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COMMERCIAL NATIONAL BANK

OF BERWYN

August 29, 1986

Harry Bus Yourell
Registrar of Torrens Titles
Cook County Building
Chicago, IL 60602

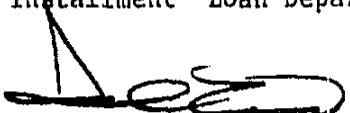
To Whom It May Concern:

This is to inform the Torrens Office that on the Torrens Certificate for WILLIE D. & JOYCE KONS, nothing has changed on the face of the document.

COMMERCIAL NATIONAL BANK OF BERWYN, Has had possession of these documents since SEPTEMBER 26, 1985. The reason for it not being filed with the Torrens Office as of yet is because we had difficulty in obtaining a receipt for the certificate or the original certificate itself. We hope this document will be acceptable in getting our loan recorded.

In order to induce the Registrar of Titles to file this trust deed we agree to hold harmless said Registrar from any costs or claims which may arise from his acceptance of said trust deed.
Very Truly Yours,

Installment Loan Department


James A. Cairo
SENIOR VICE PRESIDENT
COMMERCIAL NATIONAL BANK OF BERWYN

Subscribed and sworn before me this 29th day of August, 1986.

Carol F. Dennis
(Notary Public)

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3562648

THIS INDENTURE, made this 26th day of September 19 85,

between WILLIE D. ROSS AND JOYCE ROSS, his wife NOT IN TENANCY IN COMMON
BUT IN JOINT TENANCY

of the CITY of CHICAGO, County of COOK

and State of ILLINOIS, Mortgagor,

and COMMERCIAL NATIONAL BANK OF BERWYN, A NATIONAL BANKING CORPORATION

of the CITY of BERWYN, County of COOK

and State of ILLINOIS, as Trustee,

WITNESSETH THAT WHEREAS, the said WILLIE D. ROSS AND JOYCE ROSS (Married to each other) NOT IN TENANCY IN COMMON, BUT IN JOINT TENANCY are justly indebted upon one installment principal note in

the sum of FIVE THOUSAND SEVEN HUNDRED TWENTY ONE AND 48/100ths (5,721.48)-- Dollars, due

and payable as follows: 158.93 due on the 24th day of May, 1986.
158.93 due on the 24th day of each and every month commencing thereafter until said note is paid in full. The final payment of 158.93 shall be due and payable on the 24th day of April, 1989 if not sooner paid.

Principal Amount of Loan \$4,650.00.

with interest at the rate of 14.00 per cent per annum, payable

THIS IS A JUNIOR TRUST DEED

all of said notes bearing even date herewith and being payable to the order of _____

COMMERCIAL NATIONAL BANK OF BERWYN

at the office of COMMERCIAL NATIONAL BANK OF BERWYN

or such other place as the legal holder thereof may by writing appoint, in lawful money of the United States, and bearing interest after maturity at the rate of _____ per cent per annum.
twenty

Each of said principal notes is identified by the certificate of the trustee appearing thereon

NOW, THEREFORE, the Mortgagor, for the better securing of the said indebtedness as by the said note evidenced, and the performance of the covenants and agreements herein contained on the Mortgagor's part to be performed, and also in consideration of the sum of ONE DOLLAR in hand paid, does CONVEY AND WARRANT unto the said trustee and the trustee's successors in trust, the following described real estate situate in the

County of COOK and State of ILLINOIS to wit:

LOT TWO HUNDRED TWENTY FOUR (224)

IN South Shore Addition to Jeffery Manor, being a Resubdivision of parts of Calumet Trust's Subdivision, Calumet Trust's Subdivision No. 3, Arthur Dunas' South Shore Resubdivision and Arthur Dunas' South Shore Subdivision, all in the North West Quarter (¼) of Fractional Section 7, Township 37 North, Range 15, East of the Third Principal Meridian, North of the Indian Boundary Line, according to the Plat thereof recorded in the Recorder's Office of Cook County, Illinois, as Document No. 13292453, and registered in the Office of the Registrar of Titles of said County as Document No. 1025005.

9640 S. Hoxie
Chicago 26-07-115-077-0000
A SA BLK PCL UNIT

NOTE IDENTIFIED

Subject to possible U.S. Federal Tax Lien

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Trust Deed

Insurance and Receiver

WILLIE D. ROSS AND JOYCE ROSS (Married
to each other) NOT IN TENANCY IN COMMON
BUT IN JOINT TENANCY
TO

COMMERCIAL NATIONAL BANK OF BERYN
A NATIONAL BANKING CORPORATION

ADDRESS OF PROPERTY:

9640 South Hoxie
Chicago, Illinois 60617

MAIL TO:

COMMERCIAL NATIONAL BANK OF BERYN
3322 South Oak Park Avenue
Beryn, Illinois 60402

1/10/81
X0

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HARRY (BUS) YOUNG
REGISTRAR OF TITLES
1986 OCT 29 PM 2 10

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Property of Cook County Clerk's Office

Commission Expires 10-18-88

(Impress Seal Here)

Martha L. Ziarco
Notary Public

Given under my hand and notarial seal this 26th day of September, 19 85.

walver of the right of homestead.

instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and

appeared before me this day in person and acknowledged that they signed, sealed and delivered the said

personally known to me to be the same persons whose names are subscribed to the foregoing instrument,

NOT IN TENANCY IN COMMON, BUT IN JOINT TENANCY

State aforesaid, DO HEREBY CERTIFY that Willie Ross and Joyce Ross *his wife*

I, Martha L. Ziarco, a Notary Public in and for said County, in the

COUNTY OF Cook

STATE OF Illinois

ss.

CHICAGO TITLE INS.
Q# 95 3073

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AND THE Mortgagee further agrees that in case of a foreclosure decree and sale of said premises thereunder, all policies of insurance provided for herein may be rewritten or otherwise changed so that the interest of the owner of the certificate of sale, under such foreclosure, shall be protected to the same extent and in like manner as the interest of the legal holder of the note or notes herein described is protected by such policies.

Upon full payment of the indebtedness aforesaid and the performance of the covenants and agreements hereinafter made by the Mortgagee, a reconveyance of said premises shall be made by the said trustee, or the trustee's successors in trust to the Mortgagee upon receiving reasonable charge therefor, and in case of the death, resignation,

In case of the default of the payment of the indebtedness secured hereby or the breach of any of the covenants and agreements entered into on the Mortgagee's part, the Mortgagee hereby waives all right to the possession, income and rents of said premises, and it thereupon shall be lawful for the trustee or the trustee's successors in trust, to enter into and upon and take possession of said premises and to let the same and receive and collect all rents, issues and profits thereof.

In the event of a breach of any of the aforesaid covenants or agreements, or in case of default in payment of any note or notes secured hereby, or in case of default in the payment of one of the installments of interest thereon, such default shall continue for thirty (30) days after such installment becomes due and payable, then at the election of the holder of said note or notes or any of them, the said principal sum together with the accrued interest thereon shall at once become due and payable; such election being made at any time after the expiration of said thirty (30) days without notice, and thereupon the legal holder of said indebtedness, or any part thereof, or said trustee or the trustee's successors in trust, shall have the right immediately to foreclose this trust deed and upon the filing of a complaint for that purpose, the court in which such complaint is filed, may at once, and without notice appoint a receiver to take possession or charge of said premises free and clear of all homestead rights or interests, with power to collect the rents, issues and profits thereof, during the pendency of such foreclosure suit and until the time to redeem the same from any sale made under any decree foreclosing this trust deed shall expire, and in case proceedings shall be instituted for the foreclosure of this trust deed, all expenses and disbursements paid or incurred in behalf of the plaintiff, including reasonable attorneys' fees, outlays for documentary evidence, stenographers' charges, costs of procuring a complete abstract of title, showing the whole title to said premises, embracing such foreclosure decree, shall be paid by the said Mortgagee, and such fees, expenses and disbursements shall be so much additional indebtedness secured hereby and shall be included in any decree entered in such proceedings for the foreclosure of this trust deed, and such proceedings shall not be dismissed or a release hereof given until all such fees, expenses and disbursements and all the cost of such proceedings have been paid and out of the proceeds of any sale of said premises that may be made under such decree of foreclosure of this trust deed, there shall be paid, First: All the cost of such suit, including advertising, sale and conveyance, attorneys', stenographers' and trustees' fees, outlays for documentary evidence and costs of such abstract and examination of title. Second: All moneys advanced by the trustee or the trustee's successors in trust or the legal holder of said note or notes, or any of them for any other purpose authorized in this trust deed, with interest on such advances at seven per cent per annum. Third: All the accrued interest remaining unpaid on the indebtedness hereby secured. Fourth: All of said principal sum remaining unpaid. The surplus of the proceeds of sale shall then be paid to the Mortgagee or to his legal representatives or assigns on reasonable request.

And the Mortgagee does covenant and agree as follows: To pay said indebtedness and the interest thereon as herein and in said notes provided; to pay all taxes and assessments levied on said premises as and when the same shall become due and payable and to keep all buildings at any time situated on said premises in good repair and to suffer no lien of mechanics or material men, or other claim, to attach to said premises; to pay all water taxes thereon as and when the same shall become due and payable and neither to do, nor suffer to be done, anything whereby the security hereby effected or intended so to be shall be weakened, diminished or impaired; to keep all buildings which may at any time be situated upon said premises insured in a company or companies to be approved by the trustee and the trustee's successors in trust, or the legal holder of said note or notes, against loss or damage by fire for the full insurable value of such buildings for an amount not less than the amount of the indebtedness secured hereby and to cause such insurance policies, with the usual mortgage clause attached or other sufficient endorsement, to be deposited with the trustee as additional security hereunder and upon failure to so secure and deposit such insurance policies, said trustee or the trustee's successors in trust, or the legal holder of the note or notes, is hereby authorized to procure the same, and all moneys which may be advanced by said trustee or the trustee's successors in trust, or by the legal holder of said note or notes, or any of them, for the aforesaid purposes, or any of them, or to remove encumbrances upon said premises or in any manner protect the title or estate hereby conveyed, or expended in or about any suit or proceedings in relation thereto, including attorneys' fees, shall with interest thereon at seven per cent per annum, become so much additional indebtedness secured hereby; but nothing herein contained shall render it obligatory upon said trustee or the trustee's successors in trust, or the legal holder of said note or notes, to so advance or pay any such sums as aforesaid.

And upon the trusts herein set forth.

AND TO HOLD the same unto the said trustee and the trustee's successors in trust, FOREVER, for the uses and purposes, and all the estate, right, title and interest of the Mortgagee of, in and to said land, hereby expressly releasing apparatus and all fixtures now in or that shall hereafter be placed in any building now or hereafter standing on said land, and all the tenements, hereditaments and appurtenances thereunto belonging and the rents, issues and profits thereof and all gas and electric fixtures, engines, boilers, furnaces, ranges, heating, air-conditioning and lifting

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