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DEPT-01 RECORDING

\$27.50

T#0011 TRAN 3229 09/16/96 13:10:00

#8029 + ER # -96-704389

COOK COUNTY RECORDER

TRUST DEED

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made June 10, 1996 between Rosemary Davis and Linnie Davis herein referred to as "Grantors" and Scott Labaree of Chicago, Illinois, herein referred to as "Trustee", witnesseth: THAT WHEREAS the Grantors have promised to pay to ARCHWAY CONSTRUCTION herein referred to as "Beneficiary" the legal holder of the Home Improvement Contract hereinafter called "Contract" and described, the sum of Two thousand seven hundred seventy two and 50/100 Dollars (\$ 2772.50),

evidenced by no certain Contract of the Grantors of even date herewith, made payable to the Beneficiary, and delivered, in and by which said Contract the Grantors promise to pay the said sum in 18 consecutive weekly installments: 18 at \$ 174.26, followed by 0 at \$ 0, with the first installment beginning on July 14, 1996 and the remaining installments continuing on the same day (Month and Day) of each month thereafter until fully paid. All of said payment being made payable at Chicago Illinois, or at such place as the Beneficiary or other holder may, from time to time, in writing appoint. The principal amount of the Contract is \$ 2772.50. The Contract has a Last Payment Date of December 14, 1997.

NOW, THEREFORE, the Grantors to secure pay ment of the said obligation in accordance with the terms, provisions and limitations of the Trust Deed, and the performance of the covenants and agreements herein contained, by the Grantors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do hereby 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 City of Maywood,

COUNTY OF COOK AND STATE OF ILLINOIS, to-wit: LOTS 52 AND 53 IN CUMMINGS AND FARGO'S ADDITION TO MAYWOOD IN SECTION 10, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PIN # 15-10-223-015-0000 aka 10 S. 16th STREET MAYWOOD, IL which the property described, is referred to herein as the "premises".

TOGETHER with improvements and fixtures now attached together with easement, rights, privileges, interests, rents, and profits.

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 Grantors do hereby expressly release and waive.

O'CONNOR TITLE SERVICES, INC.

6184-42

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COVENANTS, CONDITIONS AND PROVISIONS

1. Grantor shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter situated 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 Beneficiary; (4) complete within a reasonable time any building or building 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 the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance.

2. Grantors 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 Beneficiary duplicate receipts therefor. To prevent default hereunder Grantors shall pay in full under protest, in the manner provided by statute, any tax or assessments which Grantor may desire to contest.

3. Grantor 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 money sufficient either to pay the cost of replacement or repairing the same or to pay in full the indebtedness secured hereby, all in compliance satisfactory to the Beneficiary, under the mortgage policies payable, in case of loss or damage, to Trustee for the benefit of the Beneficiary, such right to be evidenced by the mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to Beneficiary, 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 hereof, Trustee or Beneficiary may, but need not, make any payment or perform any act herein before required of Grantors in any form and under deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, existing hereon, discharge, compromise or settle any tax lien or other claim thereon, or redeem from any tax sale or forfeiture affecting said premises or consent any tax or provide or settle any tax lien or other prior lien or title or claim, interest, or redeem from any tax sale or forfeiture affecting said premises or consent any tax or assessment. All moneys paid for any of the purposes hereof, including and all expenses paid or incurred in connection therewith, including attorney's fees, and any other moneys advanced by Trustee or Beneficiary to protect the mortgaged premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest at the annual percentage rate stated in the Contract that Trustee or Beneficiary shall never be considered as a waiver of any right accruing to them on account of any delay in tender on the part of Grantor.

5. The Trustee or Beneficiary 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, rate, charge, fee, or other claim or title or claim thereon.

6. Grantors shall pay half of each item of indebtedness herein mentioned, by principal and interest, when due according to the terms hereof. At the option of Beneficiary, and without notice to Grantors, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the Contract 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 Contract, or (b) when default shall occur and continue for three days in the case of default in making payment of any installment on the Contract, or (c) immediately if all of the premises are sold transferred by the Grantor without Beneficiary's prior written consent.

7. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Beneficiary 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 Beneficiary for attorney's fees, Trustee's fees, appraisers' fees, outlay for documentary and expert evidence, or any other charges, publication costs and costs (which may be estimated as to items to be expenses after entry of the decree), procuring all such abstracts of title, title searches and examinations, guarantee policies, Torrens certificates, and similar data as may be necessary with respect to title which may be the purchase of the title 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 annual percentage rate stated in the Contract that Trust Deed secures, when paid or incurred by Trustee or Beneficiary in connection with (a) any proceedings, including probate and bankruptcy proceedings, in which either of them shall be a party, with or without claimant or defendant, by reason of this Trust Deed or any indebtedness hereby secured; (b) preparations for 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.

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 incidental to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other liens which under the terms hereof constitute secured indebtedness additional to that evidenced by the Contract, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any overplus to Grantors, their heirs, legal representatives or assigns, as their rights may appear.

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9. Upon, or at any time after the filing of a bid to foreclose this Trust Deed, the court in which such bid 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 Grantors 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 for such receiver and without regard to the then value of the premises or whether shall have the 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 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 the hands in payments in whole or 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 such decree, provided such application is made to foreclosure sale; (2) the deficiency in case of 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 Beneficiary shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

12. Trustee shall have 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 gross negligence or misconduct and Trustee shall require indemnities satisfactory to Trust before exercising any power herein given.

13. Upon presentation of satisfactory evidence that all indebtedness secured by this Trust Deed has been fully paid, either before or after maturity, the Trustee shall have full authority to release this Trust Deed, the lien thereof, by proper instrument.

14. In case of the resignation, inability or refusal to act of Trustee, the Beneficiary shall have the authority to appoint a Successor in Trust. Any Successor in Trust hereunder shall have the identical title, powers and authority as are herein given Trustee.

15. This Trust Deed and all provisions hereof, shall extend to and be binding upon Grantors and all persons claiming under or through Grantors, and the word "Grantor" 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 Contract or this Trust Deed. The term Beneficiary as used herein shall mean and include any successors or assigns of Beneficiary.

WITNESS the hand(s) and seal(s) of Grantors the day and year first above written.

Rosevelt Davis (SEAL) _____ (SEAL)
Lernie Davis (SEAL) _____ (SEAL)

STATE OF ILLINOIS,

County of Cook

I, Brian H. Strom
 a Notary Public in and for and residing in said County, in the State aforesaid,

DO HEREBY CERTIFY THAT Rosevelt Davis and Lernie Davis
Davis
 who are _____ personally known to me to be the same persons
 whose name subscribed to the foregoing instrument, appeared
 before me this day in person and acknowledged that they
 signed and delivered the said instrument as their
 free and voluntary act, for the uses and purposes therein set forth.

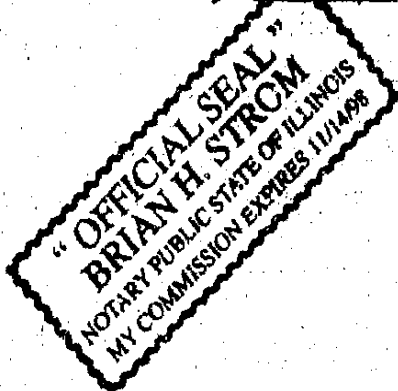
GIVEN under my hand and Notarial Seal this 10th day of
June A.D. 1996

Brian H. Strom
 Notary Public

This instrument was prepared by:

Kriste Grzeszozak
 (Name)

4250 N. MARNE CHICAGO, IL 60613
 (Address)



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ASSIGNMENT

For value received, the undersigned, the beneficiary under the within Trust Deed hereby transfers, sets over and assigns the beneficial interest under such Trust Deed and the obligation secured thereby to 21st Century Loan.
IN WITNESS WHEREOF, the undersigned has set forth its hand and seal this 25th day of July, 1996

Aneway Const Co Inc. (SEAL)
Dealer

CORPORATE SELLER SIGN HERE

ATTEST

[Signature]

Aneway Const Co Inc.
By [Signature] President
Name & Title

ACKNOWLEDGMENT BY INDIVIDUAL OR PARTNERSHIP BENEFICIARY (SELLER)

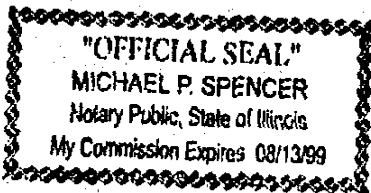
STATE OF ILLINOIS, I _____
County of _____ SS. a Notary Public in and for and residing in said County, in the State aforesaid,
DO HEREBY CERTIFY THAT _____
who _____ personally known to me to be the same person
whose name subscribed to the foregoing Assignment, appeared
before me this day in person and acknowledged that _____
signed and delivered the said Assignment as _____
free and voluntary act.
GIVEN under my hands and Notarial Seal this _____ day of _____
A.D. 1996

Notary Public

ACKNOWLEDGMENT BY CORPORATION (SELLER)

STATE OF ILLINOIS, I _____
County of Cook SS. a Notary Public in and for and residing in said County, in the State aforesaid,
DO HEREBY CERTIFY THAT Michael P. Spencer
Scott Lieberman
who is personally known to me and who executed
the foregoing Assignment as president and secretary, respectively, of the
corporation named therein and acknowledged that they signed and delivered
the same as their free and voluntary act, as such officers in the name of and
on behalf of said corporation for the uses and purposes therein set forth.
GIVEN under my hands and Notarial Seal this 25th day of July,
A.D. 1996

Notary Public



DELIVERY

NAME 21ST CENTURY LOAN, INC.
STREET 4250 N. MARINE DRIVE
SUITE 250-A
CITY CHICAGO, IL 60613

FOR RECORDERS INDEX PURPOSES
INSERT STREET ADDRESS OF ABOVE
DESCRIBED PROPERTY HERE

10 S. 16TH STREET
MAYWOOD, IL

INSTRUCTIONS

OR
RECORDERS OFFICE BOX NUMBER _____



96704589