

# UNOFFICIAL COPY

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BOX 282

BOX 370

WHEN RECORDED MAIL TO:

Parkway Bank & Trust Company  
4800 N. Harlem  
Harwood Heights, IL 60656

DEPT-01 RECORDING 149.00  
T0009 TRAN 6937 01/29/97 11:41:06  
#2182 \$ SK #-97-063874  
COOK COUNTY RECORDER

SEND TAX NOTICES TO:

Parkway Bank and Trust Company,  
not individually but as trustee u/n  
#11527  
4800 North Harlem Avenue  
Harwood Heights, IL 60656

FOR RECORDER'S USE ONLY

This Mortgage prepared by: Tina D'Addosio  
4800 N. Harlem Avenue  
Harwood Heights, IL 60656

4900  
M

## MORTGAGE

A.T.G.F.  
BOX 370

THIS MORTGAGE IS DATED DECEMBER 19, 1996, between Parkway Bank and Trust Company, not individually but as trustee u/n #11527, whose address is 4800 North Harlem Avenue, Harwood Heights, IL 60656 (referred to below as "Grantor"); and Parkway Bank & Trust Company, whose address is 4800 N. Harlem, Harwood Heights, IL 60656 (referred to below as "Lender").

**GRANT OF MORTGAGE.** For valuable consideration, Grantor not personally but as Trustee under the provisions of a deed or deeds in trust duly recorded and delivered to Grantor pursuant to a Trust Agreement dated December 13, 1996 and known as Parkway Bank And TRust #11527, mortgages and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, located in Cook County, State of Illinois (the "Real Property"):

ATGF, INC

SEE ATTACHED LEGAL DESCRIPTION

The Real Property or its address is commonly known as 1702 - 1778 ROSE STREET, PALATINE, IL. The Real Property tax identification number is 02-01-307-023, 02-01-307-024, 02-01-307-025.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

**DEFINITIONS.** The following words shall have the following meanings when used in this Mortgage. Terms not otherwise defined in this Mortgage shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to dollar amounts shall mean amounts in lawful money of the United States of America.

**Borrower.** The word "Borrower" means each and every person or entity signing the Note, including without limitation 1702 ROSE STREET LIMITED PARTNERSHIP.

**Grantor.** The word "Grantor" means Parkway Bank and Trust Company, Trustee under that certain Trust

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Agreement dated December 13, 1996 and known as Parkway Bank And Trust #11527. The Grantor is the mortgagor under this Mortgage.

**Guarantor.** The word "Guarantor" means and includes without limitation each and all of the guarantors, sureties, and accommodation parties in connection with the indebtedness.

**Improvements.** The word "Improvements" means and includes without limitation all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

**Indebtedness.** The word "Indebtedness" means all principal and interest payable under the Note and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enforce obligations of Grantor under this Mortgage, together with interest on such amounts as provided in this Mortgage. In addition to the Note, the word "Indebtedness" includes all obligations, debts and liabilities, plus interest thereon, of Borrower to Lender, or any one or more of them, as well as all claims by Lender against Borrower, or any one or more of them, whether now existing or hereafter arising, whether related or unrelated to the purpose of the Note, whether voluntary or otherwise, whether due or not due, absolute or contingent, liquidated or unliquidated and whether Borrower may be liable individually or jointly with others, whether obligated as guarantor or otherwise, and whether recovery upon such indebtedness may be or hereafter may become barred by any statute of limitations, and whether such indebtedness may be or hereafter may become otherwise unenforceable. At no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed the note amount of \$1,485,000.00.

**Lender.** The word "Lender" means Parkway Bank & Trust Company, its successors and assigns. The Lender is the mortgagee under this Mortgage.

**Mortgage.** The word "Mortgage" means this Mortgage between Grantor and Lender, and includes without limitation all assignments and security interest provisions relating to the Personal Property and Rents.

**Note.** The word "Note" means the promissory note or credit agreement dated December 19, 1996, in the original principal amount of \$1,485,000.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The interest rate on the Note is a variable interest rate based upon an index. The index currently is 8.250% per annum. The interest rate to be applied to the unpaid principal balance of this Mortgage shall be at a rate of 0.500 percentage point(s) over the index, resulting in an initial rate of 8.750% per annum. NOTICE: Under no circumstances shall the interest rate on this Mortgage be more than the maximum rate allowed by applicable law. NOTICE TO GRANTOR: THE NOTE CONTAINS A VARIABLE INTEREST RATE.

**Personal Property.** The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property, together with all acccessions, parts, and additions to, all replacements of, and all substitutions for, any refunds of premiums) from any sale or other disposition of the Property.

**Property.** The word "Property" means collectively the Real Property and the Personal Property.

**Real Property.** The words "Real Property" mean the property, interests and rights described above in the "Grant of Mortgage" section.

**Related Documents.** The words "Related Documents" mean and include without limitation all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the indebtedness.

**Rents.** The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

**THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS AND (2) PERFORMANCE OF ALL OBLIGATIONS OF GRANTOR UNDER THIS MORTGAGE AND THE RELATED DOCUMENTS. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:**

**GRANTOR'S WAIVERS.** Grantor waives all rights or defenses arising by reason of any "one action" or "anti-deficiency" law, or any other law which may prevent Lender from bringing any action against Grantor, including a claim for deficiency to the extent Lender is otherwise entitled to a claim for deficiency, before or after Lender's commencement or completion of any foreclosure action, either judicially or by exercise of a power of sale.

**GRANTOR'S REPRESENTATIONS AND WARRANTIES.** Grantor warrants that: (a) this Mortgage is executed at Borrower's request and not at the request of Lender; (b) Grantor has the full power, right, and authority to enter into this Mortgage and to hypothecate the Property; (c) the provisions of this Mortgage do not conflict with, or result in a default under any agreement or other instrument binding upon Grantor and do not result in a violation of any law, regulation, court decree or order applicable to Grantor; (d) Grantor has established adequate means of obtaining from Borrower on a continuing basis information about Borrower's financial condition; and (e) Lender has made no representation to Grantor about Borrower (including without limitation the creditworthiness of Borrower).

**PAYMENT AND PERFORMANCE.** Except as otherwise provided in this Mortgage, Borrower shall pay to Lender all indebtedness secured by this Mortgage as it becomes due, and Borrower and Grantor shall strictly perform all their respective obligations under this Mortgage.

**POSSESSION AND MAINTENANCE OF THE PROPERTY.** Grantor and Borrower agree that Grantor's possession and use of the Property shall be governed by the following provisions:

**Possession and Use.** Until in default or until Lender exercises its right to collect Rents as provided for in the Assignment of Rents form executed by Grantor in connection with the Property, Grantor may remain in possession and control of and operate and manage the Property and collect the Rents from the Property.

**Duty to Maintain.** Grantor shall maintain the Property in tenantable condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

**Nuisance, Waste.** Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), soil, gravel or rock products without the prior written consent of Lender.

**Removal of Improvements.** Grantor shall not demolish or remove any Improvements from the Real Property without the prior written consent of Lender. As a condition to the removal of any Improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such Improvements with Improvements of at least equal value.

**Lender's Right to Enter.** Lender and its agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Property for purposes of Grantor's compliance with the terms and conditions of this Mortgage.

**Compliance with Governmental Requirements.** Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property, including without limitation, the Americans With Disabilities Act. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

**Duty to Protect.** Grantor agrees neither to abandon nor leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

**DUE ON SALE - CONSENT BY LENDER.** Lender may, at its option, declare immediately due and payable all sums secured by this Mortgage upon the sale or transfer, without the Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest therein; whether legal, beneficial or equitable whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of Real Property interest. If any Grantor is a corporation, partnership or limited liability company, transfer also includes any change in ownership of more than twenty-five percent (25%) of the voting stock, partnership interests or limited liability company interests, as the case may be, of Grantor. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Illinois law.

**TAXES AND LIENS.** The following provisions relating to the taxes and liens on the Property are a part of this Mortgage.

**Payment.** Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under this Mortgage, except for the lien of taxes and assessments not due, and except as otherwise provided in the following paragraph.

**Right To Contest.** Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and attorneys' fees or other

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Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description

**WARRANTY; DEFENSE OF TITLE.** The following provisions relating to ownership of the Property are a part of this Mortgage.

had. shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have rights or any remedies to which Lender may be entitled on account of the default. Any such action by Lender secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other (c) be treated as a balloon payment which will be due and payable at the Note's maturity. This Mortgage also will become due during either (i) the term of any applicable insurance policy or (ii) the remaining term of the Note, or to the date of repayment by Grantor. All such expenses, at Lender's option, will (a) be payable on demand, (b) be added to the balance of the Note and be apportioned among and be payable with any installment payments to the date of repayment by Grantor. Any amount that Lender defers in so doing will bear interest at the rate provided for in the Note from the date incurred or paid by Lender preceding is commenced that would materially affect Lender's interests in the Property, Lender on Grantor's EXPENDITURES BY LENDER. If Grantor fails to comply with any provision of this Mortgage, or if any action or

replacement cost of the Property. shall, upon request of Lender, have an independent appraiser satisfactory to Lender determine the cash value such property, and the manner of determining that value; and (e) the expiration date of the policy. Grantor risks insured; (c) the amount of the policy; (d) the property insured; the then current replacement value of furnish to Lender a report on each existing policy of insurance showing: (a) the name of the insurer; (b) the Grantor's Report on Insurance. Upon request of Lender, however not more than once a year, Grantor shall provisions of this Mortgage, or at any foreclosure sale of such Property.

**Unexpired Insurance at Sale.** Any unexpired insurance shall inure to the benefit of, and pass to, the purchaser of the Property covered by this Mortgage at any trustee's sale or other sale held under the payment in full of the indebtedness, such proceeds shall be paid to Grantor.

any, shall be applied to the principal balance of the indebtedness. If Lender holds any proceeds after pay any amount owing to Lender under this Mortgage, then to prepay accrued interest, and the remainder, if receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to expenditure; pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if destroyed improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such Lender elects to apply the proceeds to restoration and repair; Grantor shall repair or replace the damaged or indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender's security is impaired, Lender may, at its election, apply the proceeds to the reduction of the may make good of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property. Lender

loan. Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the full unpaid principal balance of the loan up to the maximum policy limits set under the National Flood Agency as a special flood hazard area. Grantor agrees to obtain and maintain Federal Flood Insurance for the at any time become located in an area designated by the Director of the Federal Emergency Management Insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property notice to Lender and not containing any disclaimer of the insurer's liability for failure to give such notice. Each stipulation that coverage will not be cancelled or diminished without a minimum of thirty (30) days' prior written acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a require. Policies shall be written by such insurance companies and in such form as may be reasonably insurance, including but not limited to hazard, business interruption and boiler insurance as Lender may general liability insurance in such coverage amounts as Lender may request with Lender being named as with a standard mortgage clause in favor of Lender. Grantor shall also procure and maintain comprehensive extended coverage endorsements on a replacement basis for the full insurable value covering all improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard

**PROPERTY DAMAGE INSURANCE.** The following provisions relating to insuring the Property are a part of this Mortgage.

of such improvements. of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements. lien, or other lien could be asserted on account of the work, services, or materials. Grantor will upon request any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialman's Notice of Construction. Grantor shall notify Lender at least fifteen (15) days before any work is commenced,

a written statement of the taxes and assessments against the Property. taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the

proceedings. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property.

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or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender.

**Defense of Title.** Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under this Mortgage, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

**Compliance With Laws.** Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities, including without limitation all applicable environmental laws, ordinances, and regulations, unless otherwise specifically excepted in the environmental agreement executed by Grantor and Lender relating to the Property.

**CONDEMNATION.** The following provisions relating to condemnation of the Property are a part of this Mortgage.

**Application of Net Proceeds.** If all or any part of the Property is condemned by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the indebtedness or the repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees incurred by Lender in connection with the condemnation.

**Proceedings.** If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments as may be requested by it from time to time to permit such participation.

**IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES.** The following provisions relating to governmental taxes, fees and charges are a part of this Mortgage:

**Current Taxes, Fees and Charges.** Upon request by Lender, Grantor shall execute such documents in addition to this Mortgage and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Mortgage, including without limitation all taxes, fees, documentary stamps, and other charges for recording or registering this Mortgage.

**Taxes.** The following shall constitute taxes to which this section applies: (a) a specific tax upon this type of Mortgage or upon all or any part of the indebtedness secured by this Mortgage; (b) a specific tax on Borrower which Borrower is authorized or required to deduct from payments on the indebtedness secured by this type of Mortgage; (c) a tax on this type of Mortgage chargeable against the Lender or the holder of the Note; and (d) a specific tax on all or any portion of the indebtedness or on payments of principal and interest made by Borrower.

**Subsequent Taxes.** If any tax to which this section applies is enacted subsequent to the date of this Mortgage, this event shall have the same effect as an Event of Default (as defined below), and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (a) pays the tax before it becomes delinquent, or (b) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

**SECURITY AGREEMENT; FINANCING STATEMENTS.** The following provisions relating to this Mortgage as a security agreement are a part of this Mortgage.

**Security Agreement.** This instrument shall constitute a security agreement to the extent any of the Property constitutes fixtures or other personal property, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

**Security Interest.** Upon request by Lender, Grantor shall execute financing statements and take whatever other action is requested by Lender to perfect and continue Lender's security interest in the Rents and Personal Property. In addition to recording this Mortgage in the real property records, Lender may, at any time and without further authorization from Grantor, file executed counterparts, copies or reproductions of this Mortgage as a financing statement. Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Grantor shall assemble the Personal Property in a manner and at a place reasonably convenient to Grantor and Lender and make it available to Lender within three (3) days after receipt of written demand from Lender.

**Addresses.** The mailing addresses of Grantor (debtor) and Lender (secured party), from which information concerning the security interest granted by this Mortgage may be obtained (each as required by the Uniform Commercial Code), are as stated on the first page of this Mortgage.

**FURTHER ASSURANCES; ATTORNEY-IN-FACT.** The following provisions relating to further assurances and attorney-in-fact are a part of this Mortgage.

**Further Assurances.** At any time, and from time to time, upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or rerecorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust,

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**Right to Cure.** If such a failure is curable and if Grantor or Borrower has not been given a notice of a breach of the same provision of this Mortgage within the preceding twelve (12) months, it may be cured (and no Event of Default will have occurred) if Grantor or Borrower, after Lender sends written notice demanding cure of such failure: (a) cures the failure within fifteen (15) days; or (b) if the cure requires more than fifteen (15) days, immediately initiates steps sufficient to cure the failure and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

**RIGHTS AND REMEDIES ON DEFAULT.** Upon the occurrence of any Event of Default and at any time thereafter, Lender, at its option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

**Accelerate Indebtedness.** Lender shall have the right at its option without notice to Borrower to declare the entire Indebtedness immediately due and payable, including any prepayment penalty which Borrower would be required to pay.

**UCC Remedies.** With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

**Collect Rents.** Lender shall have the right, without notice to Grantor or Borrower, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

**Mortgagee in Possession.** Lender shall have the right to be placed as mortgagee in possession or to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The mortgagee in possession or receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

**Judicial Foreclosure.** Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

**Deficiency Judgment.** If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this section.

**Other Remedies.** Lender shall have all other rights and remedies provided in this Mortgage or the Note or available at law or in equity.

**Sale of the Property.** To the extent permitted by applicable law, Grantor or Borrower hereby waive any and all right to have the property marshalled. In exercising its rights and remedies, Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

**Notice of Sale.** Lender shall give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least ten (10) days before the time of the sale or disposition.

**Waiver; Election of Remedies.** A waiver by any party of a breach of a provision of this Mortgage shall not constitute a waiver of or prejudice the party's rights otherwise to demand strict compliance with that provision or any other provision. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or take action to perform an obligation of Grantor or Borrower under this Mortgage after failure of Grantor or Borrower to perform shall not affect Lender's right to declare a default and exercise its remedies under this Mortgage.

**Attorneys' Fees; Expenses.** If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and on any appeal. Whether or not any court action is involved, all reasonable expenses incurred by Lender that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest from the date of expenditure until repaid at the rate provided for in the Note. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses whether or not there is a lawsuit, including attorneys' fees for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees, and title insurance, to the extent permitted by applicable law. Borrower also will pay any court costs, in addition to all other sums provided by law.

**NOTICES TO GRANTOR AND OTHER PARTIES.** Any notice under this Mortgage, including without limitation any notice of default and any notice of sale to Grantor, shall be in writing, may be sent by telefacsimile, and shall be effective when actually delivered, or when deposited with a nationally recognized overnight courier, or, if mailed, shall be deemed effective when deposited in the United States mail first class, certified or registered mail,

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**GRANTOR'S LIABILITY.** This Mortgage is executed by Grantor, not personally but as Trustee as provided above in the exercise of the power and the authority conferred upon and vested in it as such Trustee (and Grantor thereby warrants that it possesses full power and authority to execute this instrument). It is expressly understood and agreed that with the exception of the foregoing warranty, notwithstanding anything to the contrary contained herein, that each and all of the warranties, representations, covenants, undertakings, and agreements made in this Mortgage on the part of Grantor, while in form purporting to be the warranties, indemnities, representations, covenants, undertakings, and agreements of Grantor, are nevertheless each and every one of them made and intended not as personal warranties, indemnities, representations, covenants, undertakings, and agreements by Grantor or for the purpose or with the intention of binding Grantor personally, and nothing in this Mortgage or in the Note shall be construed as creating any liability on the part of Grantor personally to pay the Note or any interest that may accrue thereon, or any other indebtedness under this Mortgage, or to perform any covenant, undertaking, or agreement, either express or implied, contained in this Mortgage, all such liability, if any, being expressly waived by Lender and by every person now or hereafter claiming any right or security under this Mortgage, and that so far as Grantor and its successors personally are concerned, the legal holder or holders

Lender shall not be deemed to have waived any rights under this Mortgage (or under the Related Documents) unless such waiver is in writing and signed by Lender. No oral or omission on the part of Lender, in exercising any right shall operate as a waiver of such right or any other right. A waiver by any party of a provision of this Mortgage shall not constitute a waiver of or prejudice the party's right otherwise to demand strict compliance with that provision or any other provision. No prior waiver by Lender, nor any or any of Grantor or Borrower's obligations as to any future transactions. Whenever consent by Lender is required in this Mortgage, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required.

**Waiver of Homestead Exemption.** Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Illinois as to all indebtedness secured by this Mortgage. **Time is of the Essence.** Time is of the essence in the performance of this Mortgage. **Waiver of Right of Redemption.** NOTWITHSTANDING ANY OF THE PROVISIONS TO THE CONTRARY CONTAINED IN THIS MORTGAGE, GRANTOR HEREBY WAIVES, TO THE EXTENT PERMITTED UNDER SIMILAR LAW EXISTING NOW OR AFTER THE DATE OF THIS MORTGAGE ANY AND ALL RIGHTS OF REDEMPTION ON BEHALF OF GRANTOR AND ON BEHALF OF ANY OTHER PERSONS PERMITTED TO REDEEM THE PROPERTY.

**Successors and Assigns.** Subject to the limitations stated in this Mortgage on transfer of Grantor's interest, this Mortgage shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Mortgage and the indebtedness by way of forbearance or extension without releasing Grantor from its obligations of this Mortgage or liability under the indebtedness.

**Severability.** If a court of competent jurisdiction finds any provision of this Mortgage to be invalid or unenforceable as to any person or circumstance, such finding shall not render that provision invalid or unenforceable as to any other persons or circumstances. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of this Mortgage in all other respects shall remain valid and enforceable.

**Merger.** There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

**Caption Headings.** Caption headings in this Mortgage are for convenience purposes only and are not to be used to interpret or define the provisions of this Mortgage.

**Applicable Law.** This Mortgage has been delivered to Lender and accepted by Lender in the State of Illinois. This Mortgage shall be governed by and construed in accordance with the laws of the State of Illinois.

**Annual Reports.** If the Property is used for purposes other than Grantor's residence, Grantor shall furnish to Lender, upon request, a certified statement of net operating income received from the Property during Grantor's previous fiscal year in such form and detail as Lender shall require. "Net operating income" shall mean all cash receipts from the Property less all cash expenditures made in connection with the operation of the Property.

**Amendments.** This Mortgage, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Mortgage. No alteration of or amendment to this Mortgage shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

**MISCELLANEOUS PROVISIONS.** The following miscellaneous provisions are a part of this Mortgage: **Postage prepaid, directed to the addresses shown near the beginning of this Mortgage.** Any party may change its address for notices under this Mortgage by giving formal written notice to the other parties, specifying that the purpose of the notice is to change the party's address. All copies of notices of foreclosure from the holder of any lien which has priority over this Mortgage shall be sent to Lender's address, as shown near the beginning of this Mortgage. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address.

The following miscellaneous provisions are a part of this Mortgage:

Annual Reports. If the Property is used for purposes other than Grantor's residence, Grantor shall furnish to Lender, upon request, a certified statement of net operating income received from the Property during Grantor's previous fiscal year in such form and detail as Lender shall require. "Net operating income" shall mean all cash receipts from the Property less all cash expenditures made in connection with the operation of the Property.

Amendments. This Mortgage, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Mortgage. No alteration of or amendment to this Mortgage shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Merger. There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

Severability. If a court of competent jurisdiction finds any provision of this Mortgage to be invalid or unenforceable as to any person or circumstance, such finding shall not render that provision invalid or unenforceable as to any other persons or circumstances. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of this Mortgage in all other respects shall remain valid and enforceable.

Successors and Assigns. Subject to the limitations stated in this Mortgage on transfer of Grantor's interest, this Mortgage shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Mortgage and the indebtedness by way of forbearance or extension without releasing Grantor from its obligations of this Mortgage or liability under the indebtedness.



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12-19-1996  
Loan No 10

MORTGAGE  
(Continued)

Page 9

of the Note and the owner or owners of any indebtedness shall look solely to the Property for the payment of the Note and indebtedness, by the enforcement of the lien created by this Mortgage in the manner provided in the Note and herein or by action to enforce the personal liability of any Guarantor.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS.

GRANTOR:

Parkway Bank and Trust Company, not individually but as trustee u/vn #11527

By: Diane Y. Peszynski  
Diane Y. Peszynski, Vice President/Trust Officer

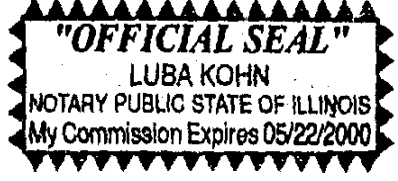
By: JoAnn Kubinski  
JoAnn Kubinski, Assi. Trust Officer

The Trustee in executing this document SPECIFICALLY EXCLUDES all references to any environmental condition of the premises whether under the ILLINOIS ENVIRONMENTAL PROTECTION ACT or otherwise. The Trustee is not to be held liable for management and control of the premises and as such has no authority on his/her own behalf to execute as environmental representative but not as agent for or on behalf of the Trustee.

PARKWAY BANK & TRUST COMPANY, as Trustee

## CORPORATE ACKNOWLEDGMENT

STATE OF ILLINOIS  
COUNTY OF COOK



On this 23RD day of DEC, 19 96, before me, the undersigned Notary Public, personally appeared Diane Y. Peszynski and JoAnn Kubinski, Vice President/Trust Officer and Asst. Trust Officer of Parkway Bank and Trust Company, not individually but as trustee u/vn #11527, and known to me to be authorized agents of the corporation that executed the Mortgage and acknowledged the Mortgage to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Mortgage and in fact executed the Mortgage on behalf of the corporation.

By Luba Kohn Residing at 4800 N Harlem Ave  
Harwood Hts 60656

Notary Public in and for the State of Illinois  
My commission expires 5/22/2000

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corrected legals. 11-17-96

## LEGAL DESCRIPTION

### PARCEL 1:

THAT PART OF LOTS 1, 3, 4, 5, 6 AND 7 IN CAPRI GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF SECTION 1, AND PART OF THE SOUTHEAST QUARTER OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEASTERLY LINE OF LOT 3, 36 FEET SOUTHEASTERLY OF THE NORTHEASTERLY CORNER, OF LOT 3, THENCE SOUTHWESTERLY ALONG A LINE 116 FEET SOUTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE OF LILLY LANE TO A LINE, SAID LINE BEING DRAWN FROM A POINT ON THE SOUTHEASTERLY LINE OF LOT 1, 164 FEET NORTHEASTERLY OF THE SOUTHWESTERLY CORNER, TO A POINT ON THE NORTHWESTERLY LINE, 182 FEET NORTHEASTERLY OF THE NORTHWESTERLY CORNER, THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE TO A POINT 116 FEET NORTHWESTERLY FROM THE SOUTHEASTERLY LINE OF LOT 1; THENCE NORTHEASTERLY ALONG A LINE 116 FEET NORTHEASTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE OF CAPRI DRIVE TO THE NORTHEASTERLY LINE OF LOT 7, SAID LINE BEING ALSO THE SOUTHWESTERLY LINE OF ROSE AVENUE, THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY LINE OF ROSE AVENUE TO THE POINT OF BEGINNING DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT ON THE NORTHEASTERLY LINE OF SAID TRACT 40 FEET NORTHWESTERLY OF THE MOST EASTERLY CORNER, THENCE SOUTHWESTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE 200 FEET TO THE POINT OF BEGINNING; THENCE NORTHWESTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 83 FEET; THENCE NORTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE 92 FEET; THENCE SOUTHEASTERLY AND PARALLEL TO THE NORTHEASTERLY LINE 83 FEET; THENCE SOUTHWESTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

### PARCEL 1A:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS AND USE OF THE COMMON AREA AS THEREIN DEFINED, AS SET FOR IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED JUNE 1, 1976 AND RECORDED JULY 9, 1976 AS DOCUMENT 23553187 AND AS CREATED BY THE DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED JANUARY 15, 1975 AND KNOWN AS TRUST NUMBER 33819 TO CARMINE SPINELLI DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 23590994, IN COOK COUNTY, ILLINOIS.

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PARCEL 2:

THAT PART OF THE FOLLOWING DESCRIBED TRACT OF LAND TO WIT:

THAT PART OF LOTS 1, 3, 4, 5, 6 AND 7 IN CAPRI GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF SECTION 1, AND PART OF THE SOUTHEAST QUARTER OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEASTERLY LINE OF LOT 3, 36 FEET SOUTHWESTERLY OF THE NORTHEASTERLY CORNER OF LOT 3; THENCE SOUTHWESTERLY ALONG A LINE 116 FEET SOUTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE OF LILLY LANE TO A LINE, SAID LINE BEING DRAWN FROM A POINT ON THE SOUTHEASTERLY LINE OF LOT 1, 164 FEET NORTHEASTERLY OF THE SOUTHWESTERLY CORNER, TO A POINT ON THE NORTHWESTERLY LINE, 182 FEET SOUTHEASTERLY OF THE NORTHWESTERLY CORNER; THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE TO A POINT 116 FEET NORTHEASTERLY FROM THE SOUTHEASTERLY LINE OF LOT 1; THENCE NORTHEASTERLY ALONG A LINE 116 FEET NORTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE OF CAPRI DRIVE TO THE SOUTHEASTERLY LINE OF LOT 7, SAID LINE BEING ALSO THE SOUTHWESTERLY LINE OF ROSE AVENUE; THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY LINE OF ROSE AVENUE TO THE POINT OF BEGINNING. DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE NORTHEASTERLY LINE OF SAID TRACT 40 FEET NORTHWESTERLY OF THE MOST EASTERLY CORNER; THENCE SOUTHWESTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE 285 FEET TO THE POINT OF BEGINNING, THENCE NORTHWESTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 83 FEET; THENCE NORTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE 78 FEET; THENCE SOUTHEASTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 83 FEET; THENCE SOUTHWESTERLY TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 2A:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 2 FOR INGRESS AND EGRESS AND USE OF THE COMMON AREA AS THEREIN DEFINED, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED JUNE 1, 1976 AND RECORDED JULY 9, 1976 AS DOCUMENT 23553187 AND AS CREATED BY THE DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817, TO KATHLEEN PLATES AND OTHERS RECORDED AUGUST 10, 1976 AS DOCUMENTS 23590979, 23590983, 23590984, 23590987, 23590994 AND 23590998, IN COOK COUNTY, ILLINOIS.

PARCEL 3:

THAT PART OF LOTS 1, 3, 4, 5, 6 AND 7 IN CAPRI GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF SECTION 1 AND PART OF THE SOUTHEAST QUARTER OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEASTERLY LINE OF LOT 3, 36 FEET SOUTHEASTERLY OF THE NORTHEASTERLY CORNER OF LOT 3; THENCE SOUTHWESTERLY ALONG A LINE 116 FEET SOUTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE OF LILLY LANE TO A LINE, SAID LINE BEING DRAWN FROM A POINT ON THE SOUTHEASTERLY LINE OF LOT 1, 164 FEET NORTHEASTERLY OF THE SOUTHWESTERLY CORNER TO A POINT ON THE NORTHWESTERLY LINE 182 FEET NORTHEASTERLY OF THE NORTHWESTERLY CORNER; THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE TO POINT 116 FEET NORTHWESTERLY FROM THE SOUTHEASTERLY LINE OF LOT 1; THENCE NORTHEASTERLY ALONG A LINE 116 FEET NORTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE OF CAPRI DRIVE TO THE NORTHEASTERLY LINE OF LOT 7 SAID LINE BEING ALSO THE SOUTHWESTERLY LINE OF ROSE AVENUE THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY LINE OF ROSE AVENUE TO THE POINT OF BEGINNING DESCRIBED AS FOLLOWS:

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COMMENCING AT A POINT ON THE NORTHEASTERLY LINE OF SAID TRACT 41 FEET SOUTHEASTERLY OF THE MOST NORTHERLY CORNER; THENCE SOUTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE 285 FEET; THENCE SOUTHEASTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 84 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTHEASTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE TO A LINE 123 FEET NORTHWESTERLY OF THE SOUTHEASTERLY LINE; THENCE NORTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE 78 FEET; THENCE NORTHWESTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE TO A LINE 125 FEET SOUTHEASTERLY OF THE NORTHWESTERLY LINE; THENCE SOUTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

## PARCEL 3A:

EASEMENTS APPURTENANT AND FOR THE BENEFIT OF PARCEL 3 FOR INGRESS AND EGRESS AND USE OF THE COMMON AREA AS THEREIN DEFINED, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED JUNE 1, 1976 AND RECORDED JULY 9, 1976 AS DOCUMENT 23553187 AND AS CREATED BY THE DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817, TO KATHLEEN PLATS, DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 23590979 IN COOK COUNTY, ILLINOIS.

## PARCEL 4:

THAT PART OF THE FOLLOWING DESCRIBED TRACT OF LAND TO WIT:

THAT PART OF LOTS 1, 3, 4, 5, 6 AND 7 IN CAPRI GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF SECTION 1 AND PART OF THE SOUTHEAST QUARTER OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEASTERLY LINE OF LOT 3, 36 FEET SOUTHEASTERLY OF THE NORTHEASTERLY CORNER OF LOT 3; THENCE SOUTHWESTERLY ALONG A LINE 116 FEET SOUTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE OF LILLY LANE TO A LINE, SAID LINE BEING DRAWN FROM A POINT ON THE SOUTHEASTERLY LINE OF LOT 1, 164 FEET NORTHEASTERLY OF THE SOUTHWESTERLY CORNER TO A POINT ON THE NORTHWESTERLY LINE, 182 FEET NORTHEASTERLY OF THE NORTHWESTERLY CORNER; THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE TO POINT 116 FEET NORTHWESTERLY FROM THE SOUTHEASTERLY LINE OF LOT 1; THENCE NORTHEASTERLY ALONG A LINE 116 FEET NORTHEASTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE OF CAPRI DRIVE TO THE NORTHEASTERLY LINE OF LOT 7, SAID LINE BEING ALSO THE SOUTHEASTERLY LINE OF ROSE AVENUE, THENCE NORTHWESTERLY ALONG, SAID SOUTHWESTERLY LINE OF ROSE AVENUE TO THE POINT OF BEGINNING DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT ON THE NORTHEASTERLY LINE OF SAID TRACT 41 FEET SOUTHEASTERLY OF THE MOST NORTHERLY CORNER; THENCE SOUTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE 285 FEET TO THE POINT OF BEGINNING; THENCE SOUTHEASTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 84 FEET; THENCE NORTHEASTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE 78 FEET; THENCE NORTHWESTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 84 FEET; THENCE SOUTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE TO THE POINT OF BEGINNING; IN COOK COUNTY, ILLINOIS.

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## PARCEL 4A:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 4 FOR INGRESS AND EGRESS AND USE OF THE COMMON AREA AS THEREIN DEFINED, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED JUNE 1, 1976 AND RECORDED JULY 9, 1976 AS DOCUMENT 23553187 AND AS CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817 TO PETER DI BENEDETTO AND JOSEPHINE DI BENEDETTO DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 23590987, IN COOK COUNTY, ILLINOIS.

## PARCEL 5:

THAT PART OF THE FOLLOWING DESCRIBED TRACT OF LAND, TO WIT:

THAT PART OF LOTS 1, 3, 4, 5, 6 AND 7 IN CAPRI GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF SECTION 1 AND PART OF THE SOUTHEAST QUARTER OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEASTERLY LINE OF LOT 3, 36 FEET SOUTHEASTERLY OF THE NORTHEASTERLY CORNER OF LOT 3; THENCE SOUTHWESTERLY ALONG A LINE 116 FEET SOUTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE OF LILLY LANE TO A LINE, SAID LINE BEING DRAWN FROM A POINT ON THE SOUTHEASTERLY LINE OF LOT 1, 164 FEET NORTHEASTERLY OF THE SOUTHWESTERLY CORNER, TO A POINT IN THE NORTHWESTERLY LINE, 182 FEET NORTHEASTERLY OF THE NORTHWESTERLY CORNER; THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE TO A POINT 116 FEET NORTHWESTERLY FROM THE SOUTHEASTERLY LINE OF LOT 1, THENCE NORTHEASTERLY ALONG A LINE 116 FEET NORTHEASTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE OF CAPRI DRIVE TO THE NORTHEASTERLY LINE OF LOT 7, SAID LINE BEING ALSO THE SOUTHWESTERLY LINE OF ROSE AVENUE; THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY LINE OF ROSE AVENUE TO THE POINT OF BEGINNING, DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT ON THE NORTHEASTERLY LINE OF SAID TRACT, 41 FEET SOUTHEASTERLY OF THE MOST NORTHERLY CORNER; THENCE SOUTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE 200 FEET TO THE POINT OF BEGINNING; THENCE SOUTHEASTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE, 92 FEET; THENCE NORTHWESTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 84 FEET; THENCE SOUTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

## PARCEL 5A:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 5 FOR INGRESS AND EGRESS AND USE OF THE COMMON AREA AS THEREIN DEFINED, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED JUNE 1, 1976 AND RECORDED JULY 9, 1976 AS DOCUMENT 23553187 AND AS CREATED BY THE DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817, TO RALPH MARATEA AND ROSE MARATEA, HIS WIFE DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 23590983 AND BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817 TO PETER DI BENEDETTO AND JOSEPHINE DI BENEDETTO, HIS WIFE, DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 23590984, IN COOK COUNTY, ILLINOIS.

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PARCEL 6:

THAT PART OF THE FOLLOWING DESCRIBED TRACT OF LAND, TO WIT:

THAT PART OF LOTS 1, 3, 4, 5, 6 AND 7 IN CAPRI GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF SECTION 1, AND PART OF THE SOUTHEAST QUARTER OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEASTERLY LINE OF LOT 3, 36 FEET SOUTHEASTERLY OF THE NORTHEASTERLY CORNER OF LOT 3; THENCE SOUTHWESTERLY ALONG A LINE 116 FEET SOUTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE OF LILLY LANE, TO A LINE, SAID LINE BEING DRAWN FROM A POINT ON THE SOUTHEASTERLY LINE OF LOT 1, 164 FEET NORTHEASTERLY OF THE SOUTHWESTERLY CORNER, TO A POINT ON THE NORTHWESTERLY LINE, 182 FEET NORTHEASTERLY OF THE NORTHWESTERLY CORNER; THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE TO A POINT 116 FEET NORTHWESTERLY FROM THE SOUTHEASTERLY LINE OF LOT 1; THENCE NORTHEASTERLY ALONG A LINE 116 FEET NORTHEASTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE OF CAPRI DRIVE TO THE NORTHEASTERLY LINE OF LOT 7, SAID LINE BEING ALSO THE SOUTHWESTERLY LINE OF ROSE AVENUE; THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY LINE OF ROSE AVENUE TO THE POINT OF BEGINNING, DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT ON THE NORTHEASTERLY LINE OF SAID TRACT, 41 FEET SOUTHEASTERLY OF THE MOST NORTHERLY CORNER; THENCE SOUTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE 102 FEET; THENCE SOUTHEASTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 84 FEET; THENCE NORTHEASTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE 102 FEET; TO THE NORTHEASTERLY LINE, THENCE NORTHWESTERLY TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 6A:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 6 FOR INGRESS AND EGRESS AND USE OF THE COMMON AREA AS THEREIN DEFINED, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED JUNE 1, 1976 AND RECORDED JULY 9, 1976 AS DOCUMENT 23553167, AND AS CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817 TO KATHLEEN PLATS, DATED JULY 1, 1976 AND RECORDED JULY 9, 1976 AS DOCUMENT 23590979, IN COOK COUNTY, ILLINOIS.

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## PARCEL 7:

THAT PART OF LOTS 1, 3, 4, 5, 6 AND 7 IN CAPRI GARDENS, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF SECTION 1, AND PART OF THE SOUTHEAST QUARTER OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEASTERLY LINE OF LOT 3, 36 FEET SOUTHEASTERLY OF THE NORTHEASTERLY CORNER OF LOT 3; THENCE SOUTHWESTERLY ALONG A LINE 116 FEET SOUTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE OF LILLY LANE TO A LINE, SAID LINE BEING DRAWN FROM A POINT ON THE SOUTHEASTERLY LINE OF LOT 1, 164 FEET NORTHEASTERLY OF THE SOUTHWESTERLY CORNER, TO A POINT ON THE NORTHWESTERLY LINE, 182 FEET NORTHEASTERLY OF THE NORTHWESTERLY CORNER; THENCE SOUTHEASTERLY ALONG THE LAST DESCRIBED LINE TO A POINT 116 FEET NORTHWESTERLY FROM THE SOUTHEASTERLY LINE OF LOT 1; THENCE NORTHEASTERLY ALONG A LINE 116 FEET NORTHWESTERLY AND PARALLEL WITH THE NORTHWESTERLY LINE OF CAPRI DRIVE TO THE NORTHEASTERLY LINE OF LOT 7, SAID LINE BEING ALSO THE SOUTHWESTERLY LINE OF ROSE AVENUE; THENCE NORTHEASTERLY ALONG SAID SOUTHWESTERLY LINE OF ROSE AVENUE TO THE POINT OF BEGINNING, DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT ON THE NORTHEASTERLY LINE OF SAID TRACT, 40 FEET NORTHWESTERLY OF THE MOST EASTERLY CORNER; THENCE SOUTHWESTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE 102 FEET; THENCE NORTHWESTERLY AND PARALLEL WITH THE NORTHEASTERLY LINE 83 FEET; THENCE NORTHEASTERLY AND PARALLEL WITH THE SOUTHEASTERLY LINE 102 FEET TO THE NORTHEASTERLY LINE; THENCE SOUTHEASTERLY ALONG THE NORTHEASTERLY LINE TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

## PARCEL 7A:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 7 FOR INGRESS AND EGRESS AND USE OF THE COMMON AREA AS THEREIN DEFINED, AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED JUNE 1, 1976 AND RECORDED JULY 9, 1976 AS DOCUMENT 23553187 AND AS CREATED BY THE DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817, TO RALPH MARATEA AND ROSA MARATEA, HIS WIFE, DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 2350983 AND BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 33817, TO PETER DI BENEDETTO AND JOSEPHINE DI BENEDETTO, HIS WIFE, DATED JULY 1, 1976 AND RECORDED AUGUST 10, 1976 AS DOCUMENT 23590984, IN COOK COUNTY, ILLINOIS.

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