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COOK COUNTY RECORDER

ASSOCIATES FINANCIAL SERVICES
234 W. POOSEVELT RD.
VILLA PARK, IL 60181
708-834-5884

TRUST DEED

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made April 8, 1996, between Alonso Bell and Geraldine Bellastewart known as "Grantors", and Cornel Hastings + Coaling of 8138 S. Laidley Chicago Illinois, hereby referred to as "Trustee"; witnesseth:

THAT, WHEREAS the Grantors have promised to pay to Wolf Financial Resources, herein referred to as "Beneficiary", the legal holder of the Home Improvement Contract hereinafter called "Contract" and described, the sum of Seven thousand nine hundred ninety six and 80/100 Dollars (\$ 10,996.80),

evidenced by one 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 60 consecutive monthly installments: 60 at \$ 183.28 followed by N/A at \$ N/A, followed by N/A at \$ N/A, with the first installment beginning on _____, 19_____ and the remaining installments continuing on the same day of each month thereafter until fully paid. All of said payments being made payable at 2115 Butterfield Rd. Oakbrook

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 \$ 7219.00. The Contract has a Last Payment Date of _____, 19_____.

NOW, THEREFORE, the Grantors to secure the payment of the said obligation in accordance with the terms, provisions and limitations of this 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 by these 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, being and being in the City of Chicago COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

Property: 8119 S. Marshfield, Chicago County: Cook
Legal Description: LOT 96 IN BRITIGAN'S WESTFIELD SUBDIVISION IN THE NORTH EAST 1/4 OF SECTION 31, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Permanent Index Number(s): 20-31-223-006

which, with the property hereinafter described, is referred to herein as the "premises."
TOGETHER with improvements and fixtures now attached together with easements, 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 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.

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COVENANTS, CONDITIONS AND PROVISIONS

1. Grantors 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 mechanical 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; (4) complete within a reasonable time any building or buildings now or 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 ordinance.

2. Grantors shall pay before any penalty attaches all general 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 assessment which Grantor may desire to contest.

3. Grantors 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 moneys 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 Beneficiary, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the Beneficiary, 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 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 by the Trustee or Beneficiary, but need not, make any payment or perform any act hereinafore required on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or claim thereon, or redeem from any tax sale or forfeiture affecting said premises or contract any tax or other prior lien or title or claim thereon, or redeem from any tax sale or forfeiture affecting said premises or contract any tax or assessment. All moneys paid for any of the purposes herein authorized 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 thereon at the annual percentage rate stated in the Contract and shall become immediately due and payable without notice and with interest thereon as a waiver of any right accruing to them on account of any default hereunder on the part of Grantors.

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 or into the validity of any tax, assessment, sale, foreclosure, tax lien or title or claim thereon. Grantors shall pay each item of indebtedness herein mentioned, with 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 performance of any other agreement of the Grantors herein contained, or (c) immediately if all or part of the premises are sold or transferred by the Grantors 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, stenographers' charges, publication of title searches and examinations, guaranty policies, Torrens certificates, and similar data and assurances with respect to the Trustee or Beneficiary may deem to be reasonably necessary, either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition 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 this Trust Deed secures, when paid or incurred by Trustee or Beneficiary 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 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 items 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 secured by this Trust Deed, plus 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 receiver of said premises. Such appointment of insolvency of Grantors at the time of appointment the same shall be then occupied as a homestead shall have the power to collect the rents, issue of a sale and a deficiency, during the full and further times when Grantors, except for the and all other powers which may be necessary of the premises during the whole of said period in his hands in payments in whole or in part or any tax, special assessment or other lien application is made prior to foreclosure sale

10. No action for the enforcement of trust and available to the party interposing same

11. Trustee or Beneficiary shall have title for that purpose.

12. Trustee has no duty to examine title to record this Trust Deed or to exercise any acts or omissions hereunder, except in case of Trustee before exercising any power hereunder

13. Upon presentation of satisfactory title or after maturity, the Trustee shall have full

14. In case of the resignation, inability in Trust. Any Successor in Trust hereunder

15. This Trust Deed and all provisions through Grantors, and the word "Grantors" of the indebtedness or any part thereof, with Beneficiary as used herein shall mean and
WITNESS the hand(s) and seal(s) of Grantors

Alvin Bell

STATE OF ILLINOIS,

SS.

County of Cook

"OFFICIAL SEAL"
JIMMIE L. STALLINGS
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10/3/98

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STATE BAR 193

RECORDERS OFFICE BOX NUMBER

OR

INSTRUCTIONS

RECEIVED

CITY

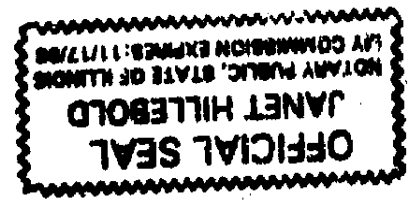
STREET

NAME

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

Notary Public

who 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 at 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 hand and Notarial Seal this 16th day of April, A.D. 1916.



I, Janet Hillebold, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT

County of Lincoln

ACKNOWLEDGMENT BY CORPORATION (SELLER)

Notary Public

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 hand and Notarial Seal this 16th day of April, A.D. 1916.

STATE OF ILLINOIS

I, Janet Hillebold, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT

County of _____

STATE OF ILLINOIS

ACKNOWLEDGMENT BY INDIVIDUAL OR PARTNERSHIP BENEFICIARY (SELLER)

CORPORATE SELLER SIGN HERE
By James Watson & Co. Inc.
(Name and Title)

ATTEST
Janet Hillebold

(SEAL)

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 IN WITNESS WHEREOF, the undersigned has set his hand and seal this 16th day of April, 1916.

ASSIGNMENT