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96325372

This document was prepared by:
WORTH BANK & TRUST
6825 W. 111TH STREET
WORTH, ILLINOIS 60482



DEPT-01 RECORDING \$35.50
T#0014 TRAN 4632 05/01/96 09:48:00
#7617 JWS *--96--325372
COOK COUNTY RECORDER

(Space above this line for recording purposes)

REAL ESTATE MORTGAGE To Secure a Loan From WORTH BANK & TRUST

INTERCOUNTY TITLE FUSH S1455942

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1. DATE AND PARTIES. The date of this Real Estate Mortgage (Mortgage) is April 16, 1996, and the parties and their mailing addresses are the following:

MORTGAGOR:

ELIZABETH CAIRO AS TO PARCEL 3
WIFE OF JOSEPH CAIRO
THOMAS REGAN AS TO PARCEL 2
11753 Southwest Highway
Palos Heights, Illinois 60463
Social Security # 348-36-2163
JAMES REGAN, AS TO PARCEL 2
11753 SOUTHWEST HIGHWAY
PALOS HEIGHTS, IL 60463
Social Security # 326-40-0359
JOSEPH CAIRO AS TO PARCEL 3
11753 SOUTHWEST HIGHWAY
PALOS HEIGHTS, IL 60463
Social Security # 342-34-4831
HUSBAND OF ELIZABETH CAIRO
WORTH BANK & TRUST A/T/U/T #2004, AND NOT PERSONALLY AS TO PARCEL 1
a trust
6825 W. 111TH STREET
WORTH, IL 60482

BANK:

WORTH BANK & TRUST
an ILLINOIS banking corporation
6825 W. 111TH STREET
WORTH, ILLINOIS 60482
Tax I.D. # 36-2446555
(as Mortgagee)

2. MAXIMUM OBLIGATION LIMIT. The total principal amount of the Obligations secured by this Mortgage, not including, however, any sums advanced for the protection of the Property or Bank's Interest therein, nor interest, attorneys' fees, paralegal fees, costs and other legal expenses, shall not exceed the sum of \$1,080,000.00, provided, however, that nothing contained herein shall constitute a commitment to make additional or future loans or advances in any amounts.

3. OBLIGATIONS DEFINED. The term "Obligations" is defined as and includes the following:

- A. A promissory note, No. 80, (Note) dated April 16, 1996, and executed by THOMAS REGAN JAMES REGAN, PHILLIP REGAN, JOSEPH CAIRO and WORTH BANK & TRUST A/T/U/T #2004, AND NOT PERSONALLY (Borrower) payable in monthly payments to the order of Bank, which evidences a loan (Loan) to Borrower in the amount of \$1,080,000.00, plus interest, and all extensions, renewals, modifications or substitutions thereof.
- B. All future advances by Bank to Borrower, to Mortgagor, to any one of them or to any one of them and others (and all other obligations referred to in the subparagraph(s) below, whether or not this Mortgage is specifically referred to in the evidence of indebtedness with regard to such future and additional indebtedness).

[Handwritten signatures]
Initials

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immediately invoke any or all other remedies provided in the Note, this Mortgage or related documents. Bank is entitled to all rights and remedies provided at law or equity whether or not expressly stated in this Mortgage. By choosing any remedy, Bank does not waive its right to an immediate use of any other remedy if the event of default continues or occurs again.

8. **DUE ON SALE OR ENCUMBRANCE.** Bank may, at Bank's option, declare the entire balance with all accrued interest on the Obligations to be immediately due and payable upon the contract for, or creation of, any lien, encumbrance, transfer or sale of the Property, or any portion thereof, by Mortgagor. Lapse of time or the acceptance of payments by Bank after such creation of any lien, encumbrance, transfer or sale, or contract for any of the foregoing, shall not be deemed a waiver or estoppel of Bank's right to accelerate the Obligations. If Bank exercises such option to accelerate, Bank shall mail, by certified mail or otherwise, Mortgagor notice of acceleration to the address of Mortgagor shown on Bank's records; the notice shall provide for a period of not less than 30 days from the date the notice is mailed within which Mortgagor shall pay the sums declared due. If Mortgagor fails to pay such sums prior to the expiration of such period, Bank may, without further notice or demand on Mortgagor, invoke any remedies permitted on Default. This covenant shall run with the Property and shall remain in effect until the Obligations and this Mortgage are fully paid.

In the preceding paragraph, the phrase "transfer or sale" includes the conveyance of any right, title or interest in the Property, whether voluntary or involuntary, by outright sale, deed, installment contract sale, land contract, contract for deed, leasehold interest with a term greater than three years, lease-option contract or any other method of conveyance of the Property interests; the term "interest" includes, whether legal or equitable, any right, title, interest, lien, claim, encumbrance or proprietary right, choate or inchoate, any of which is superior to the lien created by this Mortgage.

9. **POSSESSION ON FORECLOSURE.** If an action is brought to foreclose this Mortgage for all or any part of the Obligations, Mortgagor agrees that the Bank shall be entitled to immediate possession as Mortgagee in possession of the Property to the extent not prohibited by law, or the court may appoint, and Mortgagor hereby consents to such appointment, a receiver to take possession of the Property and to collect and receive rents and profits arising therefrom. Any amounts so collected shall be used to pay taxes on, provide insurance for, pay costs of needed repairs and for any other expenses relating to the Property or the foreclosure proceedings, sale expenses or as authorized by the court. Any sum remaining after such payments will be applied to the Obligations.

10. **PROPERTY OBLIGATIONS.** Mortgagor shall promptly pay all taxes, assessments, levies, water rents, other rents, insurance premiums and all amounts due on any encumbrances, if any, as they become due. Mortgagor shall provide written proof to Bank of such payment(s).

11. **INSURANCE.** Mortgagor shall insure and keep insured the Property against loss by fire, and other hazard, casualty and loss, with extended coverage including but not limited to the replacement value of all improvements, with an insurance company acceptable to Bank and in an amount acceptable to Bank. Such insurance shall contain the standard "Mortgagee Clause" and where applicable, "Loss Payee Clause", which shall name and endorse Bank as mortgagee and loss payee. Such insurance shall also contain a provision, under which the insurer shall give Bank at least 30 days notice before the cancellation, termination or material change in coverage.

If an insurer elects to pay a fire or other hazard loss or damage claim rather than to repair, rebuild or replace the Property lost or damaged, Bank shall have the option to apply such insurance proceeds upon the Obligations secured by this Mortgage or to have said Property repaired or rebuilt. Mortgagor shall deliver or cause to deliver evidence of such coverage and copies of all notices and renewals relating thereto. Bank shall be entitled to pursue any claim under the insurance if Mortgagor fails to promptly do so.

Mortgagor shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates. In the event Mortgagor fails to pay such premiums, Bank may, at its option, pay such premiums. Any such payment by Bank shall be repayable upon demand of Bank or if no demand is made, in accordance with the paragraph below titled "BANK MAY PAY".

12. **WASTE.** Mortgagor shall not alienate or encumber the Property to the prejudice of Bank, or commit, permit or suffer any waste, impairment or deterioration of the Property, and regardless of natural depreciation, shall keep the Property and all its improvements at all times in good condition and repair. Mortgagor shall comply with and not violate any and all laws and regulations regarding the use, ownership and occupancy of the Property. Mortgagor shall perform and abide by all obligations and restrictions under any declarations, covenants and other documents governing the use, ownership and occupancy of the Property.

13. **CONDITION OF PROPERTY.** As to the Property, Mortgagor shall:

- A. keep all buildings occupied and keep all buildings, structures and improvements in good repair.
- B. refrain from the commission or allowance of any acts of waste or impairment of the value of the Property or improvements thereon.
- C. not cut or remove, or permit to be cut or removed, any wood or timber from the Property, which cutting or removal would adversely affect the value of the Property.
- D. prevent the spread of noxious or damaging weeds, preserve and prevent the erosion of the soil and continuously practice approved methods of farming on the Property if used for agricultural purposes.

14. **ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES.**

- A. As used in this paragraph:

- (1) "Environmental Law" means, without limitation, the Comprehensive Environmental Response, Compensation, and Liability Act ("CERCLA", 42 U.S.C. 9601 et seq.), all federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a Hazardous Substance (as defined herein).
- (2) "Hazardous Substance" means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or the environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste" or "hazardous substance" under any Environmental Law.

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- (1) Except as previously disclosed and acknowledged in writing to Bank, no Hazardous Substance has been, is or will be located, transported, treated, refined, or handled by any person on, under or about the Property except in the ordinary course of business and in strict compliance with all applicable Environmental Law.
 - (2) Except as previously disclosed and acknowledged in writing to Bank, Mortgagee has not and shall not cause, contribute to or permit the release of any Hazardous Substance on the Property.
 - (3) Mortgagee shall immediately notify Bank if: (a) a release or threatened release of Hazardous Substance occurs on, under or about the Property or migrates or threatens to migrate from nearby property; or (b) there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagee shall take all necessary remedial action in accordance with any Environmental Law.
 - (4) Except as previously disclosed and acknowledged in writing to Bank, Mortgagee has no knowledge of or reason to believe there is any pending or threatened investigation, claim, or proceeding of any kind relating to (a) any Hazardous Substance located on, under or about the Property or (b) any violation by Mortgagee or any tenant of any Environmental Law. Mortgagee shall immediately notify Bank in writing as soon as Mortgagee has reason to believe there is any such pending or threatened investigation, claim, or proceeding. In such an event, Bank has the right, but not the obligation, to participate in any such proceeding including the right to receive copies of any documents relating to such proceedings.
 - (5) Except as previously disclosed and acknowledged in writing to Bank, Mortgagee and every tenant have been, are and shall remain in full compliance with any applicable Environmental Law.
 - (6) Except as previously disclosed and acknowledged in writing to Bank, there are no underground storage tanks, private dumps or open wells located on or under the Property and no such tank, dump or well shall be added or added in the future.
 - (7) Mortgagee will regularly inspect the Property, monitor the activities and operations on the Property, and confirm that all permits, licenses or approvals required by any applicable Environmental Law are obtained and complied with.
 - (8) Mortgagee will permit, or cause any tenant to permit, Bank or Bank's agent to enter and inspect the Property and review all records at any reasonable time to determine: (a) the existence, location and nature of any Hazardous Substance on, under or about the Property; (b) the existence, location, nature, and magnitude of any Hazardous Substance that has been released on, under or about the Property; (c) whether or not Mortgagee and any tenant are in compliance with any applicable Environmental Law.
 - (9) Upon Bank's request, Mortgagee agrees, at Mortgagee's expense, to engage a qualified environmental engineer to prepare an environmental audit of the Property and to submit the results of such audit to Bank. The choice of the environmental engineer who will perform such audit is subject to the approval of Bank.
 - (10) Bank has the right, but not the obligation, to perform any of Mortgagee's obligations under this paragraph at Mortgagee's expense.
 - (11) As a consequence of any breach of any representation, warranty or promise made in this paragraph, (a) Mortgagee will indemnify and hold Bank and Bank's successors or assigns harmless from and against all losses, claims, damages, liabilities, expenses and remediation costs, penalties and expenses, including without limitation all costs of litigation and reasonable attorneys' fees, which Bank and Bank's successors or assigns may sustain; and (b) at Bank's discretion, Bank may release this Mortgage and in return Mortgagee will provide Bank with collateral of at least equal value to the Property secured by this Mortgage without prejudice to any of Bank's rights under this Mortgage.
 - (12) Notwithstanding any of the language contained in this Mortgage to the contrary, the terms of this paragraph shall survive any foreclosure or satisfaction of any deed of trust, mortgage or any obligation regardless of any passage of title to Bank or any disposition by Bank of any or all of the Property. Any claims and defenses to the contrary are hereby waived.
15. INSPECTION BY BANK. Bank or its agents may make or cause to be made reasonable entries upon the Property and inspect the Property provided that Bank shall make reasonable efforts to give Mortgagee prior notice of any such inspection.
16. PROTECTION OF BANK'S SECURITY. If Mortgagee fails to perform any covenant, obligation or agreement contained in the Note, this Mortgage or any loan documents or if any action or proceeding is commenced which materially affects Bank's interest in the Property, including, but not limited to, foreclosure, eminent domain, insolvency, housing or Environmental Law or law enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Bank, at Bank's sole option, may make such appearances, disburse such sums, and take such action as is necessary to protect Bank's interest. Mortgagee hereby assigns to Bank any right or interest in the Property, and Mortgagee agrees to pay all fees and expenses incurred by Bank for collection of the Obligations, for protection of the Property or for foreclosure. Mortgagee agrees to pay reasonable attorneys' fees, paralegal fees and other legal expenses incurred by Bank. Any such Obligations and shall be secured by this Mortgage.
17. COLLECTION EXPENSES. In the event of any default or action by Bank for collection of the Obligations, for protection of the Property or for foreclosure, Mortgagee agrees to pay all fees and expenses incurred by Bank. Such fees and expenses include but are not limited to filing fees, stenographer fees, witness fees, costs of publication, foreclosure minutes, and other expenses of collecting and enforcing the Obligations and protecting the Property. Any such collection expenses shall be added to the principal amount of the Obligations, shall accrue interest at the same rate as the Obligations and shall be secured by this Mortgage.
18. ATTORNEYS' FEES. In the event of any default or action by Bank for collection of the Obligations, for protection of the Property or for foreclosure, Mortgagee agrees to pay reasonable attorneys' fees, paralegal fees and other legal expenses incurred by Bank. Any such Obligations and shall be secured by this Mortgage.
19. CONDEMNATION. In the event all or any part of the Property (including but not limited to any easement therein) is sought to be taken by private taking or by virtue of the law of eminent domain, Mortgagee will promptly give written notice to Bank of the institution of such proceedings. Mortgagee further agrees to purchase or appropriate the Property or any easement therein, by any public authority or by any other person or corporation claiming or having the right of eminent domain or appropriation.

Ch. 13.000

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Mortgagor further agrees and directs that all condemnation proceeds or purchase money which may be agreed upon or which may be found to be due shall be paid to Bank as a prepayment under the Note. Mortgagor also agrees to notify the Bank of any proceedings instituted for the establishment of any sewer, water, conservation, ditch, drainage, or other district relating to or binding upon the Property or any part thereof. All awards payable for the taking of title to, or possession of, or damage to all or any portion of the Property by reason of any private taking, condemnation, eminent domain, change of grade, or other proceeding shall, at the option of Bank, be paid to Bank. Such awards or compensation are hereby assigned to Bank, and judgment therefor shall be entered in favor of Bank.

When paid, such awards shall be used, at Bank's option, toward the payment of the Obligations or payment of taxes, assessments, repairs or other items provided for in this Mortgage, whether due or not, all in such order and manner as Bank may determine. Such application or release shall not cure or waive any default. In the event Bank deems it necessary to appear or answer in any condemnation action, hearing or proceeding, Mortgagor shall hold Bank harmless from and pay all legal expenses, including but not limited to reasonable attorneys' fees and paralegal fees, court costs and other expenses.

20. **OTHER PROCEEDINGS.** If any action or proceeding is commenced to which Bank is made or chooses to become a party by reason of the execution of the Note, this Mortgage, any loan documents or the existence of any Obligations or in which Bank deems it necessary to appear or answer in order to protect its interests, Mortgagor agrees to pay and to hold Bank harmless for all liabilities, costs and expenses paid or incurred by Bank in such action or proceedings, including but not limited to reasonable attorneys' fees, paralegal fees, court costs and all other damages and expenses.
21. **WAIVER BY MORTGAGOR.** To the extent not specifically prohibited by law, Mortgagor hereby waives and releases any and all rights and remedies Mortgagor may now have or acquire in the future relating to:
- A. homestead;
 - B. exemptions as to the Property;
 - C. redemption;
 - D. right of reinstatement;
 - E. appraisement;
 - F. marshalling of liens and assets; and
 - G. statutes of limitations.

In addition, redemption by Mortgagor after foreclosure sale is expressly waived to the extent not prohibited by law.

22. **PARTIAL FORECLOSURE.** In case of default in the payment of the Obligations or in case of payment by Bank of any tax, insurance premium, cost or expense or the filing, imposition or attachment of any lien, judgment or encumbrance, Bank shall have the right, without declaring the whole indebtedness due and payable, to foreclose against the Property or any part thereof on account of such specific default. This Mortgage shall continue as a lien on any of the property not sold on foreclosure for such unpaid balance of the Obligations.
23. **BANK MAY PAY.** If Mortgagor fails to pay when due any of the items it is obligated to pay or fails to perform when obligated to perform, Bank may, at its option:
- A. pay, when due, installments of principal, interest or other obligations, in accordance with the terms of any mortgage or assignment of beneficial interest senior to that of Bank's lien interest;
 - B. pay, when due, installments of any real estate tax imposed on the Property; or
 - C. pay or perform any other obligation relating to the Property which affects, at Bank's sole discretion, the interest of Bank in the Property.

Mortgagor agrees to indemnify Bank and hold Bank harmless for all the amounts so paid and for Bank's costs and expenses, including reasonable attorneys' fees and paralegal fees.

Such payments when made by Bank shall be added to the principal balance of the Obligations and shall bear interest at the rate provided for by the Note as of the date of such payment. Such payments shall be a part of this lien and shall be secured by this Mortgage, having the benefit of the lien and its priority. Mortgagor agrees to pay and to reimburse Bank for all such payments.

24. **GENERAL PROVISIONS.**
- A. **TIME IS OF THE ESSENCE.** Time is of the essence in Mortgagor's performance of all duties and obligations imposed by this Mortgage.
 - B. **NO WAIVER BY BANK.** Bank's course of dealing, or Bank's forbearance from, or delay in, the exercise of any of Bank's rights, remedies, privileges or right to insist upon Mortgagor's strict performance of any provisions contained in this Mortgage, or other loan documents, shall not be construed as a waiver by Bank, unless any such waiver is in writing and is signed by Bank. The acceptance by Bank of any sum in payment or partial payment on the Obligations after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Bank's right to require full and complete cure of any existing default for which such actions by Bank were taken or its right to require prompt payment when due of all other remaining sums due under the Obligations, nor will it cure or waive any default not completely cured or any other defaults, or operate as a defense to any foreclosure proceedings or deprive Bank of any rights, remedies and privileges due Bank under the Note, this Mortgage, other loan documents, the law or equity.
 - C. **AMENDMENT.** The provisions contained in this Mortgage may not be amended, except through a written amendment which is signed by Mortgagor and Bank.
 - D. **INTEGRATION CLAUSE.** This written Mortgage and all documents executed concurrently herewith, represent the entire understanding between the parties as to the Obligations and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties.
 - E. **FURTHER ASSURANCES.** Mortgagor agrees, upon request of Bank and within the time Bank specifies, to provide any information, and to execute, acknowledge, deliver and record or file such further instruments or documents as may be required by Bank to secure the Note or confirm any lien.
 - F. **GOVERNING LAW.** This Mortgage shall be governed by the laws of the State of ILLINOIS, provided that such laws are not otherwise preempted by federal laws and regulations.

[Handwritten signatures and initials]
Initials
[Handwritten signature]

60738473GAR041596

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EXHIBIT "A"

This EXHIBIT "A" is referred to in and made a part of that certain Mortgage (Mortgage) dated April 16, 1996, by and between the following parties:

MORTGAGOR:

ELIZABETH CAIRO AS TO PARCEL 3
WIFE OF JOSEPH CAIRO
THOMAS REGAN AS TO PARCEL 2
11753 Southwest Highway
Palos Heights, Illinois 60463
Social Security # 348-36-2163
JAMES REGAN, AS TO PARCEL 2
11753 SOUTHWEST HIGHWAY
PALOS HEIGHTS, IL 60463
Social Security # 326-40-0359
JOSEPH CAIRO AS TO PARCEL 3
11753 SOUTHWEST HIGHWAY
PALOS HEIGHTS, IL 60463
Social Security # 342-34-4831
HUSBAND OF ELIZABETH CAIRO
WORTH BANK & TRUST AT/UT #2004, AND NOT PERSONALLY
a trust
6825 W. 111TH STREET
WORTH, IL 60482

BANK:

WORTH BANK & TRUST
an ILLINOIS banking corporation
6825 W. 111TH STREET
WORTH, ILLINOIS 60482
Tax I.D. # 36-2446555
(as Mortgagee)

The properties hereinafter described are those properties referred to in this Mortgage as being described in Exhibit "A":

PARCEL 1: LOTS 17 TO 20, (EXCEPT THAT PART THEREFROM CONDEMNED IN CASE NUMBER 95LS0603 DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 20; THENCE NORTH 01 DEGREES 16 MINUTES WEST (ASSUMED) 17.00 FEET ALONG THE WEST LINE THEREOF; THENCE NORTH 89 DEGREES 47 MINUTES 05 SECONDS EAST 100.00 FEET PARALLEL WITH THE SOUTHERLY LINE OF SAID LOTS, SAID SOUTHERLY LINE BEING ALSO THE NORTHERLY RIGHT OF WAY LINE OF 111TH STREET TO THE EAST LINE OF SAID LOT 17; THENCE SOUTH 01 DEGREES 16 MINUTES 55 SECONDS EAST 17.00 FEET ALONG SAID EAST LINE TO SAID RIGHT OF WAY LINE; THENCE SOUTH 89 DEGREES 47 MINUTES 05 SECONDS WEST 100.00 FEET ALONG SAID RIGHT OF WAY LINE TO SAID POINT OF BEGINNING) IN BLOCK 3 IN BOULEVARD SUBDIVISION OF THE SOUTH 1/4 OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. 24-17-404-024 24-17-404-026
5912-20 W. 111th St. Chicago Ridge 24-17-404-025 24-17-404-027

PARCEL 2: UNIT 3 AREA 10 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN SOMERSET CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 22177430 AND AMENDED FROM TIME TO TIME, IN THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 25, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. 23-25-300-119-1017
12629 London Condo

PARCEL 3: LOT 34 AND THE NORTH 1/2 OF LOT 33 IN FRANK DELUGACH'S CENTRAL AVENUE GARDENS SUBDIVISION OF THE EAST 2/5 OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 17, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. 24-17-207-001
10505 Parkside Chicago Ridge 24-17-207-002

Initials
WICJR
EJC

24-17-404-027

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Property of Cook County Clerk's Office

24.06.2008

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STATE OF Illinois ss:

COUNTY OF Cook
On this 15 day of April, 1996, Brenda J. Babin

a notary public, certify that THOMAS REGAN AS TO PARCEL 2, 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/she) signed and delivered the instrument as (his/her) free and voluntary act, for the uses and purposes set forth.
My commission expires:

Brenda J. Babin

NOTARY PUBLIC OFFICIAL SEAL
BRENDA J. BABIN
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES MAY 6, 1997

STATE OF Illinois ss:

COUNTY OF Cook
On this 15 day of April, 1996, Brenda J. Babin

a notary public, certify that JAMES REGAN, AS TO PARCEL 2, 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/she) signed and delivered the instrument as (his/her) free and voluntary act, for the uses and purposes set forth.
My commission expires:

Brenda J. Babin

NOTARY PUBLIC OFFICIAL SEAL
BRENDA J. BABIN
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES MAY 6, 1997

STATE OF Illinois ss:

COUNTY OF Cook
On this 15 day of April, 1996, Brenda J. Babin

a notary public, certify that: JOSEPH CAIRO AS TO PARCEL 1, HUSBAND OF ELIZABETH CAIRO, 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/she) signed and delivered the instrument as (his/her) free and voluntary act, for the uses and purposes set forth.
My commission expires:

Brenda J. Babin

NOTARY PUBLIC OFFICIAL SEAL
BRENDA J. BABIN
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES MAY 6, 1997

STATE OF Illinois ss:

COUNTY OF Cook
On this 15 day of April, 1996, THE UNDERSIGNED

a notary public, certify that WORTH BANK AND TRUST, as Trustee, for WORTH BANK & TRUST A/T/D/T #2004, AND NOT PERSONALLY, 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/she) signed and delivered the instrument as (his/her) free and voluntary act, for the uses and purposes set forth.
My commission expires:

Donna M. Chiappetti

NOTARY PUBLIC OFFICIAL SEAL
DONNA M. CHIAPPETTI
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES 3-2-97

THIS IS THE LAST PAGE OF A 7 PAGE DOCUMENT. EXHIBITS AND/OR ADDENDUMS MAY FOLLOW

ERC JW JR JRC

500-5072

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Property of Cook County Clerk's Office

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