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95442743

TRUST DEED

ACCT. NO. 10-073548

. DEPT-01 RECORDING \$27.50
. T#0008 TRAN 7893 07/10/93 11:41:00
. #6800 FEE *--95-442743
. COOK COUNTY RECORDER

Above Space For Recorder's Use Only

THIS INDENTURE, made June 17, 1995, between Helen Delisi, his wife
County of Cook, and State of Illinois, herein referred to as "Mortgagors", and THE FIRST
COMMERCIAL BANK, and Illinois Banking Corporation, its successors and assigns, herein referred to as "Trustee", witnesseth:
THAT, WHEREAS, the Mortgagors are indebted to the legal holder or holders of the Note hereinafter described in the principal
sum of Seventy-seven thousand six hundred seventy-one and 20/100 Dollars, evidenced by the
said Note of the Mortgagors identified by the above account number, made payable to the order of and delivered, in and by
which said Note the Mortgagors promise to pay the said principal sum as provided therein from time to time until said Note is
fully paid, provided that upon default in the prompt payment of any installment all remaining installments shall become due
and payable and shall bear interest at 7% per annum, and all of said principal and interest being made payable at the Banking
House of THE FIRST COMMERCIAL BANK in Chicago, Illinois, unless and until otherwise designated by the legal holder
of said note.

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in
accordance with the terms, provisions and limitations of this trust deed, and the performance of the covenants and agreements
herein contained, by the Mortgagors to be performed, do by these presents CONVEY and WARRANT unto the Trustee, its
successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situated in
the City of Chicago, County of Cook, and State of Illinois, to wit:

Lot 21 in Block 16 in W. F. Kaiser and Company's Arcadia Terrace, being a subdivision
of the North 1/2 of the Southeast 1/4 (except the West 33 feet) and the South East quarter
of the South East 1/4 of Section 1, Township 40 North, Range 13, East of the Third
Principal Meridian, in Cook County, Illinois.

P.I.N. 25-C9-219-008

95442743

which, with the property hereinafter described, is referred to herein as the "premises."

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto and the same belonging, and
all rents, issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which are
pledged primarily and on a parity with said real estate and not secondarily).

TO HAVE AND TO HOLD the premises unto the Said Trustee, its successors and assigns, forever, for the purposes, and
upon the uses and trusts herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption
Laws of the State of Illinois, which said rights and benefits the Mortgagors do hereby expressly release and waive.

This Instrument Prepared by
Joseph G. Kozderka
The First Commercial Bank
6945 N. Clark St.
Chicago, IL. 60626

This trust deed consists of four pages. The covenants, conditions and provisions appearing on the pages of this trust
deed are incorporated herein by reference and are a part hereof and shall be binding on the mortgagors, their heirs,
successors and assigns.

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1. Mortgagors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien hereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior lien to Trustee or to holders of the note; (4) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance.

2. Mortgagors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to Trustee or to holders of the note duplicate receipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.

3. Mortgagors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or windstorm under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to the holders of the note, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the holders of the note, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to holders of the note, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.

4. In case of default therein, Trustee or the holders of the note may, but need not, make any payment or perform any act hereinbefore required of Mortgagors in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees, and all other moneys advanced by Trustee or the holders of the note to protect the mortgaged premises and the lien hereof, plus reasonable compensation to Trustee for each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the rate of seven per cent per annum. Inaction of Trustee or holders of the note shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of Mortgagors.

5. The Trustee or the holders of the note hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof.

6. Mortgagors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the holders of the note, and without notice to Mortgagors, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the note or in this Trust Deed to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment on the note, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagors herein contained.

7. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, holders of the note or Trustee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Trustee or holders of the note for attorneys' fees, Trustee's fees, appraiser's 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 all such abstracts of title, title searches and examinations, guarantee policies, Torrens certificates, and similar data and assurances with respect to title as Trustee or holders of the note may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the rate of seven per cent per annum, when paid or incurred by Trustee or holders of the note in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this trust deed or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

95442743

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WITNESS the hand and seal of Mortgagors on the date first above written.

Robert Delisi

(SEAL)

Helen K. Delisi

(SEAL)

(SEAL)

(SEAL)

STATE OF ILLINOIS

I, the undersigned

COUNTY OF Cook

} ss

a Notary Public in and for and residing in said County, in the State aforesaid,

DO HEREBY CERTIFY THAT Robert Delisi and Helen Delisi, his wife, 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, sealed and

delivered the said Instrument as free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal this 17th

day of June

A.D., 1995

Barbara Morse
Notary Public

Property of Cook County Clerk's Office

95442743

DELIVERY INSTRUCTIONS

MAIL TO

THE FIRST COMMERCIAL BANK

CLARK AT MORSE

CHICAGO, ILLINOIS 60626



STREET ADDRESS OF PROPERTY DESCRIBED HEREIN

5806 N. Western Ave.

Chgo. IL.

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8. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any overplus to Mortgagors, their heirs, legal representative or assigns, as their rights may appear.

9. Upon, or at any time after the filing of a bill to foreclose this trust deed, the court in which such bill is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagors at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not and the Trustee hereunder may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this trust deed, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale, (2) the deficiency in case of a sale and deficiency.

10. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.

11. Trustee or the holders of the note shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

12. Trustee has no duty to examine the title, location, existence, or condition of the premises, nor shall Trustee 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 his own gross negligence or misconduct or that of the agents or employees of Trustee, and it may require indemnities satisfactory to it before exercising any power herein given.

13. Trustee 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 Trustee 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 Trustee the note, representing that all indebtedness hereby secured has been paid, which representation in Trustee may accept as true without inquiry. Where a release is requested of the original or a successor trustee, such trustee may accept as the genuine note herein described any note which conforms in substance with the description herein contained of the note and which purports to be executed by the persons herein designated as the makers thereof.

14. Trustee may resign by instrument in writing filed in the office of the Recorder or Registrar of Titles in which this instrument shall have been recorded or filed. In case of the resignation, inability or refusal to act of Trustee, 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 Trustee, and any Trustee or successor shall be entitled to reasonable compensation for all acts performed hereunder.

15. This Trust Deed and all provisions hereof, shall extend to and be binding upon Mortgagors and all persons claiming under or through Mortgagors, and the word "Mortgagors" 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 executed the note or this Trust Deed.

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35. **NOTICES.** Any notice or other communication to be provided under this Mortgage shall be in writing and sent to the parties at the addresses described in this Mortgage or such other address as the parties may designate in writing from time to time. Any such notice so given and sent by certified 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 received by the person to whom such notice is being given.

36. **SEVERABILITY.** If any provision of this Mortgage violates the law or is unenforceable, the rest of the Mortgage shall continue to be valid and enforceable.

37. **APPLICABLE LAW.** This Mortgage shall be governed by the laws of the state where the Property is located. Grantor consents to the jurisdiction and venue of any court located in such state.

38. **MISCELLANEOUS.** Grantor and Lender agree that time is of the essence. Grantor waives presentment, demand for payment, notice of dishonor and protest except as required by law. All references to Grantor in this Mortgage shall include all persons signing below. If there is more than one Grantor, their Obligations shall be joint and several. Grantor hereby waives any right to trial by jury 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 complete integrated understanding between Grantor and Lender pertaining to the terms and conditions of those documents.

39. **ADDITIONAL TERMS.**

Grantor acknowledges that Grantor has read, understands, and agrees to the terms and conditions of this Mortgage.

Dated: JUNE 24, 1995

GRANTOR Elmer R. Zamocnik

GRANTOR Lillian Zamocnik

Elmer R. Zamocnik
Elmer R. Zamocnik
Husband, Joint Tenant

Lillian Zamocnik
Lillian Zamocnik
Wife, Joint Tenant

GRANTOR:

GRANTOR:

GRANTOR

GRANTOR

GRANTOR

GRANTOR

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State of Illinois)
County of DuPage) ss.

State of _____)
County of _____) ss.

I, Severin Delabar, Jr. a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Elmer R. Zamecnik & Lillian Zamecnik personally known to me to be the same person s whose name s are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that the Y signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes herein set forth.

The foregoing instrument was acknowledged before me this _____ by _____ as _____ on behalf of the _____

Given under my hand and official seal, this 29th day of June 1993
Severin Delabar, Jr.
Notary Public

Given under my hand and official seal, this _____ day of _____

Notary Public

Commission expires: _____
OFFICIAL SEAL
SEVERIN DELABAR, JR.
NOTARY PUBLIC STATE OF ILLINOIS
EXPIRES 6/30/96

Commission expires: _____

SCHEDULE A

The street address of the Property (if applicable) is: 2335 S. 17th Avenue
North Riverside, IL 60546

Permanent Index No.(s): 15-27-208-036

The legal description of the Property is:
Lot 5 and the West 125 Feet of Lot "C" in Block 7 in Komarek's West 22nd Street Subdivision of the West Half of the North East Quarter and in the East Half of the North West Quarter of Section 27, Township 39 North, Range 12, East of the Third Principal Meridian in Cook County, Illinois.

SCHEDULE B

This instrument was prepared by: Severin Delabar, 9136 Washington Ave, Brookfield, Illinois 60513

After recording return to Lender.

CLERK'S OFFICE OF COOK COUNTY

95442725

[Handwritten Signature]