate sounds. The fourth instrument is the double bass, which is a large bowed string instrument that produces sound by the vibration of its strings when bowed with a bow or plucked with a plectrum. It has a very low range and is often used as a bass instrument in orchestras. The fifth instrument is the harp, which is a plucked string instrument with many strings that are plucked with the fingers or a plectrum. It has a wide range and is often used as a solo instrument or in chamber music. The sixth instrument is the flute, which is a woodwind instrument that produces sound by blowing air through a reed or a mouthpiece. It has a wide range and is often used as a solo instrument or in chamber music. The seventh instrument is the trumpet, which is a brass instrument that produces sound by blowing air through a mouthpiece and a valve system. It has a very high range and is often used as a solo instrument or in brass bands. The eighth instrument is the tuba, which is a brass instrument that produces sound by blowing air through a mouthpiece and a valve system. It has a very low range and is often used as a bass instrument in brass bands. The ninth instrument is the oboe, which is a woodwind instrument that produces sound by blowing air through a reed or a mouthpiece. It has a wide range and is often used as a solo instrument or in chamber music. The tenth instrument is the clarinet, which is a woodwind instrument that produces sound by blowing air through a reed or a mouthpiece. It has a wide range and is often used as a solo instrument or in chamber music. The eleventh instrument is the bassoon, which is a woodwind instrument that produces sound by blowing air through a reed or a mouthpiece. It has a wide range and is often used as a bass instrument in orchestras. The twelfth instrument is the piccolo, which is a small woodwind instrument that produces sound by blowing air through a reed or a mouthpiece. It has a very high range and is often used as a solo instrument or in chamber music. The thirteenth instrument is the bassoon, which is a woodwind instrument that produces sound by blowing air through a reed or a mouthpiece. It has a wide range and is often used as a bass instrument in orchestras. The fourteenth instrument is the bassoon, which is a woodwind instrument that produces sound by blowing air through a reed or a mouthpiece. It has a wide range and is often used as a bass instrument in orchestras. The fifteenth instrument is the bassoon, which is a woodwind instrument that produces sound by blowing air through a reed or a mouthpiece. It has a wide range and is often used as a bass instrument in orchestras. The sixteenth instrument is the bassoon, which is a woodwind instrument that produces sound by blowing air through a reed or a mouthpiece. It has a wide range and is often used as a bass instrument in orchestras. The seventeenth instrument is the bassoon, which is a woodwind instrument that produces sound by blowing air through a reed or a mouthpiece. It has a wide range and is often used as a bass instrument in orchestras. The eighteenth instrument is the bassoon, which is a woodwind instrument that produces sound by blowing air through a reed or a mouthpiece. It has a wide range and is often used as a bass instrument in orchestras. The nineteenth instrument is the bassoon, which is a woodwind instrument that produces sound by blowing air through a reed or a mouthpiece. It has a wide range and is often used as a bass instrument in orchestras. The twentieth instrument is the bassoon, which is a woodwind instrument that produces sound by blowing air through a reed or a mouthpiece. It has a wide range and is often used as a bass instrument in orchestras.

DAMN: SUPERIOR OR INFERIOR FROM POET TO POET

Consequently, the results of the present study are considered to be promising for the development of new methods for the detection of *S. enteritidis*.

which had been taken and distributed, was to regulate the distribution of the franchises.

(ii) The Minister may add any part of the Promises or any other document which supports the Promises by the Minister in his discretion.

The Framework is to work such Hazardous Materials in and protection of their environment as well as the protection of the environment.

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telex, telex or other wire transmission with request for assurance of receipt in a manner typical with respect to communication of that type. Notice made in accordance with this paragraph shall be deemed delivered when received by hand or wire transmission, 3 business days after mailing, if mailed by first class registered or certified mail or one business day after mailing or deposit with an overnight courier service if delivered by express mail or overnight courier. This notice provision shall be inapplicable to any judicial or non-judicial proceeding where Illinois law governs the manner and timing of notices in foreclosure or receivership proceedings.

21. MISCELLANEOUS. If any provision of this Mortgage is in conflict with any statute or rule of law or is otherwise unenforceable for any reason whatsoever, then the provision shall be deemed null and void to the extent of such conflict or unenforceability and shall be deemed severable from but shall not invalidate any other provisions of this Mortgage. No waiver by the Mortgagor of any right or remedy granted or failure to insist on strict performance by the Mortgagor shall affect or act as a waiver of any right or remedy of the Mortgagor, nor affect the subsequent exercise of the same right or remedy by the Mortgagor for any subsequent default by the Mortgagor, and all rights and remedies of the Mortgagor are cumulative.

These promises and agreements shall bind and these rights shall be to the benefit of the parties and their respective successors and assigns. If there is more than one Mortgagor, the obligations under this Mortgage shall be joint and several.

This Mortgage shall be governed by Illinois law except to the extent it is preempted by Federal law or regulations.

22. WAIVER OF HOMESTEAD RIGHT. Mortgagor does hereby expressly waive and release all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois. Mortgagor does hereby expressly waive and release any and all rights in respect to marshalling of assets which secure the Debt or to require the Mortgagor to pursue its remedies against any other such assets.

23. WAIVER OF RIGHT OF REDEMPTION. MORTGAGOR HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION FROM SALE UNDER ANY ORDER OR JUDGMENT OF REINSTATEMENT PURSUANT TO THE LAWS OF THE STATE OF ILLINOIS REGARDING FORECLOSURE OF MORTGAGES, ON MORTGAGOR'S OWN BEHALF AND ON BEHALF OF EACH AND EVERY PERSON, EXCEPT JUDGMENT CREDITORS OF THE MORTGAGOR, ACQUIRING ANY INTEREST IN OR TITLE TO THE PREMISES AS OF OR SUBSEQUENT TO THE DATE OF THIS MORTGAGE IN THE EVENT THE PREMISES ARE AGRICULTURAL PROPERTY AND MORTGAGOR IS AN

ILLINOIS CORPORATION, A FOREIGN CORPORATION LICENSED TO DO BUSINESS IN THE STATE OF ILLINOIS OR A CORPORATE TRUSTEE OF AN EXPRESS TRUST, AND TO DO SO HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION FROM SALE UNDER ANY ORDER OF JUDGMENT OR JUDGMENT OF REINSTATEMENT PURSUANT TO THE LAWS OF THE STATE OF ILLINOIS REGARDING FORECLOSURE OF MORTGAGES, ON MORTGAGOR'S OWN BEHALF AND ON BEHALF OF EACH AND EVERY PERSON, EXCEPT JUDGMENT CREDITORS OF MORTGAGOR, ACQUIRING ANY INTEREST IN OR TITLE TO THE PREMISES AS OF OR SUBSEQUENT TO THE DATE OF THIS MORTGAGE. IN THE EVENT THE PREMISES ARE RESIDENTIAL PROPERTY AS DEFINED UNDER THE LAWS OF THE STATE OF ILLINOIS REGARDING FORECLOSURE OF MORTGAGES, BUT PRIOR TO THE FILING OF A COMPLAINT FOR FORECLOSURE, THE PREMISES CEASE TO QUALIFY AS RESIDENTIAL PROPERTY, MORTGAGOR HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION FROM SALE UNDER ANY ORDER OR JUDGMENT OF FORECLOSURE OF THIS MORTGAGE AND ANY RIGHTS OF REINSTATEMENT PURSUANT TO THE LAWS OF THE STATE OF ILLINOIS REGARDING FORECLOSURE OF MORTGAGES, ON MORTGAGOR'S OWN BEHALF AND ON BEHALF OF EACH AND EVERY PERSON, EXCEPT JUDGMENT CREDITORS OF THE MORTGAGOR, ACQUIRING ANY INTEREST IN OR TITLE TO THE PREMISES AS OF OR SUBSEQUENT TO THE DATE OF THIS MORTGAGE.

24. WAIVER OF JURY TRIAL. THE MORTGAGEE AND THE MORTGAGOR AFTER CONSULTING OR HAVING HAD THE OPPORTUNITY TO CONSULT WITH COUNSEL, KNOWINGLY, VOLUNTARILY AND INTENTIONALLY WAIVE ANY RIGHT EITHER OF THEM MAY HAVE TO A TRIAL BY JURY IN ANY LITIGATION BASED UPON OR ARISING OUT OF THIS MORTGAGE OR ANY RELATED INSTRUMENT OR AGREEMENT OR ANY OF THE TRANSACTIONS CONTEMPLATED BY THIS MORTGAGE OR ANY COURSE OF CONDUCT DEALING WITH THE MORTGAGEE OR THE MORTGAGOR, WHETHER ORAL OR WRITTEN, OR ACTIONS OF EITHER OF THEM. NEITHER THE MORTGAGEE NOR THE MORTGAGOR SHALL SEEK TO CONSOLIDATE, BY COUNTERCLAIM OR OTHERWISE, ANY SUCH ACTION IN WHICH A JURY TRIAL HAS BEEN WAIVED WITH ANY OTHER ACTION IN WHICH A JURY TRIAL CANNOT BE OR HAS NOT BEEN WAIVED. THESE PROVISIONS SHALL NOT BE DEEMED TO HAVE BEEN MODIFIED IN ANY RESPECT OR REINFORCED BY EITHER THE MORTGAGEE OR THE MORTGAGOR EXCEPT BY A WRITTEN INSTRUMENT EXECUTED BY BOTH OF THEM.

Witness the hand _____ and seal _____ of Mortgagor the 19 and year set forth above.


Phillip Charles Matievic

Not personally, but as Trustee under a Trust Agreement dated

19, and known as Trust No. _____

By _____

By _____

State of Illinois)
County of Cook)
) SS

I, Jayson Kamara, a Notary Public in and for said County and State, do hereby certify that Phillip Charles Matievic, personally known to me to be the same person(s) whose name(s) _____, 16, subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as his/her free and voluntary act, for the uses and purposes herein set forth.

Given under my hand and notarial seal this 19th day of May

My Commission Expires: 5-16-94

State of Illinois)
County of _____) SS

I, _____, a Notary Public in and for said County, in the State aforesaid, do hereby certify that _____ of _____ (corporation) (association) and _____ of said (corporation) (association) personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such, _____ respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act of said (corporation) (association), as Trustee, for the uses and purposes therein set forth; and the said _____ did also then and there acknowledge that he, as custodian of the corporate seal of said (corporation) (association), affixed the said corporate seal of said (corporation) (association) to said instrument as his own free and voluntary act, and as the free and voluntary act of said (corporation) (association), as Trustee, for the uses and purposes therein set forth.

Given under my hand and notarial seal, this _____ day of _____, 19.

My Commission Expires: _____

Notary Public

Prepared by: T. G. Chapman, 2801 Pfingsten Rd., Glenview, IL 60025

Mail recorded document to: NBD Bank, 2801 Pfingsten Rd., Glenview, IL 60025

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Addendum to Mortgage
dated May 19, 1993

This Mortgage is given to secure a "Revolving Credit" loan as defined in Illinois Revised Statutes, ch. 17, Section 6405 and secures not only the indebtedness from the Mortgagor to the Mortgagee existing on the date hereof but all such future advances, whether such advances are obligatory or to be made at the option of the Mortgagee, or otherwise, as are made within twenty years from the date of this Mortgage, to the same extent as if such future advances were made on the date of the execution of the mortgage, although there may be no indebtedness outstanding at the time any advance is made. The total amount of indebtedness secured by this Mortgage may increase or decrease from time to time, but the total unpaid balance so secured at any one time shall not exceed a maximum principal amount of \$20,000.00 plus interest thereon, and any disbursements made by Mortgagee for the payment of taxes, special assessments, or insurance on the above described real estate, with interest on such disbursements.

Property of Cook County Clerk's Office

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