## TRUST DEED

## **UNOFFICIAL COPY**

CTTC' Trust Deed 7 Individual Mongagor One Instalment Note Interest Included in Payment USE WITH CTTC NOTE 7 Form 807 R.1/95

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DEPT-01 RECORDING

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COOK COUNTY RECORDER

HITOHNEYS'TITLE GUALVIOLE CHINDS

This trust deed consists of four pages (2 sheets 2 sides). The covenants, conditions and provisions appearing on subsequent pages are incorporated herein by reference and are a part hereof and shall be binding on the mortgagors, their heirs, successors and assigns.

THIS INDENTURE, made December 27, 1995 between JOSEPH P. TRANMER AND KRISTI L. TRANMER, His Wife

herein reterred to as "Mortgagors" and CHCAGO TITLE AND TRUST COMPANY, an Illinois corporation doing business in Chicago, Illinois, herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Installment Note hereinafter described, said legal holder or holders being herein referred to as Hold as Of The Notes, in the Total Principal Sum of offen Thousand Eight

1-----00/400 it DOLLARS, evidence by one certain Hundred (\$10,800,00) and ------Installment Note of the Mortgagors of even date herevily, made payable to THE THERE OF BEARER and delivered, in and by which said Note the Mortgagors provide to pay the said principal sum and interest from

on the balance of principal remaiding from time to time unpaid at the rate of Eleven (1 bercent per amum in installments (including principal and interest) as follo vs: 5122.75 Dollars or more on the 1 stay of

February 19 96and \$122.75

Dollars or more on the St day of each

month thereafter until said note is fully paid except that the furz payment of principal and interest, if not sooner paid, shall 19x 200 [All Figh payments on account of the indebtedness evidenced be due on the 31st day of January by said note to be first applied to interest on the unpaid principal balance and ne remainder to principal; provided that each installment unless paid when due shall result in liquidated damages of:

\$ 25.0 PER LATE PAYMENT, or Five (5) day grace period to apply after first of month before

PERCENT OF THE TOTAL MONTHLY PAYMENT, or 2. late penalty accrual.

Georgia

NO LIQUIDATED DAMAGES FOR LATE PAYMENT, and all of said principal and interest being made payable at such banking house or trust company in Roswell YMYYY. as holders of the notes may, from time to time, in writing appoint, and in the absence of such appointment, then at the office of

1003 River Mill Circle, Roswell, GA 30075 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 Mongagors to be performed, and also in the consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, does by these presents CONVEY and WARRANT unto the Trustee, its successors and assigns, the following described Real Estate and all of its estate, right, title and interest therein, situate, lying and being in the, COUNTY OF COOK AND STATE OF ILLINOIS, to with

Lot 5 in Block 3 in Manus Midlothian Park, a Subdivision of the Northeast 1/4 of Section 10, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Index No. 28-10-205-017-0000 Commonly Known As: 14322 South Karlov, Midlothian, Illinois 60445

98015,197

any act hereinbeleure required of Mongagors in any form and manner desmit expedient, and may, but need not, make full or partiel 4. In case of default therein, Trustee or the hulders of the noises of the noises of them, may, but need not, make any payment or perform insurance about in expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration. attached to each policy, and shall deliver all policies, including additional and renewal policies, to holders of the notes, and in case of loss or damage, to Thustee for the benefit of the holders of the notes, such rights to be evidenced by the standard mortgage clause to be the indebtedness secured hereby, all in companies satisfactory to the holders of the notes, under insurance policies payable, in case of 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 fire, lightning or windstorm (and flood damage, where the lender is required by law to have its loan so insured) under policies providing 3. Mortgagora aliall teep all buildings and improvements now or hereafter sinusued on said premises insured against loss or damage by by statute, any tax or assessment which Mongagors desire to contest. of the notes duplicate receipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to Trustee or to holders 2. Mongagora shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, use thereof; (f) make no material alterations in said premises except as required by law or municipal ordinance. of exection upon said premises; (e) comply with all requirements of law or municipal ordingnees with respect to the premises and the then to Trustee or to holders of the note, (d) complete within a reasonable time any building or buildings now or at any time in process a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior other lieus or claims for lien not expressly subordinated to the lien hereof; (c) pay when due any indebt do sa which may be secured by may become damaged or be destroyed; (b) keep said premises in good condition and repair, without we ue, and free from mechanic's or 1. Mortgagora shall (a) promptly repair, restore and rebuild any buildings or improvements forwor frecester on the premises which THE COVENARITS, CONDITIONS AND PROVISIONS PREVIOUSLY REFERRED TO ATE thought to strike also a strike of the contraction Notary Public Theor y Il Exlera ATYROTON OF THE SEVEL woluming set, for the unies and purposes therein set forth.

(Biven under my leant and Norarial Seal this ) Aday of , December 1901 test togodowanise bus seemed as yet sidely signed, scaled and delivered the said Instrument as DOE SOLD who personally known to me to be the same person (s) whose train (s) subscribed to the foregoing instrument, appeared before me Moreauld, DO HEREBY CERTIFY THAT JOSEBH P. TRANMER AND KRISTI L. TRANMER, HIS WILE a Notary Public in and for the residing in said County, in the state County of \_ STATE OF ILL INOIS [SBAL] [SEVT] L. Tranmer SCOTE 187 [SEAL] WITNESS the hand and oral of Mongagors the day and year first above written. Witness the hand and seal of Mortgagors the day and year first above written. Illinois, which said rights and benefits the Mortgagora do hereby expressly release and waive. and urats herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, and upon the uses considered as constituting part of the resi estate. similar apparatus, equipment or articles hereafter placed in the premises by the mortgagors or their successors or assigns shall be 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

TCGETHER with all improvements, teaements, fixtures and appartenances thereto belonging, and all rents, issues and provide thereto (which are pledged primarity and on a parity with asid real estate and during all such times as Morrgagora may be entitled thereto (which are pledged primarity and on a parity with said real estate and not secondarily), and all apparatus, equipment or articles now or hereafter therein or thereton used to supply beat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), acteers, window shades, atom doors and windows, floor coverings, inador beds, awnings, stoves, (without restricting the foregoing), acteers, window shades, atom doors and windows, floor coverings, inador beds, awnings, stoves,

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

es, if pay, and purchase, discharge, compromise or settle any tax lien or other

payments of principal or interest on priorleg

prior lien or title or claim thereof, on bettern from any talk sale prior feture affecting ship 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 advanced by Trustee or the holders of the notes, or of any of them, 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 a rate equivalent to the highest post maturity rate set forth in the notes securing this trust deed, if any, otherwise the highest pre maturely rate set forth therein. Inaction of Trustee or holders of the notes shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of the Mortgagors.

5. The Trustee or the holders of the notes hereby secured making any payment hereby authorized relating to taxes or assessments, amay do so according to any bill, statement or estimate procured from the appropriate public office without injury 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.

- 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 principal notes, or any of them, and without notice to Mortgagors, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the principal notes or in this Trust Deed to the contrary, become due and payable (a) immediately in the case of default in making payment of any of the principal notes, or (b) when default shall occur and continue for three days in the payment of any interest or in the performance of any other agreement of the Mortgagors herein contained. When the indeb coness hereby secured shall become due whether by acceleration or otherwise, holders of the notes, or any of them, 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 notes, or any of them, 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 tile as Trustee or holders of the notes, or any of them, may deem to be reasonably necessary either to prosecute such suit or to evidence to bid fer 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 the and payable, with interest thereon at a rate equivalent to the highest post maturity rate set forth in the notes securing this trust deed, if any, otherwise the highest pre maturity rate set forth therein, when paid or incurred by Trustee or holders of the notes 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 agreed 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 fereclosure 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, publiding 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 principal notes with interest thereon as herein provided; third, all principal and in erest remaining unpaid on the principal notes; fourth, any overplus to Mortgagors, their heirs, legal representatives 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 regard to the solvency or insolvency of the Mongagors 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 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 any further times when Mongagors, 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: (a) 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; (b) 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 notes hereby secured.
- 11. Trustee or the holders of the notes, or of any of them, shall have the right to inspect the premises at all reasonable times and access therete shall be permitted for that purpose.
- 12. Trustee has no duty to examine the title, location, existence, or condition of the Premises, or to inquire into the validity of the signatures or the identity capacity, or authority of the signatories on the note or the trust deed, 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 its 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 alter mathray theree, broduce and exhibit to Tustice the phincipal notes, representing that all indebtedness hereby accured has been paid, which representation Trustee may accept as true without inquiry. Where a releast is requested of a successor trustee, such successor trustee may accept as the genuine notes herein described any notes which bear an identification number purporting to be placed thereon by a prior trustee hereunder or which conform in substance with the description herein contained of the principal notes and which purport to be executed by the persons herein designated as the makers thereof; and where the release is requested of the original trustee and it has never placed its identification number on the principal notes described herein, it may accept as the genuine principal notes herein described any notes which may be presented and which conform in substance with the description herein contained of the principal notes and which purport to be executed by the persons herein designated as makers thereof.

14. Trustee may resign by instrument in writing filed in the office of the Recorder of Registrar of Titles in which this instrument shall have been recorded or filed. Any Successor in Trust hereunder shall have the identical title, powers and authority as are herein

15. This Trust Deed and all provisions hereof, shall extend to the 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 principal notes or this Trust Deed.

16. Before releasing this trust deed, Trustee or successor shall receive for its services a fee as determined by its rate schedule in effect when the release deed is issued. Trustee of successor shall be entitled to reasonable compensation for any other act or service performed under any provisions of this trust deed.

The provisions of the "Trust end I rustees Act" of the State of Illinois shall be applicable to this trust Deed.

**IMPORTANT!** FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER THE INSTALMENT NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY CHICAGO TITLE AND TRUST COMPANY, TRUSTEE, BEFORE THE TRUST DEED IS FILED FOR RECORD.

787458 Identification No

CHICAGO TITLE AND TRUST COMPANY, TRUSTEE

2004 County DOCUMENT PREPARED BY: Timothy H. Ehlers, Attorney 7646 West 159th Street, Orland Park, Illinois 60462

CTTC Trust Deed 7. Individual Mortgagor One Instalment Note Interest Included in Pay next, Use with CTTC Note 7. SOM CO Form 807 R.1/95

1 Recorders Box 333

] Mail To:

Timothy H. Ehlers, Attorney 7646 West 159th Street Orland Park, Illinois 60462

FOR RECORDER'S INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE

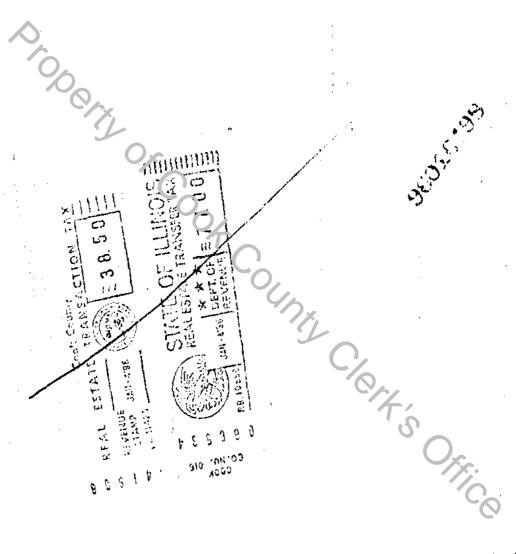
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**UNOFFICIAL COPY** WARRANTY DEED JOINT TENANCY 4 - Milli MAIL TO: 96016498 R. Dennis Claessens 485th Floor Sears Tower Chicago, Illinois 60606 . DEPT-01 RECORDING T#0011 TRAN 9805 01/08/96 11:54:00 NAME & ADDRESS OF TAXPAYER: #9139 + RV #--96-016498 Harley R. LaBrec COBK COUNTY RECORDER 2620 West 149th Street Posen, Illinois 60469 GRANTOR(S), kenneth R. Swanson, A Bachelor of Posen, in the County of Cook, in the State of Illinois, for and in consideration of Ten Dollars (\$10.00) and other good and valuable consideration in hand paid, CONVEY(S) and WARRANT(S) to the GRANTEE(S), Harley R. LaBrec and Sharon D. LaBrec of 918 North Price, Morris, in the County of Will, in the State of Illinois, not as TENANTS IN COMMON but as JOINT TENANTS, the following described real estate: Lot 10 in Block 2 in Subdivision of the East 10 acres of the Northwest Quarter of the Southeast Quarter of Fractional Section 12, Township 36 North, Range 13, East of the Third Principal Meridian, according to the Plat thereof recorded as Document 15936205, in Cook County, Illinois. A TUHNEYS' TITLE GUAHAMIY FUND, 11. Permanent Index No: 28~12-440-019 Property Address: 2620 West 149th Street, Posen, Illinois 60469 SUBJECT TO: (1) General real estate taxes for the year 1995 and subsequent years. (2) Covenants, conditions and restrictions of record. hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois. TO HAVE AND TO HOLD said premises not as TENANTS IN COMMON but as JOINT TENANTS forever. DATED this 28 day of DECEMBER 1995 STATE OF ILLINOIS ) The foregoing instrument was acknowledged before me this /2-28-51 by COUNTY OF COOK Kenneth R. Swanson, A Bachelor Notary Public THYRTAL SEAL" My commission expires Tracks I. Lines National Public State of Man COUNTY - ILLINOIS TRANSFER STAMPS Prepared By: Exempt Under Provision of Timothy H. Ehlers, Attorney Paragraph Section 4, Real Estate Transfer Act 7646 West 159th Street Orland Park, Illinois 60462 Date:

Signature:

## **UNOFFICIAL COPY**

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