RST WE BLUE ISLAUDNOFFICIAL CO A Great Lakes Bahk

11346 S. Cloero Ave., Alsip, IL 50668 (706) 386-2200 "LENDER"

IL BOOSE RETURN TO BOY 98 COMMERCIAL MORTGAGE



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	GRANTOR							
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as No.	94	18 58 (dated	i octo	rust DBBR	AGT.	1994.	. •

BORROWER FIRST NATIONAL BANK OF BLUE ISLAND, Trustee, under Trust Agreement. 94062 dated october 12, 1994. under Trust

94985098

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13057 S, WES WESTERN AVE IL 60406

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13057 S. WESTERN AVE. BLUE ISLAND, IL 60406

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1. GRANT. For good and requeble consideration, Grantor hereby morrgages and warrants to Lender identified above, the real property described in Schedule A which is attached to this Mortgage and incorporated herein together with all future and present improvements and fixtures; privileges, hereditaments, and appurtenences because and other agreements; rents, issues and profits; water, well, ditch, reservoir and mineral rights and stocks, and standing timber and cro, is partaining to the real property (cumulatively "Property").

SE 2. OBLIGATIONS. This Mortgage at all leoure the payment and performance of all of Borrower and Grantor's present and future, indicatedness, ilabilities, obligations and governants (cumulatively of igotions) to Lender pursuant to:

(a) this Markagae and the following properties and other agreements:

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ш	RTEREST	PRINCIPAL AMOUNT	FUNDING/	MATURITY	CUSTOMER	LOAN
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all other present or future obligations of Borrower or unitary to Lander (whether incurred for the same or different purposes than the regolng): of 13 Page 9

- b) all renewals, extensions, amendments, modifications, replacements or a localitations to any of the foregoing.
- 3. PURPOSE. This Mortgage and the Obligations described herein are excepted and incurred for commercial purposes.
- 4. PUTURE ADVANCES. This Mortgage secures the repayment of all accordate that Lender may extend to Borrower or Grantor under the promiseory notes and other agreements evidencing the revolving credit loans described in partor and 2. The Montgage secures not only existing indebtedness, but also secures future advances, with interest thereon, whicher such advances are obligatory or to be made at the option of Lender to the same extent as if such tuture advances were made on the date of the execution of this Mortgage, and although to a may be no indebtedness outstanding at the time any advance. is made. The total amount of indebtedness secured by this Mortgage under the prorite ory notes and agreements described above may increase or decrease from time to time, but the total of all such indebtedness so secured shall not exceed a contract of the mortgage secures. the repayment of all advances that Lender may extend to Borrower or Grantor under the promise my notes and other agreements described in paragraph 2 but the total of all such indebtodness so secured shall not exceed \$ 1.500.000.00
- EXPENSES. To the extent permitted by law, this Mortgage secures the repayment of all amount expended by Lender to perform Grantor's beverants under this Mortgage or to maintain, preserve, or dispose of the Property, including but not limited to a counts expended for the payment of taxes, special assessments, or insurance on the Property, plus interest thereon.
 - 8. CONSTRUCTION PURPOSES. If checked, this Marigage secures an indebtedness for construction purposes.
- ✓ 7. REPRESENTATIONS, WARRANTIES AND COVENANTS. Grantor represents, warrants and governants to lender that:
 - (a) Grantur shall maintain the Property free of all liens, security interests, anoumbrances and claims except for the Morigage and those described in Schedule B which is attached to this Morigage and incorporated herein by reference.
 - (b) Neither Grantor nor, to the best of Grantor's knowledge, any other party has used, generated, released, ollubilized, stored, or disposed of any "Hazardous Materials" as defined herein, in connection with the Property or transported any Hazardous Materials to or from the Property. Grantor shall not commit or permit such actions to be taken in the future. The term "Hazardous Materials" shall mean any substance, material, or waste which is or becomes regulated by any governmental authority including, but not limited to, (i) petroleum; (ii) triable or nonfritable asbestos; (iii) polychlorinated biphenyls; (iv) those substances, materials or wastes designated as a "hazardous substance" pursuant to Section 307 of the Clean Water Act or any amendments or replacements to these statutes; (v) those substances, materials or wastes defined as a "hazardous substance" pursuant to Section 101 of the Comprehensive forwise and (vi) those substances, materials or wastes defined as a "hazardous substance" pursuant to Section 101 of the Comprehensive forwisenesses. Comprehensials or wastes defined as a "hazardous substance" pursuant to Section 101 of the Comprehensive forwisenesses, comprehensials or any other statute, rule. Environmental Response, Compensation and Uability Act, or any amendments or replacements to that statute or any other similar statute, rule, regulation or ordinance now or hereafter in effect;
 - (c) Grantor has the right and is duly authorized to execute and perform its Obligations under this Mortgage and these actions do not and shall not conflict with the provisions of any statute, regulation, ordinance, rule of law, contract or other agreement which may be binding on Grantor at any time;
 - (d) No aution or proceeding is or shall be pending or threatened which might materially affect the Property;
 - (e) Grantor has not violated and shall not violate any statute, regulation, ordinance, rule of law, contract or other agreement which might materially affect the Property (including, but not limited to, those governing Hazardous Materials) or Lender's rights or interest in the Property pursuant to this Mortgage.
- s. TRANSFERS OF THE PROPERTY OR SENEFICIAL INTERESTS IN BORROWERS. On sale or transfer to any person without the prior written approval of Lender of all or any part of the real property described in Schedule A, or any interest therein, or of all or any person without the prior written approval of Lender or Grantor is not a natural person or persons but is a corporation, partnership, trust, or other legal entity), Lender may, at Lender's option declare the sums secured by this Mortgage to be immediately due and payable, and Lender may invoke any remedies permitted by the promissory note or other agreement or by this Mortgage, unless otherwise prohibited by federal law.

 9. INQUIRES AND NOTIFICATION TO THIRD PARTIES. Grantor hereby authorizes Lender to contact any third party and make any inquiry pertaining to
- Grantor's linencial condition or the Property. In addition, Lender is authorized to provide oral or written notice of its Interest in the Property to any third party.
- INTERFERENCE WITH LEASES AND OTHER AGREEMENTS. Grantor shall not take or fall to take any action which may cause or permit the termination or the withholding of any payment in connection with any lease or other agreement ("Agreement") pertaining to the Property. In addition, Grantor without Lender's prior written consent, shall not: (a) collect any mories payable under any Agreement more than one month in advance; (b) modify any Agreement; (c) assign or allow a lien, security interest or other encumbrance to be pluced upon Grantor's rights, title and interest in and to any Agreement or the amounts payable thereunder; or (d) terminate or cancel any Agreement except for the nonpayment of any sum or other material breach by the other party thereto. If Grantor receives at any time any written communication asserting a default by Grantor under an Agreement or purporting to terminate or cancel any Agreement, Grantor shall promptly forward a copy of such communication (and any subsequent communications relating thereto) to Lender.
- 11. COLLECTION OF INDEBTEDNESS FROM THIRD PARTY. Lender shall be entitled to notify or require Grantor to notify any third party (including, but not limited to, lesses, licenses, governmental authorities and insurance companies) to pay Lender any indebtedness or obligation owing to Grantor with respect to the Property (cumulatively "indebtedness") whether or not a default exists under this Mortgage. Grantor shall diligently collect the Indebtedness the Research Foundation Technologies, inc. (12/16/89) (80) 87-3789

owing to Grantor from these third parties until the giving or soot motified tion. In the vent the Grantor processes are ceeives possession of any instrument or other remittances with respect to the indistriction of the grant of any indebtedness or the payment of any indebtedness or the payment of any insurance or condemnation proceeds, Grantor shall hold such instruments and other remittances in trust for Lander apart from its other property, endorse the instruments and other remittances to Lender, and intradiately provide, Lender with possession of the instruments and other remittances. Lender shall be entitled, but not required to collect (by legal proceedings or otherwise), extend the time for payment, compromise, exchange or release any obligor or collateral upon, or otherwise settle any of the indebtedness whether or not an event of default exists under this Agreement. Lender shall not be liable to Grantor for any action, error, mistake, omission or delay pertaining to the actions described in this paragraph or any damages resulting therefrom.

- 12. USE AND MAINTENANCE OF PROPERTY. Grantor shall take all actions and make any repairs needed to maintain the Property in good condition. Grantor shall not commit any waste to be committed with respect to the Property. Grantor shall use the Property shall use the Property without Lender's prior written consent. Without limiting the foregoing, all alterations, additions and improvements made to the Property shall be subject to the interest belonging to Lender, shall not be removed without Lender's prior written consent, and shall be made at Grantor's sole expense.
- 13. LOSS OR DAMAGE. Grantor shall bear the entire risk of any loss, theft, destruction or damage (oursulatively "Loss or Damage") to the Property or any portion thereof from any case whatsoever. In the event of any Loss or Damage, Grantor shall, at the option of Lender, repair the affected Property to its previous condition or pay or cause to be paid to Lender the decrease in the fair market value of the affected Property.
- 14. INSURANCE. Grantor shall keep the Property insured for its full value against all hazards including loss or damage caused by fire, collision, their, flood (if applicable) or other casuality. Grantor may obtain insurance on the Property from such companies as are acceptable to Lender in its sole disoration. The insurance policies shall require the insurance company to provide Lender with at least thirty (30) days' written notice before such policies are altered or cancelled in any manner. The insurance policies shall name Lender as a mortgagee and provide that no act or omission of Grantor or any other person shall affect the right of Lender to be paid the insurance proceeds pertaining to the loss or damage of the Property. At Lender's option, bender may apply the insurance proceeds to the repair of the Property or require the insurance proceeds to be paid to Lender. In the event Grantor falls to acquire or maintain insurance, Lender (after providing notice as may be required by law) may in its discretion procure appropriate insurance coverage upon the Property and the insurance post shall be an advance payable and bearing interest as described in Paragraph 28 and secured hereby. Grantor shall furnish lender with evidence of Insurance indicating the required coverage. Lender may act as attorney-in-fact for Grantor in making and setting claims under insurance policies, cancelling and setting for endorsing Grantor's name on any draft or negotiable instrument drawn by any insurer. All such insurance policies shall be constantly assigned, piedged and delivered to Lender for further securing the Obligations. In the event of loss, Grantor shall immediately give Lender written notice and Ender is authorized to make playon of the lander and Grantor. Lender shall have the right, at its sole option, to apply such monies toward the Obligations or toward the cost of rebuilding and asstoring the Property. Any amount applied against the Obligations shall be obligated to child and restore the Property.
- 15. ZONING AND PRIVATE COVENEITS. Grantor shall not initiate or consent to any change in the zoning provisions or private covenants affecting the use of the Property without Lander's plant distancement. If Grantor's use of the Property becomes a nonconforming use under any zoning provision, Grantor shall not cause or permit such use tribic discontinued or abandoned without the prior written consent of Lender. Grantor will immediately provide Lender with written notice of any proposed one igas to the zoning provisions or private covenants affecting the Property.
- 16. CONDEMNATION. Grantor shall immedia ely provide Lender with written notice of any actual or threatened condemnation or eminent domain; proceeding pertaining to the Property. All monies ray sole to Grantor from such condemnation or taking are hereby assigned to Lender and shall be applied first to the payment of Lender's attorneys' feer, legal expenses (to the extent permitted by applicable law) and other costs including appraisal fees, in connection with the condemnation or eminent domain proceedings and then, at the option of Lender, to the payment of the Obligation's or the contestion or repair of the Property. In any event, Grantor thall be obligated to restore or repair the Property.
- 17. LENDER'S RIGHT TO COMMENCE OR DEFEND LECAL ACTIONS. Grantor shall immediately provide Lender with written notice of any actual or threatened action, sult, or other proceeding affecting the Property Grantor hereby appoints Lander as its attorney-in-fact to commence, intervene in, and defend such actions, sults, or other legal proceedings and to compremize or settle any claim or controversy pertaining thereto. Lender shall not be liable to Grantor for any action, error, mistake, omission or delay pertaining to the actions described in this paragraph or any damages resulting therefrom. Nothing contained herein will prevent Lender from taking the actions described in this paragraph in its own name. Grantor shall cooperate and assist Lender in any action hereunder.
- 18. INDEMNIFICATION. Lender shall not assume or be responsible to the performance of any of Grantor's Obligations with respect to the Property under any discursations. Grantor shall immediately provide Lander and its at an inciders, directors, officers, employees and agents with written notice of and Indemnify and hold Lender harmless from all claims, damages, liabilities, (in during attorneys' sees and legal expenses, to the extent permitted by applicable law) causes of action, actions, suits and other legal proceedings (cumulative). Claims') perfaining to the Property (including, but not limited to, those involving Hazardous Materials). Grantor upon the request of Lender, shall hive legal counsel acceptable to Lender to defend Lender from such Claims, and pay the attorneys' fees, legal expenses to the extent permitted by applicatively law) and other costs incurred in connection therewith. In the atternative, Lender shall be entitled to employ its own legal counsel to defend such Claims at Grantor's costs. Grantor's obligation to indemnify Lender shall survive the termination, release or foreclosure of this Mortgage.
- 19. TAXES AND ASSESSMENTS. Grantor shall pay all taxes and assessments relating to Property when due. Upon the request of Lender, Grantor shall deposit with Lender each month one-twelfth (1/12) of the estimated annual insurance premium, axes and assessments pertaining to the Property as estimated by Lender. So long as there is no default, these amounts shall be applied to the payment of a se, assessments, and insurance on the Property in the event of default, Lender shall have the right, at its sole option, to apply the funds so held to prove the taxes or against the Obligations. Any funds applied against the Obligations shall be applied in the inverse order of the due dates thereof.
- 20. INSPECTION OF PROPERTY, BOOKS, RECORDS AND REPORTS. Grantor shall allow Lender or its ag into to examine and inspect the Property and examine, inspect and make copies of Grantor's books and records pertaining to the Property from time to this. Grantor shall provide any assistance required by Lender for these purposes. All of the signatures and information contained in Grantor's books and records and be genuine, true, accurate and complete in all respects. Grantor shall note the existence of Lender's beneficial interest in its books and records pertaining to the Property. Additionally, Grantor shall report, in a form satisfactory to Lender, such information as Lender may request regarding Grantor's finded in condition or the Property. The information shall be for such periods, shall reflect Grantor's records at such time, and shall be rendered with such frequency is a lender may designate. All information furnished by Grantor to Lender shall be true, accurate and complete in all respects.
- 21. ESTOPPEL CERTIFICATES. Within ten (10) days after xiry request by Lender, Grantor shall deliver to Lender, or any intended transferse of Lender's rights with respect to the Obligations, a signed and acknowledged statement specifying (a) the outstanding balance on the Obligations; and (b) whether Grantor possesses any claims, defenses, set-offs or counterclaims with respect to the Obligations and, if so, the nature of such claims, defenses, set-offs or counterclaims. Grantor will be conclusively bound by any representation that Lender may make to the intended transferse with respect to these matters in the event that Grantor falls to provide the requested statement in a timely manner.
 - 22, DEPAULT. Grantor shall be in default under this Mortgage in the event that Grantor, Borrower or any guarantor of any Obligation:

(a) falls to pay any Obligation to Lender when due;
(b) falls to perform any Obligation or breaches any warranty or covenant to Lender contained in this Mortgage or any other present or future, written or oral, agreement;

written or oral, agreement;

(c) allows the Property to be damaged, destroyed, lost or stolen in any material respect;

(d) allows the Property to be damaged, destroyed, lost or stolen in any material respect;

(d) aseks to revoke, terminate or otherwise limit its liability under any guaranty to Lander;

(e) allow the Property to be used by anyone to transport or store goods the possession, transportation, or use of which, is illegal; or

(f) causes Lender to deem itself insecure in good faith for any reason.

23. RIGHTS OF LENDER ON DEFAULT. If there is a default under this Mortgage, Lender shall be entitled to exercise one or more of the following leadies without notice or demand (except as required by law):

(a) to declare the Obligations immediately due and payable in full;

(b) to collect the outstanding Obligations with or without resorting to judicial process;

(b) to collect the outstanding Obligations with or without resorting to judicial process;
(c) to require Grantor to deliver and make available to Lender any personal property constituting the Property at a place reasonably convenient to Grantor and Lender;

(d) to collect all of the cents, issues, and profits from the Property from the date of default and thereafter;
(e) to apply for and obtain the appointment of a receiver for the Property without regard to Grantor's financial condition or solvency, the adequacy

of the Property to secure the payment or performance of the Obligations, or the existence of any waste to the Property;
(f) to foreologe this Mortgage;
(g) to set-off Grantor's Obligations against any amounts due to Lender including, but not limited to, monles, instruments, and deposit accounts

maintained with Lender; and (h) to exercise all other rights available to Lender under any other written agreement or applicable law.

Lender's rights are cumulative and may be exercised together, separately, and in any order. In the event that Lender institutes an action seeking the recovery of any of the Property by way of a prejudgment remedy in an action against Grantor, Grantor waives the posting of any bond which might otherwise be required.

AiGh T Cannor h roby value at home tread or otherwise be 24. WAIVER OF HOMESTEAD AND DINE entitled under any applicable law.

- 25, WAIVER OF REDEMPTION. Grantor, to the extent Grantor may lawfully do so, hereby walves any and all rights to redeem the Property sold under an order of sale pursuant to foreclosure proceedings, and hereby waives the period of redemption, and any and all rights which would have accrued during such redemption pariod, but for this waiver.
 - s. SATISFACTION. Upon the payment in full of the Obligations, this Mortgage shall be satisfied of record by Lender.
- 27. APPLICATION OF FORECLOSURE PROCEEDS. The proceeds from the foreclosure of this Mortgage and the sale of the Property shall be applied in the following manner: first, to the payment of any sheriff's fee and the satisfaction of its expenses and costs; then to reimburse Lender for its expenses and costs of the sale or in connection with securing, preserving and maintaining the Property, seeking or obtaining the appointment of a receiver for the Property, (including, but not limited to, attorneys' fees, legal expenses, filling fees, notification costs, and appraisal costs); then to the payment of the Obligations; and then to any third party as provided by law.
- 28. REIMBURSEMENT OF AMOUNTS EXPENDED BY LENDER. Upon demand, Grantor shall immediately reimburse Lender for all amounts co. REIMBURGEMERI UP AMOUNIS EXPENDED BY LERDEH, Upon demand, Grantor shall immediately reimburse Lender for all amounts (including attorneys' fees and legal expenses) expended by Lender in the performance of any action required to be taken by Grantor or the exercise of any right or remedy of Lender under this Mortgage, together with interest thereon at the lower of the highest rate described in any Obligation or the highest rate allowed by law from the date of payment until the date of reimbursement. These sums shall be included in the definition of Obligations herein and shall be secured by the interest granted herein.
- 29. APPLICATION OF PAYMENTS. All payments made by or on behalf of Grantor may be applied against the amounts paid by Lender (including attorneys) fees and legal expenses) in connection with the exercise of its rights or remedies described in this Mortgage and then to the payment of the remaining Obligations in whatever order Lender chooses.
- 30. POWER OF ATTORNEY. Granter hereby appoints Lender as its atterney-in-fact to enderse Granter's name on all instruments and other documents pertaining to the Obligations or Indebtedness. In addition, Lender shall be entitled, but not required, to perform any action or execute any document required to be the or executed by Granter under this Mortgage. Lender's performance of such sotion or execution of such documents shall not relieve Granter from any obligation or cure any default under this Mortgage. The powers of attorney described in this paragraph are coupled with an interest and strict responsible.
- 31. SUBROGATION OF Lander, Lender shall be subrogated to the rights of the holder of any previous lien, security interest or encumbrance discharged with funds advanced by Lender regardless of whether these liens, security interests or other encumbrances have been released of record.
- 32. COLLECTION CORTS. If Coder hires an attorney to assist in collecting any amount due for enforcing any right or remedy under this Mortgage, Grantor agrees to pay Lender's reasonable attorneys' fees and costs.
- 33. PARTIAL RELEASE. Lender may racese its interest in a portion of the Property by executing and recording one or more partial releases without affecting its interest in the remaining politic of the Property. Nothing herein shall be deemed to obligate Lender to release any of its interest in the
- 34. MODIFICATION AND WAIVER. The modilication or waiver of any of Grantor's Obligations or Lender's rights under this Mortgage must be contained in a writing signed by Lander. Lender may perform any of Grantor's Obligations or delay or fall to exercise any of its rights without equaling a waiver of those Obligations or rights. A waiver on one Jocasion shall not constitute a waiver on any other coasion. Grantor's Obligations under this Mortgage shall not be affected if Lender amends, compromises, exchanges, falls to exercise, impairs or releases any of the Obligations belonging to any Grantor, third party or any of its rights against any Grantor, third party or the Property.
- 35. SUCCESSORS AND ASSIGNS. This Mortgage and two binding upon and inure to the benefit of Grantor and Lender and their respective successors, assigns, trustees, receivers, administrators, persons from sentatives, legatees and devisees.
- 36. NOTICES. Any notice or other communication to be provided under this Mortgage shall be in writing and sont to the parties at the addresses described in this Mortgage or such other address as the parties may designed in writing from time to time. Any such notice to given and earl by pertilled mail, postage prepaid, shall be deemed given three (3) days after such notice is sent and on any other such notice shall be deemed given when repeated. by the person to whom such notice is being given that with the state of the state o COTTOO AVOIDED AND NOBERE SO OFFICE LINK OF
- 37. SEVERABILITY. If any provision of this Mortgage violates the law of unenforceable, the rest of the Mortgage shall continue to be wild and
- 38. APPLICABLE LAW. This Mortgage shall be governed by the laws of the statz where the Property is located. Grantor consents to the jurisdiction and venue of any court located in such state.
- 39. MISCELLANEOUS, Grantor and Lender agree that time is of the essence. Grantor we'll presentment, demand for payment, notice of dishonor and protest except as required by law. All references to Grantor in this Mortgage shall include all pirsons signing below. If there is more than one Grantor, their Obligations shall be joint and several. Grantor hereby-walves any right to trial by low in any civil action arising out of, or based upon, this Mortgage or the Property securing this Mortgage. This Mortgage and any related documents represent the Obligations of the terms and conditions of those documents.
 - 49. ADDITIONAL TERMS.
 - COLLATERAL SECURING OTHER LOANS WITH LENDER MAY ALSO SECURE THIS LOAN. RENEWAL OF THIS LOAN WILL BE SUBJECT TO A RENEWAL FRE.

This Mortgage is executed by Trustee, not personally, but as Trustee and it is expressly understood that nothing contained herein shall be construed as creating any personal liability on Trustee, and any recovery shall be solely against and out of the Property; however, this waiver shall not affect the liability of any Borrower or Typentor of the however, thin Obligations.

Grantor acknowledges that Grantor has read, understands, and agrees to the terms and conditions of this Mortgage (with the first one provided that

Dated: NOVEMBER 4, 1994 GRANTOR: PIRST NATIONAL BANK OF BLUE ISLAND AS Trustee under Trusts AND MADE A PART MERCH	6 grantor:
not personally, but as Trustee	
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GRANTOR

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GRANTOR:

State ofUNOFFIC	AL COPY	. . .
County of	County of	
		•
i,, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that	The foregoing instrument was acknowledged before me this	
personally known to me to be the same person		
eubscribed to the foregoing instrument, appeared before ma	41	
this day in person and acknowledged that		
and voluntary act, for the uses and purposes herein set forth.	on behalf of the	·
Given under my hand and official seal, this day of	Given under my hand and official seal, this	. day of
Noiary Public	Notary Public	
•	Commission expires:	
Commission expires:		
SCHE	DULE A	
The street address of the Property (Aspplicable) is: 12954 S CICERO ALSIP, IL 60658 Permanent index No.(s): 24-33-202-009-0000 The legal description of the Property is: THE EAST 150.00 FEET OF THAT PART OF THE SO OF SECTION 33, TOWNSHIP 37 NORTH, RIMES 13, MERIDIAN, LYING NORTH AND EASTERLY OF THE MAY AND 1/ESTE AVENUE, AND LYING SOUTH OF A LINE 150.00 FE	, EAST OF THE THIRD PRINCIPAL NORTHERLY LINE ON THE SANITARY SRLY OF THE WEST LINE OF CICERO SOT SOUTH OF THE NORTH LINE OF	
THE SOUTHEAST 1/4 OF THE MORTHEAST 1/4 (1S CICERO AVENUE AND MORMAL TO WEST LINE OF ILLINOIS.)	CERO AVENUE, ALL IN COOK COUNTY,	
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f -1	COOK COUNTY RECORDER JESSE WHITE BRIDGEVIEW OFFICE	
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EXISTING LIENS OF RECORD.	IFCCE MULTIPLE	
	SESSE MHILE	
	BRIDGEVIEW OFFICE	,
	COMB TO A RESIDENCE	

This instrument was prepared by: SUSAN KOLODSIEY
After recording return to Lander: RETURN TO BOX 98

LP-ILECS & FormAtion Technologies, Inc. (18/10/82) (803) 837-2786

Page 4 of 4 ______tvillate

UNOFFICIAL COPY

MORTGAGE RIDER

THIS MORTGAGE is executed by FIRST NATIONAL BANK OF BLUE ISLAND, not individually, but as Trustee under its Trust Number 94062 , in the exercise of the power and authority conferred upon and vested in it as Such Trustee (and said FIRST NATIONAL BANK OF BLUE ISLAND hereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or in said note contained shall be construed as creating any liability on FIRST NATIONAL BANK OF BLUE ISLAND, individually, to pay the said principal note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenants, either express or implied, herein contained, all such liability, if any, being expressly waived by the holder hereof, its successors and assigns, and by every person now or hereafter claiming any right or security hereunder, and that so far as FIRST NATIONAL EANK OF BLUE ISLAND, individually, its successors and assigns, are concerned, the legal holder or holders of said principal note and any persons to whom any indebtedness may be due hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said principal note provided; provided, however, this waiver shall in no way affect the personal liability of any co-makers, co-signers, or endorsers.

IN WITNESS WHEREOF, said party of the first part has caused its corporate seal to be hereto affixed, and has caused its name to be signed to these presents by its Vice-President and attested by its Assistant Secretary this 11st day of October , A.D. 19 94 .

FIRST NATIONAL BANK OF BLUE ISLAND, as Trustee under its Trust No. 94062 and not individually

94985098

Vice-President

Action Bearing

STATE OF ILLINOIS)

) 88

COUNTY OF C O O K)

I, the undersigned, a Notary Public, in and for said County in the Mater aforesaid, DO HEREBY CERTIFY that William H. Thomson, Vice-President of PIRST NATIONAL BANK OF BLUE ISLAND and Michelle M. Hermann.

Secretary of said Bank, personally known to me to be the same personal nose names are subscribed to the foregoing instrument as Vice-President and Assimtant Secretary respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, and as the free and voluntary act of said Bank, for the uses and purposes therein set forth; and the said Assistant Secretary did also then and there acknowledge that he as custodian of the corporate seal of said Bank, did affix the said corporate seal of said Bank to said instrument as her own free and voluntary act, and as the free and voluntary act of said Bank for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 31st day of October , A.D. 1994.

Notary Public

OFFICIAL SEAL DOLORES R SALGADO NOTARY ("UBLIC STATE OF ILLINOIS MY COMMISSION EXP. AUG. 10,1997