

## TRUST DEED SECOND MORTGAGE (ILLINOIS)

CAUTION: Consult a lawyer before using or acting under this form. All warranties, including merchantability and fitness, are excluded.

95113391

THIS INSTRUMENT WITNESSETH that EREDDIE PHILLIPS  
AND LURLIE PHILLIPS

(hereinafter called the Grantor), of

9725 S. JEFFERY CHICAGO ILLINOIS  
(No. and Street) (City) (State)

for and in consideration of the sum of SIX THOUSAND NINE  
HUNDRED SIXTY NINE AND 00/100 Dollars

in hand paid, CONVEY AND WARRANT to  
B+S CONSTRUCTION & REMODELING  
of 4036 N. POLASKI CHICAGO ILLINOIS  
(No. and Street) (City) (State)

as Trustee, and to his successors in trust hereinafter named, the following described real estate, with the improvements thereon, including all heating, air-conditioning, gas and plumbing apparatus and fixtures, and everything appurtenant thereto, together with all rents, issues and profits of said premises, situated in the County of COOK and State of Illinois, to-wit:

Lot 29 (except the north 18 feet seven inches thereof)  
AND the north eight feet 2 inches of lot 28 in block  
10 in Van Vissingen Heights subdivision, A Subdivision of parts  
of the East 213 of the Northwest 14 and the West 1/2 of the  
Northeast 14, north of the T-1 main boundary line of section 12,  
township 37 north range 14, east of the third principal meridian.

HEREBY releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois.  
IN TRUST, nevertheless, for the purpose of security and performance of the covenants and agreements herein CKA 19725 S. Jeffery  
WHEREAS, The Grantor is justly indebted upon \_\_\_\_\_ principal promissory note bearing even date herewith, payable to 25-12-208-049

B+S Construction - Remodeling.  
in 36 equally monthly installments of  
\$193.60 UNTIL fully paid.

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THE GRANTOR covenants and agrees as follows: (1) To pay said indebtedness, and the interest thereon, as herein and in any note or notes provided, or according to any agreement extending time of payment; (2) to pay when due in each year all taxes and assessments against said premises, and on demand to exhibit receipts therefor; (3) within sixty days after destruction or damage to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) that waste to said premises shall not be committed or suffered; (5) to keep all buildings now or at any time on said premises insured in companies to be selected by the grantee herein, who is hereby authorized to place such insurance in companies acceptable to the holder of the first mortgage indebtedness, with loss clause attached payable first to the trustee or Mortgagee, and second, to the Trustee herein as their interests may appear, which policies shall be left and remain with the said trustee or Trustee until the indebtedness is fully paid; (6) to pay all prior incumbrances, and the interest thereon, at the time or times when the same shall become due and payable.

IN THE EVENT of failure so to insure, or pay taxes or assessments, or the prior incumbrances, or the interest thereon when due, the grantee or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or pay any tax lien or title affecting said premises or pay all prior incumbrances and the interest thereon from time to time; and the money so paid, the Grantor agrees to repay immediately without demand, and the same with interest thereon from the date of payment at \_\_\_\_\_ per cent per annum shall be so much additional indebtedness secured hereby.

IN THE EVENT of a breach of any of the aforesaid covenants or agreements, the whole of said indebtedness, including principal and all earned interest, shall, at the option of the legal holder thereof, without notice, become immediately due and payable, and with interest thereon from time of such breach at \_\_\_\_\_ per cent per annum, shall be recoverable by foreclosure thereof, or by suit at law, or both, the same as if all of said indebtedness had then matured by express terms.

IT IS AGREED by the Grantor that all expenses and disbursements paid or incurred in behalf of plaintiff in connection with the foreclosure hereof - including reasonable attorney's fees, outlays for documents, evidence, stenographer's charges, cost of procuring or completion of abstract showing the whole title of said premises embracing foreclosure decree - shall be paid by the Grantor; and the like expenses and disbursements occasioned by any suit or proceeding wherein the grantee or any holder of any part of said indebtedness, as such, may be a party, shall also be paid by the Grantor. All such expenses and disbursements shall be an additional lien upon said premises, shall be taxed as costs and included in any decree that may be rendered in such foreclosure proceedings; which proceeding, whether decree of sale shall have been entered or not, shall not be dismissed, nor release hereof given, until all such expenses and disbursements, and the costs of suit, including attorney's fees, have been paid. The Grantor for the Grantor and for the heirs, executors, administrators and assigns of the Grantor waives all right to the possession of, and income from, said premises pending such foreclosure proceedings, and agrees that upon the filing of any complaint to foreclose this Trust Deed, the court in which such complaint is filed, may at once and without notice to the Grantor, or to any party claiming under the Grantor, appoint a receiver to take possession or charge of said premises with power to collect the rents, issues and profits of the said premises.

The name of a record owner of the said premises is \_\_\_\_\_

IN THE EVENT of the death or removal from said \_\_\_\_\_ County of the grantee, or of his resignation, refusal or failure to act, then \_\_\_\_\_ of said County is hereby appointed to be first successor in this trust, and if for any like cause said first successor fail or refuse to act, the person who shall then be the acting Recorder of Deeds of said County is hereby appointed to be second successor in this trust. And when all of the aforesaid covenants and agreements are performed, the grantee or his successor in trust, shall release said premises to the party entitled, on receiving his reasonable charges.

This trust deed is subject to \_\_\_\_\_

Witness the hand and seal of the Grantor this 20th day of JUNE, 1997

Erddie Phillips (SEAL)

Please print or type name(s) below signature(s)  
Lurle Phillips (SEAL)

This instrument was prepared by LOTTA MIRONCHICK 4036 N. POLASKI, CHICAGO, ILL  
(NAME AND ADDRESS)

2350

# UNOFFICIAL COPY

STATE OF ILLINOIS )  
COUNTY OF COOK ) SS.

I, SHELLY BERKOWITZ, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that FREDDIE PHILLIPS & LURIE PHILLIPS personally known to me to be the same person X whose name X subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that THEY signed, sealed and delivered the said instrument as THEIR 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 16TH day of FEBRUARY, 19 '12



*Shelly Berkowitz*  
Notary Public

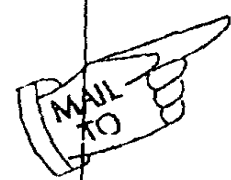
Commission Expires \_\_\_\_\_

Property of Cook County Clerk's Office

55223391

BOX No \_\_\_\_\_  
SECOND MORTGAGE  
**Trust Deed**

TO \_\_\_\_\_



B & S CONSTRUCTION  
4036 N. PULASKI RD.  
CHICAGO, ILL. 60641