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DEPT-01 RECORDING \$25.00
T#0010 TRAN 5116 06/10/96 16:27:00
#1271 : CJ * - 96 - 438746
COOK COUNTY RECORDER

THE ABOVE SPACE FOR RECORDERS USE ONLY

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Trust agreement, made May 21 19 96 between / a State banking association, not personally but as Trustee under the
provisions of a Deed or Deeds in Trust duly recorded and delivered to said Bank in pursuance of Trust Agreement dated March 1, 1996
Known as trust number 1-121 herein referred to as "First Party," and FIRST STATE BANK & TRUST COMPANY OF PALOS HILLS

Handwritten initials/signature

Illinois corporation herein referred to as Trustee, witnesseth:
whereas First Party has concurrently herewith executed an installment note bearing even date herewith in the principal sum of Forty Thousand and NO/100

(\$40,000.00) ----- dollars
payable to bearer First State Bank and Trust Company of Palos Hills and delivered, in and by
said Note the First Party promises to pay out of that portion of the trust estate subject to said Trust Agreement and hereinafter specifically described, the said principal sum and
interest on the balance of principal remaining from time to time unpaid at the rate of 8.50 per cent per annum in month installments
of Three Hundred Twenty Two and 09/100 (\$322.09) ----- dollars
on the 1st day of July 19 96 and Three Hundred Twenty Two and 09/100 (\$322.09) ----- dollars
on the 1st day of each and every month thereafter until said note is fully paid except that the final payment of principal and
interest, if not sooner paid, shall be due on the 1st day of June 2001

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all payments on account of the indebtedness evidenced by said note to be first applied to interest on the unpaid principal balance and the remainder to principal; provided that
the principal of each installment unless paid when due shall bear interest at the highest lawful rate per annum, and all of said principal and interest being made payable at such
place as may be directed by the holder or trustee company in

Palos Hills 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
FIRST STATE BANK & TRUST CO. OF PALOS HILLS in said City.

Therefore, First Party to secure the payment of said principal sum of money and said interest in accordance with the terms, provisions and limitations of this Trust Deed,
in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, does by this presents grant, remise, release, sell and convey unto
Trustee, its successors and assigns, the following described Real Estate situate, lying and being in the

And State of Illinois, to wit

County of Cook

Lot 108 in Timber Ridge, A Subdivision of the West 1/2 of the Northeast 1/4
(except the South 32 acres thereof) and the West 1/2 of the East 1/2 of the Northeast 1/4
of Section 3, Township 37 North, Range 12, East of the Third Principal Meridian, in
Cook County, Illinois.

pin # 23-03-216-001
P.A : 9001 W 89th Street, Hickory Hills IL

8245

RESTITUTE

BOX 169

Permanent Index Number 23-03-216-001

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

together with all improvements, tenements, or easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such time as First Party, its successors or assigns may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily, and all apparatus, equipment and fixtures now or hereafter thereon or thereon, whether single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, indoor beds, awnings, faves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by First Party or its successors or assigns shall be considered as constituting part of the real estate.

To have and to hold the premises unto said Trustee, its successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth.

It is further understood and agreed that:

1. Until the indebtedness aforesaid shall be fully paid, and in case of the failure of First Party, its successors or assigns to: (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 mechanics' 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 holder 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 ordinance with respect to the premises and the use thereof; (6) refrain from making material alterations in said premises except as required by law or municipal ordinance; (7) pay before any penalty attaches all general taxes, and pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and up in written request, to furnish to Trustee or to holders of the note duplicate receipts therefor; (8) pay in full under protest in the manner provided by statute, any tax or assessment which First Party may desire to contest; (9) 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 money 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 to deliver all policies, including additional and renewal policies, to holders of the note, and in case of insurance about to expire, to deliver renewal policies not less than ten days prior to the respective dates of expiration; then Trustee or the holders of the note may, but need not, make any payment or perform any act herein before set forth 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 thereon, or receive 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 any other moneys provided 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 highest lawful rate 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 of the provisions of this paragraph.

2. 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 claim thereon.

3. At the option of the holders of the note and without notice to First Party, its successors or assigns, 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 of principal or interest on the note, or (b) in the event of the failure of First Party or its successors or assigns to do any of the things specifically set forth in paragraph one hereof, and such default shall continue for three days, said option to be exercised at any time after the expiration of said three day period.

4. 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 attorney's fees, Trustee's fees, appraiser's fees, outlays for documentary and expert witness, stenographer's charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) or 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 other to protect 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 highest lawful rate 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 the 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 foreclosure 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.

5. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order or 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 First Party, its legal representatives or assigns, as their rights may appear.

6. 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 at the time of application for such receiver, of the person or persons, if any, liable for the payment of the indebtedness secured hereby, and without regard to the then value of the premises or whether the same shall be then occupied as a home, owned 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 First Party, its successors or assigns, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which (a) by necessity 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 sale and deficiency.

7. 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.

8. 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, unless expressly obligated by the terms hereof, nor liable for any acts or omissions hereunder, except in case of his own gross negligence or his conduct that is the proximate cause of injury to Trustee, and it may require no remedies satisfactory to it before exercising any power herein given.

9. Trustee shall release this Trust Deed and the lien thereby 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 thereof 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 Trustee may accept as true without inquiry, where a release is requested of a successor trustee such successor trustee may accept the note herein described any title which bears a certificate of identification purporting to be executed by a prior trustee hereunder or which conforms in substance with the description here in contained of the note and which purports to be executed on behalf of First Party, and where the release is requested of the original trustee and it has never been recited or indicated on any instrument certifying same as the note described herein, it may accept as the note herein described any note which may be presented and which conforms in substance with the description here in contained of the note and which purports to be executed on behalf of First Party.

10. 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, unable by the laws to act of Trustee, then the Recorder or 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.

1st State Bank & Trust Company of Palos Hills
10360 South Roberts Road
Palos Hills, Illinois 60465

FIRST STATE BANK & TRUST CO. OF PALOS HILLS hereafter referred to

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This Trust Deed is executed by... as "First State Bank & Trust Co. of Palos Hills" 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 First State Bank & Trust Co. 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 said First Party or on said First State Bank & Trust Co. personally to pay 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 Trustee 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 First State Bank & Trust Co. 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, First State Bank & Trust Co. of Palos Hills, not personally but as Trustee as aforesaid, has caused these presents to be signed by its Assistant Vice President, and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, the day and year first above written

FIRST STATE BANK & TRUST CO. OF PALOS HILLS

As Trustee as aforesaid and not personally.

By [Signature]
Chairman of the Board/CEO & Trust Officer

Attest [Signature]
Vice President & Cashier

STATE OF ILLINOIS }
COUNTY OF COOK } S.S.

Elaine Andreski

a Notary Public, in and for said County, in the State aforesaid, do hereby certify

Marvin A. Siensa, Chairman of the Board, CEO and Trust Officer and

Luis R. Acevedo, Vice President & Cashier

of said Bank who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Assistant Vice Presidents and Assistant Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act and as the free and voluntary act of said Bank as Trustee as aforesaid, for the uses and purposes therein set forth; and said Assistant Secretary then and there acknowledged that he, as custodian of the corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument as his own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal, this 21st day of May, A.D. 1996

[Signature]
Notary Public



Trustee

The Instrument Note mentioned in the within Trust Deed has been identified herewith under identification No. _____

Important

For the protection of both the borrower and lender, the note secured by this trust deed should be identified by the trustee named herein before the trust deed is filed for record.

Prepared By Frank J. Smith III, Senior Vice President
FIRST STATE BANK AND TRUST COMPANY OF PALOS HILLS
10360 South Roberts Road
Palos Hills, IL 60465-1990

Trust Deed

FIRST STATE BANK & TRUST COMPANY OF PALOS HILLS

as Trustee

To

10360 South Roberts Road
Palos Hills, Illinois 60465
Trustee

MAIL TO:

1st State Bank & Trust Company of Palos Hills
10360 South Roberts Road
Palos Hills, Illinois 60465

The Above Space for Recordars Use Only

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