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TRUST DEED
MORTGAGE

1

CURCY

55 APR 20 PM 12:16

THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE made March 19, 1995 between

BABU ZACHARIAH, 3911 Snapper Pointe Drive, Tampa, FL
herein referred to as "Mortgagors", and OOMMEN JOSEPH

Illinois, herein referred to as TRUSTEE, witnesseth

THAT, WHEREAS the Mortgagors are justly indebted to the legal holder or holders of the principal Promissory Note hereinafter described, said legal holder or holders being herein referred to as Holders of the Note, in the Principal Sum of One Hundred Eighty Thousand and no/00 (\$180,000.00) Dollars,

DOLLARS,

evidenced by one certain

Promissory Note of the Mortgagors of even date herewith, made payable to THE ORDER OF

OOMMEN JOSEPH

and delivered, in and by which said

Note the Mortgagors promise to pay the said principal sum

on March 1, 2000

with interest thereon from

March

1995

until maturity at the rate

of 9.50% per cent per annum, payable monthly on the 1st day of each month and of each month

each year, all of said principal and interest bearing interest after maturity at the rate of 12% per cent per annum, and all of

said principal and interest being made payable at 900 Jay Drive, Downers Grove, IL 60516 Illinois, as

the holders of the Note may, from time to time, in writing appoint and in absence of such appointment, then at the office of

Oommen Joseph

In said City

and, in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, 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 situate, lying and being in the Village of Arlington Heights COUNTY OF COOK AND STATE OF ILLINOIS

See LEGAL DESCRIPTION attached hereto and made a part hereof as though fully incorporated by reference.

See Attachment.

Common Address

4235 Jennifer Lane

Arlington Heights, IL 60005

COOK COUNTY
RECORDER
JESSE WHITE
ROLLING MEADOWS

RECORDING 47.00
MAIL 0.50
95276350

(*) As per the terms and conditions of the actual Mortgage Note which terms and conditions are incorporated herein by express reference.

which, with the property hereinafter described, is referred to herein as the "premises," TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes and upon the uses and in the manner 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 trust deed consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side 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.

WITNESS the hand

and seal of Mortgagors the day and year first above written

x *[Signature]*
BABU ZACHARIAH

[SEAL]

[SEAL]

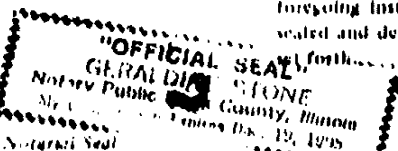
STATE OF ILLINOIS

County of Cook

[Signature]
Babu Zachariah

A Notary Public in and for the State of Illinois, in the County of Cook, do hereby certify that

who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he executed the same as his free and voluntary act, for the uses and purposes therein



Given under my hand and Notarial Seal this 19th day of March 1995

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LEGAL DESCRIPTION

PARCEL 1:

UNITS 4235-1A, 4235-1B, 4235-2A, 4235-2B, 4235-3A, AND 4235-3B, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN ARLINGTON GROVE CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION OF RECORDED AS DOCUMENT NUMBER 25364419, AS AMENDED FROM TIME TO TIME, IN THE NORTH 1/2 OF SECTION 1, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 25364419, AS AMENDED FROM TIME TO TIME, ALL IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBERS

02-01-200-083-1343 (Unit 4235-1A)

02-01-200-083-1344 (Unit 4235-1B)

02-01-200-083-1345 (Unit 4235-2A)

02-01-200-083-1346 (Unit 4235-2B)

02-01-200-083-1347 (Unit 4235-3A)

02-01-200-083-1348 (Unit 4235-3B)

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02/25/2020

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MORTGAGE RIDER

This MORTGAGE RIDER is made and entered into this 19 day of March, 1995 by and between BABU ZACHARIAH, as Mortgagor, and OOMMEN JOSEPH, as Mortgagee, concerning the real estate located at 4235 Bonhill Drive, Arlington Heights, IL 60004.

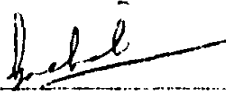
1. That in case of any conflict between the terms of this Mortgage Rider and the Mortgage, the terms of the Mortgage Rider shall prevail.

2. That Mortgagors shall not, without the prior written consent of Mortgagee, sell, transfer, convey, encumber, or assign the title to all or any portion of the premises, or the rents, issues, or profits therefrom, whether by operation of law, voluntarily, or otherwise, and shall not contract to do any of the foregoing. Any violation of this paragraph shall constitute an express material breach and default by Mortgagors under the terms of the Mortgage and Note.

3. That the provisions of the Mortgage Note of even date herewith are hereby incorporated herein by reference and made a part hereof as if fully set forth herein.

4. That Mortgagors shall pay when due all general real estate taxes, association dues, and all other lawful charges of whatever kind which may be levied against the premises; provided, however, that in the event of any default under the terms of the Note, Mortgage, or Mortgage Rider, the Mortgagee may, upon notice to Mortgagors, require that Mortgagors deposit with Mortgagee, in addition to the monthly installments of principal and interest due under the Note, and concurrently therewith, monthly until the principal indebtedness evidenced by the Note is paid, a sum equal to all real estate taxes next due divided by the number of months to elapse before one month prior to the date when such taxes will become due and payable. If the funds thereby collected are insufficient to pay, when due, all taxes as aforesaid, the Mortgagors shall, within ten (10) days after receipt of demand therefor from Mortgagee or its agent, deposit such additional funds as may be necessary to pay such taxes.

MORTGAGORS:


BABU ZACHARIAH

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4-10-2018