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March

1996, between

THIS INDENTURE, made March 1996, between
MICHAEL A. GALLO and EMILY R. GALLO,

husband and wife

(NO. AND STREET) (CITY) (STATE)
herein referred to as "Mortgagors," and
ROBERT C. FURR, DISBURSING AGENT1499 W. Palmetto Pk. Rd. #412 Boca Raton, FL 33486
(NO. AND STREET) (CITY) (STATE)

herein referred to as "Mortgagee," witnesseth:

THAT WHEREAS the Mortgagors are justly indebted to the Mortgagee upon the installment note of even date herewith, to the principal sum of
FOUR HUNDRED TWENTY THOUSAND AND 00/100 DOLLARS
(\$ 420,000.00), payable to the order of and delivered to the Mortgagee, in and by which note the Mortgagors promise to pay the said principal
sum and interest at the rate and in installments as provided in said note, with a final payment of the balance due on the _____ day of
19____, and all of said principal and interest are made payable at such place 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 the Mortgagee at 1499 W. Palmetto Park Road Suite 412, Boca Raton,
Florida 33486.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 mortgage, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in
consideration of the sum of One Dollar in lawful debt, the receipt whereof is hereby acknowledged, do by these presents CONVEY AND WARRANT unto the
Mortgagee, and the Mortgagee's successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situated being
in the COUNTY OF COOK AND STATE OF ILLINOIS, to wit:

'SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF'

96315889

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

Permanent Real Estate Index Number(s): see attachedAddress(es) of Real Estate: see attached

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

TO HAVE AND TO HOLD the premises unto the Mortgagee, and the Mortgagee's successors and assigns, forever, for the purposes, and upon the uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, whose said rights and benefits the Mortgagors do hereby expressly release and waive.

The name of a record owner is:

This mortgage consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this mortgage) are incorporated herein by reference and are a part hereof and shall be binding on Mortgagors, their heirs, successors and assigns.

Witness the hand . . . and seal . . . of Mortgagors the day and year first above written.

Michael A. Gallo (Seal)Judith N. Carpenter (Seal)Judith H. Carpenter (Seal)Florida, State of Palm Beach, County of Palm Beach

In the State aforesaid, DO HEREBY CERTIFY that:

MICHAEL A. GALLO and EMILY R. GALLOpersonality known to me to be the same person _____ whose name _____ subscribed to the foregoing instrument,
appeared before me this day in person, and after I had identified the instrument signed, sealed and delivered the said instrument as
free and voluntary act. CHANGES NOT MADE ON THIS FORM, INCLUDING THE RELEASE AND WAIVER OF THE
right of homestead.Given under my hand and official seal, this 6th day of NOTARY PUBLIC STATE OF FLORIDACommission expires 10-10-98 EXPIRES JAN 15 1998

19.76

Notary Public

This instrument was prepared by Charles I. Cohen, Esq.

(NAME AND ADDRESS)

1499 W. Palmetto Park Road, Suite 412, Boca Raton, FL 33486

(NAME AND ADDRESS)

All payments to 1499 W. Palmetto Park Road, Suite 412, Boca Raton, FL 33486
Mail To (CITY) (STATE)
OR RECORDER'S OFFICE BOX NO. 96315889

96315889

DEPT-01 RECORDING	\$43.50
7E0008 TRAN 6228 04/26/96 15:30:00	
\$5698 \$ B.J. x-96-315889	
COOK COUNTY RECORDER	
DEPT-10 PENALTY	\$40.00

Above Space For Recorder's Use Only

100-50
40.00
83-50

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THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS MORTGAGE)

1. Mortgagors shall (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 mechanic's or other liens or claims for men 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 liens to the Mortgagor; (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 ordinances with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinances.

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

3. In the event of the enactment after this date of any law of Illinois deducting from the value of land for the purpose of taxation any lien thereon, or imposing upon the Mortgagor the payment of the whole or any part of the taxes or assessments or charges or liens herein required to be paid by Mortgagors, or changing in any way the laws relating to the taxation of mortgages or debts secured by mortgages or the mortgagee's interest in the property, or the manner of collection of taxes, so as to affect this mortgage or the debt secured hereby or the holder thereof, then and in any such event, the Mortgagors, upon demand by the Mortgagor, shall pay such taxes or assessments, or reimburse the Mortgagor therefor; provided, however, that if it might be unlawful to require Mortgagors to make such payment or (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law, then and in such event, the Mortgagor may elect, by notice in writing given to the Mortgagor, to declare all of the indebtedness secured hereby to be and become due and payable in full within sixty (60) days from the giving of such notice.

4. If, by the laws of the United States of America or of any state having jurisdiction in the premises, any tax is due or becomes due in respect of the issuance of the note hereby secured, the Mortgagors covenant to hold harmless and agree to pay such tax in the manner required by any such law. The Mortgagors further covenant to hold harmless and agree to identify the Mortgagor, and the Mortgagor's successors or assigns, against any liability incurred by reason of the imposition of any tax in the issuance of the note secured hereby.

5. At such time or times as the Mortgagors are not in default either under the terms of the note secured hereby or under the terms of this mortgage, the Mortgagors shall have such privilege of making payments on the principal of said note (in addition to the required payments) as may be provided in said note.

6. Mortgagors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning and windstorms, and 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 Mortgagor, under insurance policies payable, in case of loss or damage, to Mortgagor, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to the Mortgagor, and in case of insurance above to expire, shall deliver renewal policies not less than ten (10) days prior to the respective dates of expiration.

7. In case of default therein, Mortgagors may, but need not, make, or payment or perform any act hereinbefore required of Mortgagors in any form and manner deemed expedient, and may, but need not, make full or partial payment 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 thereto, or release from any tax sale or forfeiture affecting said premises or cancel any tax or assessment. All monies paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees, and any other monies advanced by Mortgagor 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 thereon at the highest rate now permitted by Illinois law. Inaction of Mortgagor shall never be considered as a waiver of any right accruing to the Mortgagor on account of any default hereunder on the part of the Mortgagor.

8. The Mortgagor making any payment hereby authorizing and 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, forfeiture, tax lien or title or claim thereto.

9. 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 Mortgagor and without notice to Mortgagor, all unpaid indebtedness secured by this mortgage shall, notwithstanding anything in the note or in this mortgage 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) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagors herein contained.

10. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Mortgagor shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, the same 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 Mortgagor for attorneys' fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' fees, 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, title insurance policies, Torrens certificates, and similar data and assurances with respect to title. Mortgagor may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be held 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 the paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the highest rate now permitted by Illinois law, when paid or incurred by Mortgagor in connection with (a) any proceeding, including probate and bankruptcy proceedings, in which the Mortgagor shall be a party, either as plaintiff, claimant or defendant, by reason of this mortgage or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of a deficiency to foreclose whether or not actually commenced; or (c) preparations for the defense of any actual or threatened suit or proceeding which might affect the premises or the security hereof.

11. 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 incident to the foreclosure proceeding, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness, ratiocinata to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any surplus to Mortgagor, their heirs, legal representatives or assigns, as their rights may appear.

12. Upon or at any time after the filing of a complaint to foreclose this mortgage the court in which such complaint 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 Mortgagors at the time of application for such relief, 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 Mortgagor 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 other times when Mortgagors, 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, preservation, 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 mortgage, 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 a sale and deficiency.

13. 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.

14. The Mortgagor shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

15. The Mortgagors shall periodically deposit with the Mortgagor such sums as the Mortgagor may reasonably require for payment of taxes and assessments on the premises. No such deposit shall bear any interest.

16. If the payment of said indebtedness or any part thereof be suspended or varied or if any part of the security be released, all persons now or at any time hereafter liable therefor, or interested in said premises, shall be held to answer to such extension, variation or release, and their liability and the lien and all provisions hereof shall continue in full force, the right of recourse against all such persons being expressly reserved by the Mortgagor, notwithstanding such extension, variation or release.

17. Mortgagor shall release this mortgage and lien thereof by proper instrument upon payment and discharge of all indebtedness secured hereby and payment of a reasonable fee to Mortgagor for the execution of such release.

18. This mortgage and all provisions hereof, shall extend to and binding upon Mortgagors and all persons claiming under or through Mortgagors, and the word "Mortgagor" 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 note or this mortgage. The word "Mortgagor" when used herein shall include the successors and assigns of the Mortgagor named herein and the holder or holders, from time to time, of the note secured hereby.

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PARCEL 1:

The East 248 feet of the West 333 feet of Lot 2 and that part of Lot 3 described as beginning at a point on the North line of said Lot 3 which is 377.3 feet West of the Northeast corner of said Lot 3; thence South along a 6-foot chain link fence line a distance of 292.6 feet more or less to a point on the South line of said Lot 3, said point being 224.0 feet West of the Southeast corner of said Lot 3, as measured along the South line of said Lot 3; thence West along the South line of said Lot 3 a distance of 336.56 feet; thence North on a line parallel to and 385 feet East of the West line of said Lot 3 a distance of 296.16 feet to the North line of said Lot 3; thence East along the North line of said Lot 3 a distance of 337.0 feet more or less to the point of beginning, all in the RESUBDIVISION of that part of the Southwest quarter of Section 20, Township 37 North, Range 15 East of the Third Principal Meridian, in Cook County, Illinois, said Resubdivision being described as beginning at a point 50 feet East and 33 feet South of the Northwest corner thereof; thence East on a line parallel to the North line of said Southwest quarter a distance of 1204.82 feet; thence South 27 degrees 24 minutes 15 seconds West a distance of 553.06 feet; thence West on a line perpendicular to the West line of said Southwest quarter of Section 20, a distance of 945.56 feet to a point 50 feet East of the West line of said Southwest quarter of Section 20; thence North to the point of beginning, all in Cook County, Illinois.

A.K.A. 11835 S. Avenue "O", Chicago, IL
26-20-301-00 & 010

PARCEL 2:

Lot 2 in Stoll's Cicero Avenue Industrial Subdivision Number 1 of part of the North west 1/4 of Section 27, Township 37 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

A.K.A. 4620 W. 120th Street, Alsip, Illinois
24-27-100-048

PARCEL 3:

Lot 1 in Plat of Resubdivision of that part of the Southwest quarter of Section 20, Township 37 North, Range 15, East of the Third Principal Meridian, described as follows: Beginning at a point 533 feet South of the North line and 50 feet East of the West line of said Southwest quarter of Section 20; thence East on a line perpendicular to the West line of said Southwest quarter of Section 20, a distance of 945.56 feet to a point; thence South 27 degrees, 24 minutes and 15 seconds West, a distance of 565.92 feet; thence West on a line perpendicular to the West line of said Southwest quarter of Section 20, a distance of 680.48 feet; more or less to a point 50 feet East of the West line of said Southwest quarter of Section 20, thence North 500 feet to the place of beginning according to the Plat of Resubdivision recorded with the Recorder of Deeds of Cook County, Illinois April 26, 1957, as Document 16987945 in Cook County, Illinois.

A.K.A. 11901 S. Avenue O, Chicago, Illinois

PARCEL 4:

Parcel 1:

That part of the Southwest 1/4 of Section 20, Township 37 North, Range 15 East of the Third Principal Meridian, circumscribed by a line described as follows: Beginning at a point 50 feet east of the West line of said Southwest 1/4 and 1433 feet South of the North line of said Southwest 1/4; thence East along a line perpendicular to the West line a distance of 466.14 feet; thence South 27 degrees, 22 minutes, 15 seconds West, a distance of 362.46 feet; thence West a distance of 297.29 feet to a point 50 feet East of the West line of said Section and 320 feet South of the point of beginning; thence North a distance of 320 feet to the Point of Beginning, in Cook County, Illinois.

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Property of Cook County Clerk's Office

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Parcel 2:

That part of the Southwest 1/4 of Section 20, Township 37 North, Range 15 East of the Third Principal Meridian, circumscribed by a line described as follows: Beginning at a point 50 feet East of the West line of said southwest 1/4 and 1033 feet South of the North line of said Southwest 1/4; thence East along a line perpendicular to the West line, a distance of 679.44 feet; thence South 27 degrees, 22 minutes and 15 seconds West, a distance of 452.75 feet; thence West a distance of 466.14 feet to a point 50 feet East of the West line of said section, thence North a distance of 400 feet to the point of beginning, in Cook County, Illinois.

A.K.A. 12009 S. Avenue O, Chicago, IL 60617

PARCEL 5:

The East 204.67 feet of the West 537.67 feet of Lot 2 in Resubdivision of that part of the South West 1/4 of Section 20, Township 37 North, Range 15, East of the Third Principal Meridian, described as follows: beginning at a point 50 feet East and 33 feet South of North West corner thereof, thence East on a line parallel to North line of said South West 1/4, a distance of 1204.82 feet; thence South 27 degrees, 24 minutes, 15 seconds West, a distance of 553.06 feet; thence West on a line perpendicular to West line of said Southwest 1/4 of Section 20, a distance of 945.6 feet to a point 50 feet East of West line of said Southwest 1/4 of Section 20, thence North to the point of beginning, all in Cook County, Illinois.

A.K.A. 3535 E. 118th Street, Chicago, Illinois.
26-20-301-005

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APR 12 1996