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COLLATERAL RIDER

This Collateral Rider is hereby made a part of that note dated December 24, 1986, due January 1, 1997 in the amount of \$125,000.00, payable to Lincoln National Bank, as Lender, by the undersigned, Michael Auerbach and Elsa Auerbach, singly or collectively as Borrowers.

The collateral for the above captioned loan shall be as follows:

All of the undersigned's interest in any currency exchange stock owned by him(her), hypothecated to him(her), whether or not held by the bank, including but not limited to the stock of the following currency exchanges:

51st Cottage Grove Currency Exchange, Ltd.
Michigan Avenue & 114th Currency Exchange, Inc.
Michigan Avenue & 103rd Currency Exchange, Inc.
Michigan Avenue & 119th Currency Exchange, Inc.

All equipment now owned or hereafter acquired, including but not limited to manufacturing equipment, delivery equipment, warehouse equipment, office equipment; office, warehouse and plant furnishings and fixtures; all inventory, contracts and accounts receivable now owned or hereafter acquired; all general intangibles; all proceeds from the sale, liquidation, or disposition of any of the foregoing items for the following corporations

51st Cottage Grove Currency Exchange, Ltd.
Michigan Avenue & 114th Currency Exchange, Inc.
Michigan Avenue & 103rd Currency Exchange, Inc.
Michigan Avenue & 119th Currency Exchange, Inc.

First mortgage on the property located at 11915-17 S. Michigan Avenue, Chicago, Illinois.

DATE: 12-24-86

Michael Auerbach

Michael Auerbach
Elsa Auerbach

Elsa Auerbach

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Property of Cook County Clerk's Office

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CAUTION: Consult a lawyer before using or acting under this form.
All warranties, including merchantability and fitness, are excluded.

THIS INDENTURE, made December 24, 19 86, between
Michael Auerbach and Elsa Auerbach, his wife

3521804

(NO. AND STREET) (CITY) (STATE)
herein referred to as "Mortgagors," Lincoln National Bank

3959 N. Lincoln Ave., Chicago, Illinois
(NO. AND STREET) (CITY) (STATE)

herein referred to as "Trustee," witnesseth:

The Above Space For Recorder's Use Only

THAT WHEREAS the Mortgagors are justly indebted to the legal holder or holders of the Installment Note hereinafter described, in the principal sum of One Hundred Twenty-Five Thousand & 00/100 DOLLARS, evidenced by one certain Installment Note of the Mortgagors of even date herewith, made payable to Lincoln National Bank and delivered in full by which said Note the Mortgagors promise to pay the said principal sum in installments as follows: One Thousand Forty-One & 00/100 Dollars, on the 1st day of February, 1987, and One Thousand Forty One & 00/100 Dollars, on the 1st day of each month thereafter to and including the 1st day of December, 1986, with a final payment of the balance due on the 1st day of January, 1987, with interest on the principal balance from time to time unpaid at the rate of A per cent per annum, payable monthly on the date when installments of principal fall due and shall be in addition to the amount due on principal; each of said installments of principal bearing interest after maturity at the rate of B per cent per annum, and all of said principal and interest being made payable at Lincoln National Bank, 3959 N. Lincoln Ave., Chicago, IL. 60613 or at such other place as the legal holder of the note may, from time to time, in writing appoint, which note further provides that at the election of the legal holder thereof and without notice, the principal sum remaining unpaid thereon, together with accrued interest thereon, shall become at once due and payable, at the place of payment aforesaid, in case default shall occur in the payment, when due, of any installment of principal or interest in accordance with the terms thereof or in case default shall occur and continue for three days in the performance of any other agreement contained in this Trust Deed (in which event election may be made at any time after the expiration of said three days, without notice), and that all parties thereto severally waive presentment for payment, notice of dishonor, protest and notice of protest.

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 or his successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in City of Chicago, COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

Lot 27, the North 1/2 of Lot 28 in Roseland Square, being a Subdivision of Block 8 in the first addition to Kensington, in Fractional Section 27, Township 37 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

11915 S. Michigan Ave., Chicago, IL 25-27-101-063 all 000

- A) Initial rate of 9 1/2% and a variable rate thereafter of 2% above the Lincoln National Bank floating prime rate. The term Prime Rate does not purport to be the lowest rate made available to borrowers by the Bank.
- B) Interest after maturity shall be a rate of 4% above the Prime Rate as defined herein.

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 on 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 (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 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 Mortgagor 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 or his 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.

The name of a record owner is: Michael Auerbach and Elsa Auerbach, his wife

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 Mortgagors, their heirs, successors and assigns.

Witness the hands and seals of Mortgagors this 24th day and year first above written.

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)

Michael Auerbach (Seal) Elsa Auerbach (Seal)

_____ (Seal) _____ (Seal)

State of Illinois, County of _____, I, the undersigned, a Notary Public in and for said County

of the State aforesaid, DO HEREBY CERTIFY that MICHAEL AUERBACH and

ELSA AUERBACH, HIS WIFE

personally known to me to be the same person 5 whose name S. A. R. S. subscribed to the foregoing instrument, and before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as

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 official seal, this 24th day of December, 1986.

Commission expires _____ 19____ Notary Public

This instrument was prepared by Daniel Pepin, Lincoln National Bank, 3959 N. Lincoln Ave.

(NAME AND ADDRESS)

Mail this instrument to Lincoln National Bank, Attn: Daniel Pepin

3959 N. Lincoln, Chicago, IL. 60613

(CITY) (STATE) (ZIP CODE)

OR RECORDER'S OFFICE BOX NO. _____ Property Address: 11915-17 S. Michigan Chicago, IL. 60628

NOTE IDENTIFIED

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