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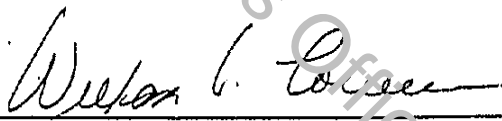
RIDER "A"

INTEREST RATE, DEFAULT INTEREST RATE AND INTEREST RATE FLUCTUATION

The interest rate being charged on this Trust Deed and Note will at all times be equal to the prime rate as quoted in The Wall Street Journal - Money Rates section, plus 1½ % as said rate may fluctuate daily. If at any time The Wall Street Journal - Money Rates section quotes more than one prime rate and/or quotes a range of prime rates, the interest rate being charged on this Trust Deed and Note will be equal to the highest prime rate then being quoted in The Wall Street Journal - Money Rates section, plus 1½ %. In the event such prime rate fluctuates either up or down while any portion of the Note shall remain unpaid, the interest rate being charged on this Trust Deed and Note shall be adjusted so that it shall at all times equal the highest prime rate then being quoted in The Wall Street Journal - Money Rates section, plus 1½ % as said prime rate fluctuates daily.

Upon default pursuant to the terms of this Trust Deed or the Note or other collateral documentation, or after maturity, the default interest rate being charged on this Trust Deed and Note will be equal to the prime rate as quoted in The Wall Street Journal - Money Rates section, plus 5½ % as said rate may fluctuate daily. If at any time The Wall Street Journal - Money Rates section quotes more than one prime rate and/or quotes a range of prime rates, the interest rate being charged on this Trust Deed and Note during a period of default or after maturity will be equal to the highest prime rate then being quoted in The Wall Street Journal - Money Rates section plus 5½ %. In the event such prime rate fluctuates either up or down during a period of default or after maturity, the interest rate being charged on this Trust Deed and Note shall be adjusted so that it shall at all times equal the highest prime rate then being quoted in The Wall Street Journal - Money Rates section plus 5½ % as said prime rate fluctuates daily.

Date: December 17, 1985


WILLIAM G. LAWRENCE


KAREN K. LAWRENCE

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RIDER "B"

TAKE NOTICE: The holder of the note secured by this Trust Deed, at its sole option, reserves the right to extend, modify or renew the note secured hereby at any time and from time to time for an amount up to and including the amount of the original note secured hereby. Notwithstanding the provisions for repayment provided for on the reverse side hereof, this Trust Deed shall remain a lien upon the real estate described herein, in the amount of the original principal due on the note secured hereby until this Trust Deed shall be released of record by the Trustee hereunder. In the event of any extensions, modifications or renewals, Extension Agreements shall not be necessary and need not be filed.

In order to provide for the payment of taxes, the undersigned promises to pay monthly, in addition to the above payments, 1/12th of the annual real estate taxes as estimated by the holder hereof, in such manner as the holder may prescribe, so as to provide the current year's tax obligation on the last day of each such year during the term of this obligation. If the amount estimated to be sufficient to pay said taxes and assessments and other charges is not sufficient, the undersigned promises to pay the difference upon demand. The said sums are hereby pledged together with any other account of the undersigned in the holder's bank to further secure this indebtedness and any officer of the bank is authorized to withdraw the same and apply hereon.

The undersigned, acting pursuant to Section 18A of Chapter 77 of the Illinois Revised Statutes hereby waives any and all rights of redemption from sale under any order of decree of foreclosure of this Trust Deed.

In the event the undersigned transfers the title or any part thereof of any interest therein, legal or equitable, or if the undersigned executes Articles of Agreement for Deed, or a Contract of Sale for the property described in the Mortgage given to secure this Note, or upon assignment of the beneficial interest of the trust under which title to said property is or shall be held, to any person, corporation, or entity other than to the undersigned, or a corporate land trustee holding title solely for the benefit of the undersigned (or his or her spouse), the then balance of principal and interest hereunder remaining unpaid shall immediately become due and payable, and upon demand by the holder of this Note, the undersigned promises to pay the same forthwith.

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TRUST DEED

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THE ABOVE SPACE FOR RECORDERS USE ONLY

NOTE IDENTIFIED

THIS INDENTURE, made December 17, 1985, between WILLIAM G. LAWRENCE and KAREN K. LAWRENCE, his wife

herein referred to as "Mortgagors," and AMALGAMATED TRUST & SAVINGS BANK

an Illinois banking corporation doing business in Chicago, Illinois herein referred to as TRUSTEE, witnesseth: THAT, WHEREAS the Mortgagors are justly indebted to the legal holder or holders of the Instalment Note herein after described, said legal holder or holders being herein referred to as Holders of the Note, in the principal sum of NINETY FIVE THOUSAND AND NO/100 Dollars (\$ 95,000.00), evidenced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to the order of AMALGAMATED TRUST & SAVINGS BANK and delivered, in and by which said Note the Mortgagors promise to pay said principal sum plus simple interest from DATE OF DISBURSEMENT at the rate of * per cent per annum in instalments of principal and interest as follows: INTEREST ONLY INTEREST ONLY PAYABLE MONTHLY Dollars (PAYABLE MONTHLY) on the 17th day of January 1986 and a like amount of money on the 17th day of each month thereafter until said note is fully paid except that the final payment of principal and interest, if not sooner paid, shall be due on the 17th day of June 1986 and the principal of each instalment unless paid when due shall bear interest at the rate of * per cent per annum, and all of said principal and interest being made payable at such banking house or trust company in Chicago, Illinois, as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of AMALGAMATED TRUST & SAVINGS BANK in said City,

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this trust deed, and the performance of the covenants and agreements herein contained, by the Mortgagors 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 lying and being in the City of Kenilworth COUNTY OF Cook AND STATE OF ILLINOIS to wit:

LOT 11 IN KENILWORTH GARDEN ADDITION NUMBER 2 BEING A SUBDIVISION OF THAT PART OF THE NORTH 73 FEET OF THE NORTH 10 ACRES OF THE SOUTH WEST 1/4 OF SECTION 28, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN LYING EAST OF RIDGE ROAD ALSO THAT PART OF THE SOUTH 20 20/100 ACRES OF THE NORTH WEST 1/4 OF SAID SECTION 28 LYING EAST OF SAID RIDGE ROAD IN KENILWORTH IN COOK COUNTY.

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* See Rider "A" attached hereto and made a part hereof for the Interest Rate, Default Interest Rate and Interest Rate Fluctuation Provisions.

Tax I. D. No. 05-28-109-020-0000 THIS IS A JUNIOR MORTGAGE.

This Trust Deed is also subject to the terms and provisions of the attached "Rider B".

which, with the property hereinafter described, is referred to herein as the "premises." TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which are pledged primarily and in a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, inador beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by the mortgagors or their successors or assigns shall be considered as constituting part of the real estate. TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, and upon the 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 Mortgagors do hereby expressly release and waive.

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

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

William G. Lawrence [SEAL] Karen K. Lawrence [SEAL] WILLIAM G. LAWRENCE KAREN K. LAWRENCE [SEAL] [SEAL]

STATE OF ILLINOIS, County of Cook, as a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT his wife, who personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal this 17th day of December A.D. 1985

Cathy R Miller Notary Public.

