

THIS LOAN IS DUE AND PAYABLE IN 7 YEARS. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST BY THE END OF THE SEVENTH YEAR. TO REFINANCE THE LOAN AT THAT TIME, YOU WILL HAVE TO FIND A LENDER WILLING TO LEND YOU THE MONEY AT PREVAILING MARKET RATES, WHICH MAY BE CONSIDERABLY HIGHER THAN THE INTEREST ON THIS MORTGAGE.

UNOFFICIAL COPY

94064329

THIS MORTGAGE is made this 3rd day of January 1994

by and between American National Bank & Trust Co. of Chicago as Trustee Corporation organized and existing under the laws of the state of Illinois, (hereinafter referred to as "Mortgagee") and American National Bank of & Trust Co. of Chicago, a National Banking Association (hereinafter referred to as "Mortgagor").

WITNESSETH

*UTA 110737-07 dated 4/4/90

WHEREAS, to secure the payment of an indebtedness in the amount of Five Hundred Fifty Thousand and 00/100 (DOLLARS) (\$ 550,000.00), to be paid with interest thereon evidenced by a certain Note bearing even date herewith and any amendments, modifications, renewals, or replacements thereof (herein referred to as the "Note") and pursuant to authority granted by its Board of Directors, the Mortgagor hereby mortgages, conveys, transfers and grants unto Mortgagee, its successors and assigns forever, Real Estate, and all improvements thereon, situated in the County of Cook, State of Illinois, (hereinafter referred to as the "Mortgaged Property" or "Premises") legally described to wit:

94064329

See EXHIBIT "A"

3/50

Commonly Known As 2545 N. Milwaukee Avenue, Chicago, Illinois 60641
PIN # 13-22-402-049

TOGETHER, with all buildings, and improvements now or hereafter thereto belonging upon the Mortgaged Property or any part thereof and all fixtures now or hereafter installed including, but not limited to, all lighting, cooling, ventilating, air conditioning, plumbing, sprinklers, communications, electrical systems and the equipment pertaining thereto together with the rents, issues, profits and leases of the Mortgaged Property

TO HAVE AND HOLD the premises unto said Mortgagee, its successors and assigns, forever, for the purpose and uses set forth herein.

I. MORTGAGOR COVENANTS

Mortgagor represents to and covenants with Mortgagee that Mortgagor holds fee simple title to the Mortgaged Property, free and clear of any and all liens and encumbrances and Mortgagee has the power and authority to mortgage the Mortgaged Property.

The Mortgagor shall maintain or cause to be maintained the Mortgaged Property in good repair, working order, and condition and make or cause to be made, when necessary, all repairs, renewals, and replacements, structural, non-structural, exterior, interior, ordinary and extraordinary. The Mortgagor shall maintain from and shall not permit the commission of waste in or about the Mortgaged Property and shall not remove, demolish, (etc), change or add to the structural character of any improvement at any time erected on the Mortgaged Property without the prior written consent of the Mortgagee, except as hereinafter otherwise provided. Mortgagee covenants and agrees that in the ownership, operation and management of the Premises Mortgagee will observe and comply with all applicable federal, state and local statutes, ordinances, regulations, orders and restrictions. If this Mortgage is on a condominium or a planned unit development, Mortgagor shall perform all of Mortgagor's obligations under the declaration of covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. Mortgagee shall have the right at any time, and from time to time, to enter the Premises for the purpose of inspecting the same.

II. INSURANCE

Mortgagor shall at all times keep the Mortgaged Property, including all buildings, improvements, fixtures and articles or personal property now or hereafter situated on the Premises insured against loss or damage by fire and such other hazards as may reasonably be required by Mortgagee, including without limitation: (a) all-risk fire and extended coverage insurance, with vandalism and malicious mischief endorsements, for the full replacement value of the Premises in an agreed amount, with inflation guard endorsement; (b) if there are tenants under leases at the Premises, rent or business loss insurance for the same perils described in (a) above payable at the rate per month and for the period specified from time to time by Mortgagee; (c) boiler and sprinkler damage insurance in an amount reasonable satisfactory to Mortgagee, if and so long as the Premises shall contain a boiler and sprinkler system, respectively; (d) if the Premises are located in a flood hazard district, flood insurance whenever in the opinion of the Mortgagee such protection is necessary and available; and (e) such other insurance as Mortgagee may from time to time reasonably require. Mortgagee also shall at all times maintain comprehensive public liability, property damage and workmen's compensation insurance covering the Premises and any employees thereof, with such limits for personal injury, death and property damage as Mortgagee may reasonably require. All policies of insurance to be furnished hereunder shall be in forms, companies, amounts and deductibles reasonably satisfactory to Mortgagee, with mortgage clauses attached to all policies in favor of and in form satisfactory to Mortgagee, including a provision requiring the coverage evidenced thereby shall not be terminated or materially modified without thirty (30) days prior written notice to Mortgagee. Mortgagor shall deliver all policies, including additional and renewal policies, to Mortgagee, and, in the case of insurance about to expire, shall deliver renewal policies not less than thirty (30) days prior to their respective dates of expiration.

Mortgagor shall not take out separate insurance concurrent in form of contributing in the event of loss with that required to be maintained hereunder unless Mortgagee is included thereon under a standard mortgage clause acceptable to Mortgagee. Mortgagor immediately shall notify Mortgagee whenever any such separate insurance is taken out and promptly shall deliver to Mortgagee the policy or policies of such insurance.

In the event of loss Mortgagor will give immediate notice by mail to Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Mortgagee instead of to Mortgagor and Mortgagee jointly, and the insurance proceeds, or any part thereof, shall be applied by Mortgagee to the restoration or repair of the property damaged. In the event of foreclosure of this Mortgage, all right, title and interest of Mortgagor in and to any insurance policies then in force shall pass to the purchaser at the foreclosure sale. Mortgagor shall furnish Mortgagee, without cost to Mortgagee, at the request of Mortgagee, from time to time, evidence of the replacement value of the Premises.

If the Mortgagor fails to keep the Mortgaged Property insured in accordance with the requirements of the Loan Documents, the Mortgagee shall have the right, at its option, to provide for such insurance and pay the premiums thereof, and any amounts paid thereon by the Mortgagee shall bear interest at the Default Rate (as herein defined) from the date of payment.

III. PAYMENT OF TAXES AND ASSESSMENTS

Mortgagor shall pay before any penalty or interest attaches all general taxes, special taxes, special assessments, water charges, sewer service charges, and all other liens or charges levied or assessed against the Premises of any nature whatsoever when due, and shall furnish to Mortgagee duplicate receipts of payment therefor. If any special assessment is permitted by applicable law to be paid in installments, Mortgagor shall have the right to pay such assessment in installments, so long as all such installments are paid prior to the due date thereof. With respect to any tax or assessment which Mortgagor may desire to contest, Mortgagor shall pay such tax or assessment in full under protest in order to prevent a default under this Mortgage on account thereof.

IV. FUNDS FOR TAXES AND INSURANCE

If required by Mortgagee, Mortgagor shall pay to Mortgagee, at the times provided in said Note for payment of installments of principal and interest, and in addition thereto, installments of taxes and assessments to be levied upon the Premises, and installments of the premiums that will become due and payable to renew the insurance hereinafter provided; said installments to be

Prepared By: Sue Flood

Mort To: American National Bank & Trust Co. of Chicago
133 West Grand Avenue
Bannockville, IL 60106
Attn: Sue Flood

67370116

UNOFFICIAL COPY

P4080 (Rev. 6/01)

My Commission Expires: _____

Notary Public

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY that whose name is subscribed to the foregoing instrument as such person and he/she appeared before me this day in person and acknowledged that he/she signed and delivered said instrument as his/her own free and voluntary act.

STATE OF _____
COUNTY OF _____
)
) SS

62349046
62349046
62349046

My Commission Expires: _____

Notary Public

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY that as of said Corporation to be affixed thereto, pursuant to authority, given by the Board of Directors of said Corporation as their free and voluntary act, and as the free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

STATE OF _____
COUNTY OF _____
)
) SS

05:13:50
RECORD-T-11
11/20/99 5:17:13
2349046-4-4-2033
COOK COUNTY RECORDER

My Commission Expires: _____

Notary Public

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY that an individual and a general partner of partnership, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such person and he/she appeared before me this day in person and acknowledged that he/she signed and delivered said instrument as his/her own free and voluntary act.

STATE OF _____
COUNTY OF _____
)
) SS

My Commission Expires: _____

Notary Public

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY that as of said Corporation and caused the Corporate Seal of said Corporation to be affixed thereto, pursuant to authority, given by the Board of Directors of said Corporation as their free and voluntary act, and as the free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

STATE OF _____
COUNTY OF _____
)
) SS

ATTEST:
By: _____
Its: _____
By: _____
Its: _____

WITNESS WHEREOF, Mortgagor has caused this Mortgage to be executed, the day and year first above written.

UNOFFICIAL COPY

All of the covenants and conditions hereof shall run with the land and shall be binding upon and inure to the benefit of the successors and assigns of Mortgages, respectively, and all persons claiming through or under them. Any reference herein to Mortgages shall include the successors and assigns of Mortgages. The Mortgages shall not assign its interest without the prior written consent of the Mortgages.

XIII. SUCCESSORS AND ASSIGNS

To the extent that this instrument may operate as a security agreement under the Uniform Commercial Code, Mortgages shall have all rights and remedies conferred therein for the benefit of a secured party (as said term is defined in the Uniform Commercial Code).

XII. INCORPORATION OF UNIFORM COMMERCIAL CODE

The rights and remedies herein provided are cumulative and Mortgages may recover judgment on the Note, issue execution therefor, and resort to every other right or remedy available at law or in equity, without first exhausting and without affecting or impairing the security or remedy afforded by this Mortgage and no enumeration of special rights or powers by any provision of this Mortgage shall be construed to limit any grant of general rights or powers, or to take away or limit any and all rights granted to or vested in the Mortgages by virtue of the laws of Illinois.

XI. REMEDIES CUMULATIVE

The Mortgages hereby agrees to notify the Mortgages, in writing, immediately after the Mortgages has actual or constructive notice of the release of any hazardous waste, material or substances onto the Mortgaged Property and to take prompt and diligent remedial action.

(d) The Mortgages hereby agrees to comply with all applicable environmental laws, rules and regulations related to hazardous wastes, materials and substances.

(c) The Mortgages hereby agrees to comply with all applicable environmental laws, rules and regulations related to hazardous wastes, materials and substances.

(b) Without limitation on any other provision hereof, the Mortgages hereby agrees to indemnify and hold the Mortgages harmless from and against any and all losses, damages, injuries, costs, expenses and claims of any kind whatsoever including (collectively, "Environmental Laws"): The Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended, any so-called "Superfund" or "Superfund" law, or any other federal, state or local statute, law, ordinance, code, rule, regulation, order or decree, now or hereafter in force, relating to, or imposing liability or standards on conduct concerning, on or under, or the escape, seepage, leakage, spillage, discharge, emission, discharge or release of any Hazardous Material from (A) any real estate or interest whatsoever (including, without limitation, any property owned by a land trust that the beneficial interest in the Premises or any part thereof, or (B) any other real property in which the Mortgages or any of their affiliates or subsidiaries hold any estate or interest, in whole or in part, by the beneficiary or any of its affiliates or subsidiaries), or (ii) any claim against the Premises which is owned, permitted or imposed by environmental laws, or any actual or asserted liability or obligations of the Mortgages or any of their affiliates or subsidiaries under any environmental law, or (iii) any actual or asserted liability or obligations of the Mortgages or any of their affiliates or subsidiaries under any environmental law relating to the Premises.

XX. ENVIRONMENTAL MATTERS

The Mortgages hereby represents and warrants to the Mortgages and warrants to the Mortgages, nor any of their affiliates or subsidiaries, nor to the best of Mortgages' knowledge, any other person or entity, has ever caused or permitted any Hazardous Material to be placed, held, located or disposed of in, under or at the Premises or any part thereof, and that the Mortgages has never been used by the Mortgages, or any other affiliates or subsidiaries, or, to the best of the Mortgages' knowledge, by any other person or entity, as a temporary or permanent dump or storage site for any Hazardous Material. Hazardous Material means any hazardous, toxic, or dangerous waste, substance or material defined as such in, or for purposes of, (the Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended, any so-called "Superfund" or "Superfund" law, or any other federal, state or local statute, law, ordinance, code, rule, regulation, order or decree relating to, or imposing liability or standards on conduct concerning, any hazardous, toxic, or dangerous waste, substance or material) as now or at any time hereafter in effect.

XIX. SUCCESSORS AND ASSIGNS

This Mortgage and all provisions hereof shall run with the Mortgaged Property and shall be binding upon and enforceable against Mortgages and its permitted successors, grantees and assigns, any subsequent owner or owners of the Premises who acquire the Premises subject to this Mortgage and all persons claiming under or through Mortgages, and the word "Mortgages" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have exercised the Note or this Mortgage. The Mortgage and all provisions hereof shall inure to the benefit of Mortgages, its successors and assigns and any holder or holders, from time to time, of the Note.

XIII. NOTICES

Any notice, demand, request, or other communication directed to be given or required pursuant to the terms hereof shall be in writing and shall be delivered by personal service or sent by registered or certified mail, return receipt requested, postage prepaid, addressed as follows or to such other address as the parties hereto may designate in writing from time to time:

Mortgages Beneficiary: 3545 N. Milwaukee Ave., Chicago, Illinois 60641

Mortgages: 1836 N. Broadway, Melrose Park, IL 60160

Copy To:

Copy To:

XVII. FURTHER INSTRUMENTS

Upon request of Mortgages, Mortgages will execute, acknowledge and deliver all such additional instruments and further assurances of title and will do or cause to be done all such further acts and things as may reasonably be necessary fully to effectuate the intent of this Mortgage.

XVI. MORTGAGEE'S RIGHT OF INSPECTION

Mortgages and/or its representative shall have the right to inspect the Mortgaged Property at all reasonable times and access thereto shall be permitted for that purpose.

XV. VALUE OF REDEMPTION

(A) Mortgages hereby waives all rights of redemption and/or equity of redemption which exist by statute or common law for sale under any order or decree of foreclosure or judgment creditor of Mortgages on its own behalf and on behalf of each and every person, beneficiary or any other entity, except decree or judgment creditor of Mortgages who may acquire any interest in or title to the Mortgaged Property or the trust estate subsequent to the date hereof.

XIV. BUSINESS PURPOSE

Mortgages covenants that the proceeds of the loan evidenced by the Note and secured by this Mortgage will be used for the purposes specified in Paragraph (1) (C) of Section 404, Chapter 17 of the Illinois Revised Statutes, as amended, and that the principal obligation constitutes a business loan which comes within the purview of said statute.

XIII. CROSS-DEFAULT CLAUSE

Any default by Mortgages in the performance or observance of any covenant, promise, condition or agreement hereof shall be deemed an event of default under each of the Loan Documents, entitling Mortgages to exercise all or any remedies available to Mortgages under the terms of any or all Loan Documents, and any default or Event of Default under any other Loan Document, relating to any of Mortgages' obligations to Mortgages, shall be deemed a default hereunder, entitling Mortgages to exercise any or all remedies provided for herein. Failure by Mortgages to exercise any right which it may have hereunder shall not be deemed a waiver thereof unless so stated in writing by Mortgages, and the waiver by Mortgages of any default by Mortgages hereunder shall not constitute a continuing waiver of any other default or of the same default in the future.

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(C) Upon, or at any time after the filing of a complaint or petition to foreclose this Mortgage, the Mortgagee may apply to the court for appointment of a receiver of the Mortgaged Property. Such receiver shall have the power to collect the rents, issues and profits of the Mortgaged Property during the pendency of the foreclosure suit up to and after any sale of the Mortgaged Property. The court may authorize the receiver to apply net income from management and control of the Mortgaged Property in whole or in part to the indebtedness secured hereby or to any tax or special assessment which may be or become superior to the lien hereof.

(B) Enter upon and take possession of the Mortgaged Property with the irrevocable consent of Mortgagee as granted and evidenced by execution of this Mortgage. As Mortgagee may hold, operate, manage and control the Mortgaged Property, cancel or modify existing leases and generally exercise all powers and rights customarily incident to ownership. Mortgagee may pay out of any rents collected, taxes, insurance, conversions, fees and any expenses attributable to the Mortgaged Property.

(A) Foreclose this Mortgage by legal action, as provided by Illinois Statutes and this paragraph shall further authorize a power of sale as provided by said statutes.

When the indebtedness hereby secured, or any part thereof, shall become due, whether by acceleration or otherwise, Mortgagee may at its election:

XII. RIGHTS, POWERS AND REMEDIES OF MORTGAGEE

If an Event of Default occurs, Mortgagee may, at its option, declare the whole of the indebtedness hereby secured to be immediately due and payable without notice to the Mortgagee. Then, at any time thereafter, at the sole election of the Mortgagee, the principal balance and accrued interest on the Note shall become immediately due and payable, and any other sums secured hereby shall become immediately due and payable. All sums coming due and payable hereunder shall bear interest, after acceleration, at the Default Rate, which shall mean the interest rate stated in the Note ~~4.25~~ (2.5%) plus ~~two~~ percent per annum and shall constitute additional indebtedness secured by this Mortgage. After any such Event of Default, Mortgagee may institute or cause to be instituted, proceedings for the realization of its rights under this Mortgage or any other Loan Documents.

XI. ACCELERATION AND DEFAULT RATE

Mortgagee will at all times be free independently to establish to its satisfaction and in its absolute discretion the existence or nonexistence of any fact or facts, the existence or nonexistence of which is a condition, warranty or covenant of this Mortgage or in any other Loan Documents.

X. LENDER'S DETERMINATION OF FACTS

(F) Any material adverse change in the financial condition of the Mortgagee or any Guarantor of this Mortgage or the Note, trustee, receiver, or similar officer of the Mortgagee, regarding the Mortgaged Property.

(E) The commencement of any petition in Bankruptcy, whether voluntary or involuntary by or against Mortgagee or if Mortgagee is adjudicated, bankrupt or insolvent or files any petition or answer seeking reorganization, assignment, composition, liquidation or similar relief under the present or any future Federal or state law or seeks or consents to acquiesce in the appointment of any receiver, receiver, or similar officer of the Mortgagee, or any Guarantor of this Mortgage or the Note.

(D) Failure to make prompt payment, when due, of any payment of principal or interest under any agreement, loan documents, notes or instrument now or hereafter delivered to Mortgagee.

(C) Any sale, agreement, transfer, lease, agreement to transfer, grant of security interest, mortgage, or other encumbrance or alienation of any interest in the Mortgaged Property without the prior written consent of Mortgagee.

(B) Failure to promptly perform or observe any other covenant, promise, term or agreement contained in the Mortgage, Note, assignment or parts of any other Loan Document executed in connection with this loan transaction.

(A) Failure to make prompt payment, when due, of any payment of principal or interest under the Note and such failure continues for ten (10) days after Mortgagee gives written notice thereof to Mortgagee.

Each of the following shall constitute an "Event of Default" for purposes of this Mortgage:

IX. EVENTS OF DEFAULT

If all or any part of the Mortgaged Property is damaged, taken or acquired, either temporarily or permanently, in any condemnation proceeding, or by exercise of the right of eminent domain, the amount of any award or other payment for such taking or damages made in consideration thereof, to the extent of the full amount of the remaining unpaid indebtedness secured by this instrument, is hereby assigned to Mortgagee, who is empowered to collect and receive the same and to give proper receipts therefor in the name of Mortgagee and the same shall be paid forthwith to Mortgagee, who shall release any such award or monies so received or apply the same in whole or in part, after the payment of all expenses, including reasonable costs and attorney's fees, to the restoration or repair of the property damaged, if the property can be restored or repaired to constitute a complete architectural unit. In the event the said property cannot be restored or repaired to constitute a complete architectural unit, then such award or monies received after the payment of expenses of Mortgagee as aforesaid shall be applied on account of the unpaid principal balance of the Note, irrespective of whether such principal balance is then due and payable. Furthermore, in the event such award or monies so received shall exceed the cost of restoration or repair of the property and expenses of Mortgagee as aforesaid, then such excess monies shall be applied on account of the unpaid principal balance of the Note, irrespective of whether such principal balance is then due and payable.

VIII. CONDEMNATION

Throughout the term of the Mortgage, Mortgagee shall cause to be furnished to Mortgagee, within ninety (90) days after the close of each fiscal year, Mortgagee balance sheets and statements of profit and loss and supporting schedules, in such form as requested by Mortgagee for the Mortgaged Property for such fiscal year of Mortgagee, certified by a certified public accountant acceptable to Mortgagee. In addition, Mortgagee shall cause to be furnished to Mortgagee such additional financial information concerning the Mortgagee as the Mortgagee may reasonably request from time to time, the reasonably free access to the Mortgaged Property and to inspect all work done and materials furnished in connection with the Mortgaged Property, and to inspect all books, records and contracts of the Mortgagee relating to the Mortgaged Property.

VII. FINANCIAL STATEMENTS

In the event that Mortgagee is made a party to any suit or proceedings by reason of the interest of Mortgagee in the Premises, Mortgagee shall reimburse Mortgagee for all costs and expenses, including attorney's fees, incurred by Mortgagee in connection therewith, whether or not said proceedings or suit ever goes to trial. All amounts incurred by Mortgagee hereunder shall be secured hereby and shall be due and payable by Mortgagee forthwith on demand with interest thereon at the rate applicable under the Note from the date of such expenditure.

VI. REIMBURSEMENT FOR MORTGAGEE LEGAL EXPENSE

If default be made in the payment of any of the aforesaid taxes or assessments or in making repairs or replacements or in procuring and maintaining insurance and paying the premiums therefor, or in keeping or performing any other covenant of Mortgagee herein, Mortgagee may, at its option and without any obligation on its part so to do, pay said taxes and assessments, make such repairs and replacements, effect such insurance, pay such premiums, and perform any other covenant of Mortgagee herein. All amounts expended by Mortgagee hereunder shall be secured hereby and shall be due and payable by Mortgagee to Mortgagee forthwith on demand with interest thereon at the rate applicable under the Note from the date of such expenditure.

V. PROTECTION OF LENDER'S SECURITY

Substantially equal and to be in such amount as will assure to Mortgagee that not less than thirty (30) days before the time when such taxes and premium respectively become due, Mortgagee will have paid to Mortgagee a sufficient amount to pay such taxes and premiums in full. Said amounts paid to Mortgagee hereunder need not be segregated or kept in a separate fund and no interest shall accrue or be payable thereon. Said amounts shall be held by Mortgagee as additional security for the indebtedness secured hereby, provided, however, that Mortgagee shall have no liability for any failure to so apply said amounts for any reason whatsoever. Nothing herein contained shall in any manner limit the obligation of Mortgagee to pay taxes and to maintain insurance as above payable; provided, however, that Mortgagee may, at its option but without any obligation on its part so to do, provide, in the event of any default by Mortgagee, Mortgagee may, at its option but without any obligation on its part so to do, apply said amount upon said taxes, assessments and insurance premiums, and/or toward the payment of any amounts payable by Mortgagee to Mortgagee under the Mortgage and/or toward the payment of the indebtedness secured hereby or any portion thereof, whether or not then due or payable. Mortgagee shall not require payments hereunder so long as Mortgagee makes timely payment of taxes and insurance and provides Mortgagee with evidence of same.

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Property of Cook County Clerk's Office



August

2010

This Mortgage is executed by the American National Bank & Trust Co. of Chicago, not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said American National Bank & Trust Co. of Chicago 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 the said First Party or on said American National Bank & Trust Co. of Chicago personally to pay the said note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by Mortgagee and by every person now or hereafter claiming any right or security hereunder, and that so far as the First Party and its successors and said American National Bank & Trust Co. of Chicago personally are concerned, the legal holder or holders of said note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor, if any.

IN WITNESS WHEREOF, American National Bank & Trust Co. of Chicago, not personally but as Trustee as aforesaid, has caused these presents to be signed by one of its Vice-Presidents, or Assistant Vice-President, and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, the day and year first above written.

AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO

As Trustee as aforesaid and not personally,

By

[Signature]
Vice-President
[Signature]
Assistant Secretary

94064329

ATTEST

STATE OF ILLINOIS/
COUNTY OF COOK } ss.

I, Dorothy Thiel

DO HEREBY CERTIFY, that P. JOHANSEN, a Notary Public, in and for said County, in the State aforesaid, & Trust Company of Chicago and Gregory S. Kasprzyk, Vice-President of the American National Bank personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice-President, and Assistant 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 Company, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that he, as custodian of the corporate seal of said Company, did affix the corporate seal of said Company to said instrument as his own free and voluntary act and as the free and voluntary act of said Company, as Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this JAN 04 1994 day of A. D. 19

Form 1308

[Signature]
Notary Public



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EXHIBIT A

PARCEL 1:

THE SOUTHEASTERLY 25 FEET 6 INCHES OF LOT 20 AND THE NORTHWESTERLY 1/2 OF LOT 22 IN MERCHANT'S SUBDIVISION OF LOTS 8 AND 9 IN J.L. WARNER'S SUBDIVISION OF THAT PART OF THE SOUTH EAST 1/4 OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

LOT 21 IN MERCHANT'S SUBDIVISION OF LOTS 8 AND 9 IN J.L. WARNER'S SUBDIVISION OF THAT PART OF THE SOUTH EAST 1/4 OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF MILWAUKEE PLANK ROAD, IN COOK COUNTY, ILLINOIS.

PIN: 13-22-402-019

COMMONLY KNOWN AS: 3545 N. MILWAUKEE AVE., CHICAGO, IL 60641

Property of Cook County Clerk's Office

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