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Further, Mortgagor does hereby pledge, assign, transfer, deliver and grant to Mortgagee, all leases, written or verbal, rents, issues and profits of the Premises, including without limitation, all rents, issues, profits, revenues, royalties, bonuses, rights and benefits due, payable or accruing, and all deposits of money as advance rent or for security, under any and all present and future leases of the Premises, together with the right, but not the obligation, to collect, receive, demand, sue for and recover the same when due or payable.

To secure payment of the indebtedness evidenced by the Note and the liabilities (defined below), including any and all renewals and extensions of the Note, Mortgagor does by these presents CONVEY, WARRANT and MORTGAGE unto Mortgagee, all of Mortgagor's estate, right, title and interest in the real estate situated, lying and being in the County of Cook and State of Illinois, legally described on attached Exhibit A and made part hereof, which is referred to herein as the "Premises", together with all improvements, buildings, tenements, hereditaments, appurtenances, water, gas, oil, minerals, and easements located in, on, over or under the Premises, and all types and kinds of furniture, fixtures, apparatus, machinery and equipment, including without limitation, all of the foregoing used to supply heat, gas, air conditioning, water, light, power, refrigeration or ventilation (whether single units or centrally controlled) and all screens, window shades, storm doors and windows, floor coverings, awnings, stoves and water heaters, whether now on or in the Premises or hereafter erected, installed or placed on or in the Premises, and whether or not physically attached to the Premises. The foregoing items are and shall be deemed a part of the Premises and a portion of the security for the Liabilities.

Interest after Default, as hereinafter defined, or maturity of the Note, whether by acceleration or otherwise, on the principal balance of the Note remaining from time to time unpaid shall be at the per annum rate of Three Percent (3.0%) in excess of Mortgagee's Prime Rate in effect from time to time.

Mortgagor has executed an Installment Note dated as of the date of this Mortgage, payable to the order of Mortgagee (the "Note") in the principal amount of Ninety Thousand Seven Hundred Fifty and No/100 Dollars (\$90,750.00). The Note is payable in 228 monthly consecutive installments of Three Hundred Ninety Eight and 02/100 Dollars (\$398.02) each plus interest, beginning January 10, 1990 and continuing on the same date of each month thereafter, and a final installment of the balance of the unpaid principal and interest on December 10, 2010. Interest on the outstanding principal balance of the Note accrues at the per annum rate of One Percent (1.0%) in excess of Mortgagee's Prime Rate (as defined in the Note in effect from time to time) payable monthly on the principal balance remaining from time to time unpaid, commencing February 10, 1989.

WITNESSETH:

THIS MORTGAGE is dated as of December 28, 1988, and is made between Hyde Park Bank and Trust Company, An Illinois Banking Corporation, Not Personally, but as Trustee under a Trust Agreement dated September 10, 1986, and known as Trust No. #669 ("Mortgagor") and Hyde Park Bank and Trust Company ("Mortgagee") located at 1525 East 53rd Street, Chicago, Illinois 60615.

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MORTGAGE

*[Handwritten signature]*

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4. Any award of damages resulting from condemnation proceedings, exercise of the power of eminent domain, or the taking of the premises for public use are hereby transferred, assigned and shall be paid to Mortgagee; and such awards or any part thereof may be applied by Mortgagee, after the payment of all of Mortgagee's expenses, including costs and attorneys' and paralegal fees, to the reduction of the indebtedness secured hereby in such order of application as

3. Upon the request of Mortgagee, Mortgagee shall deliver to Mortgagee all original leases of all or any portion of the premises, together with assignments of such leases from Mortgagee to Mortgagee, which assignments shall be in form and substance satisfactory to Mortgagee; Mortgagee shall not, without Mortgagee's prior written consent, procure, permit or accept any prepayment, discharge or compromise of any rent or release any tenant from any obligation at any time while the liabilities secured hereby remains unpaid.

2. Mortgagee shall pay, when due and before any penalty attaches, all general taxes, special taxes, special assessments, water taxes or charges, drainage taxes or charges, sewer service taxes or charges, and other taxes, assessments or charges against the premises. Mortgagee shall, upon written request, furnish to Mortgagee duplicate receipts for such taxes, assessments and charges. To prevent default (as defined in Section 4.1) hereunder, Mortgagee shall pay in full under protest, in the manner provided by statute, any tax, assessment or charge which Mortgagee may desire to contest prior to such tax, assessment or charge becoming delinquent.

Mortgagee shall (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed; (b) keep the premises in good condition and repair, without waste, and, except for this mortgage, free from any encumbrances, security interests, liens, mechanical liens or claims for lien and any other claims or demands against Mortgagee's title to the premises; (c) pay when due any indebtedness which may be secured by a lien or charge on the premises and upon request exhibit satisfactory evidence of the discharge of such lien or charge to Mortgagee; (d) complete within a reasonable time any building or buildings now or at any time in process of construction upon the premises; (e) comply with all requirements of all laws or municipal ordinances with respect to the premises and the use of the premises; (f) make no material alterations in the premises, except as required by law or municipal ordinance, unless such alterations have been previously approved in writing by Mortgagee; (g) refrain from impairing or diminishing the value of the premises.

Further, Mortgagee covenants and agrees as follows:

Further, Mortgagee does hereby expressly waive and release all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois.

Mortgagee by acceptance of this mortgage agrees, as a personal covenant applicable to Mortgagee only, and not as a limitation or condition hereof and not available to anyone other than Mortgagee, that until a default shall occur or an event shall occur which under the terms hereof shall give to Mortgagee the right to foreclose this mortgage, Mortgagee may not collect, receive and enjoy such avails.

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Mortgagee may elect, and Mortgagee is hereby authorized, on behalf and in the name of Mortgagee, to execute and deliver valid acquittances and to appeal from any such award.

5. No remedy or right of Mortgagee hereunder shall be exclusive. Each right or remedy of Mortgagee with respect to the Liabilities, this Mortgage or the Premises shall be in addition to every other remedy or right now or hereafter existing at law or in equity. No delay by mortgagee in exercising, or omitting to exercise, any remedy or right accruing on default shall impact any such remedy or right, or shall be construed to be a waiver of any such default, or acquiescence therein, or shall affect any subsequent default of the same or a different nature. Every such remedy or right may be exercised concurrently or independently, and when and as often as may be deemed expedient by Mortgagee.

6. Mortgagee shall keep the Premises and all buildings and improvements now or hereafter situated on the Premises insured against loss or damage by fire, lightning, windstorm, vandalism and malicious damage and such other hazards as may from time to time be designated by Mortgagee. Mortgagee shall keep all buildings and improvements now or hereafter situated on the Premises insured against loss or damage by flood, if the Premises is located in a flood hazard zone. Each insurance policy shall be for an amount sufficient to pay in full the cost of repairing or repainting the buildings and improvements on the Premises and, in no event, less than the principal amount of the Note. Mortgagee shall obtain liability insurance with respect to the Premises in an amount which is acceptable to Mortgagee. All policies shall be issued by companies satisfactory to Mortgagee. Each insurance policy shall be payable, in case of loss or damage, to Mortgagee. Each insurance policy shall contain a lender's loss payable clause or endorsement in form and substance satisfactory to Mortgagee. In the event of any loss, Mortgagee shall give immediate notice thereof to Mortgagee and any appropriate insurers. The Mortgagee may make any proof of loss to any such insurer, if the insurer fails to immediately make a proof of loss to any such insurer. Mortgagee shall deliver all insurance policies, including additional and renewal policies, to Mortgagee. In case of insurance about to expire, Mortgagee shall deliver to Mortgagee renewal policies not less than ten days prior to the respective dates of expiration. Each insurance policy shall not be cancellable by the insurance company without at least 30 days' prior written notice to Mortgagee.

7. Upon default by Mortgagee hereunder, Mortgagee may, but need not, make any payment or perform any act required of Mortgagee hereunder, in any form and manner deemed expedient by Mortgagee, and Mortgagee may, but need not, make or partial payments of principal or interest on any encumbrances, liens or security interests affecting the Premises and Mortgagee may purchase, discharge, redeem from any tax sale or forfeiture affecting the Premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' and paralegals' fees, and any other funds advanced by Mortgagee to protect the Premises or the lien hereof, plus reasonable compensation to Mortgagee for each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at a per annum rate equivalent to the post maturity rate set forth in the Note. Inaction of Mortgagee shall never be considered as a waiver of any right accruing to Mortgagee on account of

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17. "Prime Rate", "Prime" or "P" means the rate of interest announced or established from time to time by Mortgage as its prime rate. The Prime Rate will fluctuate hereunder from time to time and the effective date of any change in the Prime Rate shall be the day of such change as announced or established by Mortgage with or without notice to anyone.

11. "Liabilities" means any and all liabilities, obligations and indebtedness of Mortgage hereunder and debt for the LIABILITIES (as defined in the Note), and of any other liabilities, obligations and indebtedness of Mortgage and Director to the Mortgagee whether heretofore, now or hereafter owing or arising, due or payable, however created, arising or evidenced, whether direct or indirect, absolute or contingent, primary or secondary, joint or several, whether direct or indirect, absolute or contingent, primary or secondary, joint or several, whether existing or arising, through discount, overdraft, purchase, direct loan, by operation of law or otherwise, together with attorneys' and paralegals' fees relating to the Mortgagee's rights, remedies and security interests hereunder, including advising the Mortgagee or forgoing, in no event shall the lien of this Mortgage secure outstanding liabilities in an amount in excess of 150% of the original stated principal amount of the Note and this Mortgage.

10. Notwithstanding any other provisions of this Mortgage, no sale, lease, mortgage, trust deed, or grant by Mortgage of an encumbrance of any kind, conveyance, transfer of occupancy or possession, contract to sell, or transfer of the premises, or any part thereof, or sale or transfer of ownership of any beneficial interest or power of direction in a land trust which holds title to the premises, shall be made without the prior written consent of Mortgagee.

9. Upon default, at the sole option of Mortgagee, the Note and/or any other liabilities shall become immediately due and payable, and Mortgagee shall pay all expenses of Mortgagee including attorneys' and paralegals' fees and expenses incurred in connection with this Mortgage and all expenses incurred in the enforcement of Mortgagee's rights in the premises and other costs incurred in connection with the disposition of the premises. The term "Default" when used in this Mortgage means any one or more of the events, conditions or acts defined as a "DEFAULT" in the Note, or the failure of debtor on the Note to pay and perform the Note or liabilities in accordance with their terms, or failure of Mortgagee to comply with or to perform in accordance with any representation, warranty, term, provision, condition, covenant or agreement contained in this Mortgage, or any instrument, agreement or writing securing any liabilities to which the Mortgagee and Mortgagee are parties. Any DEFAULT under the Note shall be default under this Mortgage.

8. If Mortgagee makes any payment authorized by this Mortgage relating to taxes, assessments, charges, liens, security interests or encumbrances, Mortgagee may do so according to any bill, statement or estimate received from the appropriate party claiming such funds without inquiry into the accuracy or validity of such bill, statement or estimate or into the validity of the lien, encumbrance, security interest, tax, assessment, sale, forfeiture, tax lien or title or claim thereof.

any default hereunder on the part of the Mortgagee.

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13. When the indebtedness secured hereby shall become due whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien of this Mortgage. In any suit to foreclose the lien of this Mortgage, there shall be allowed and included as additional indebtedness in the judgment of foreclosure all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for attorneys' and paralegals' fees, appraisers' fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs of procuring all abstracts of title, title searches and lien examinations, title insurance policies, Torrens certificates, tax and lien searches, and similar data and assurances with respect to title as Mortgagee may deem to be reasonably necessary either to prosecute the foreclosure suit or to evidence to bidders at any foreclosure sale. All of the foregoing items, which may be expended after entry of the foreclosure judgment, may be estimated by Mortgagee. All expenditures and expenses mentioned in this paragraph, when incurred or paid by Mortgagee shall become additional indebtedness secured hereby and shall be immediately due and payable, with interest thereon at a rate equivalent to the post maturity interest rate set forth in the Note. This paragraph shall also apply to any expenditures or expenses incurred or paid by Mortgagee or on behalf of Mortgagee in connection with (a) any proceeding, including without limitation, probate and bankruptcy proceedings, to which Mortgagee shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any indebtedness secured hereby; or (b) any preparation for the commencement of any suit for the foreclosure of this Mortgage after accrual of the right to foreclose whether or not actually commenced or preparation for the commencement of any suit to collect upon or enforce the provisions of the Note or any instrument which secures the Note after default, whether or not actually commenced; or (c) any preparation for the defense of any threatened suit or proceeding which might affect the Premises or the security hereof, whether or not actually commenced.

14. The proceeds of any foreclosure sale shall be distributed and applied in the following order of priority: first, on account of all costs and expenses incident to the foreclosure proceedings, including all the items that are mentioned in the immediately preceding paragraph; second, all other items which under the terms of this Mortgage constitute indebtedness secured by this Mortgage additional to that evidenced by the Note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the Note and the liabilities (first to interest and then to principal); fourth, any surplus to Mortgagee or Mortgagee's heirs, legal representatives, successors or assigns, as their rights may appear.

15. Upon, or at any time after the filing of a complaint to foreclose this Mortgage, the court in which such suit is filed may appoint a receiver of the Premises. The receiver's appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagee at the time of application for the receiver and without regard to the value of the Premises or whether the Premises shall be then occupied as a homestead or not. Mortgagee may be appointed as the receiver. Such receiver shall have power to collect the rents, issues and profits of the Premises during the pendency of the foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, if any, whether there be redemption or not, as well as during any further times when Mortgagee, except for the intervention of the receiver, would be entitled to collect the rents, issues and profits. Such receiver shall also have all other powers which may be necessary or are usual

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20. Unless otherwise agreed to in writing, Mortgagor covenants and agrees to deposit at the place as Mortgagor may, from time to time, in writing appoint and, in the absence of appointment, then at the office of Mortgagor commencing with the first interest payment pursuant to the Note secured hereby, and on each and every interest payment date thereafter until the liabilities secured by this Mortgage is fully paid, a sum equal to the last total annual taxes and assessments for the last ascertainable year (general and special) with respect to the Premises divided by the number of annual interest payments due hereunder. Notwithstanding the foregoing, if the taxes or assessments for the last ascertainable year exclude the buildings or improvements or any part thereof, now constructed or to be constructed on the Premises, then the amount of the deposits to be paid pursuant to this paragraph shall be based upon the reasonable estimate of Mortgagor as to the amount of taxes and assessments which shall be levied or assessed. Concurrent with the initial disbursement of the Note, Mortgagor will also deposit with Mortgagor an amount based upon the taxes and assessments so ascertainable or so estimated by Mortgagor, as the case may be, for taxes and assessments with respect to the Premises on an accrual basis for the period from January 1, immediately following the year for which all taxes and assessments have been fully paid to and including the date of the first installment tax and assessment deposit heretofore mentioned. The deposits are to be held in trust without allowance of interest and are to be used for the payment of taxes and assessments (general and special) on the Premises next due and payable when they become due. If the funds so deposited are insufficient to pay any of the taxes or assessments (general and special)

19. This Mortgage and all provisions hereof shall extend to and be binding upon Mortgagor and all persons or parties claiming by, under or through Mortgagor. The word "Mortgagor" when used herein shall include all persons or parties liable for the liabilities secured hereby or any part thereof, whether or not such persons or parties shall have executed the Note or this Mortgage, including their respective heirs, estates, personal representative, successors and assigns. Each Mortgagor shall be jointly and severally obligated hereunder. The singular shall include the plural, the plural shall mean the singular and the use of any gender shall be applicable to all genders. The word "Mortgage" includes the successors and assigns of Mortgagor.

18. Mortgagor shall release this Mortgage by a proper release after payment in full of the Note and all liabilities.

17. Mortgagor shall have the right to inspect the Premises at all reasonable times and access thereto shall be permitted for that purpose.

16. No action for the enforcement of the lien or of any provision of this Mortgage shall be subject to any defense which would not be good and available to the party interposing the same in an action at law upon the Note.

Note in case of a foreclosure sale and deficiency. The court in which the foreclosure suit is filed may from time to time authorize the receiver to apply the net income in the receiver's hands in payment in whole or in part of the indebtedness secured hereby, or secured by any judgment foreclosing this Mortgage, or any tax, special assessment or other lien or encumbrance which may be or become superior to the lien hereof or of the judgment, and the deficiency judgment against Mortgagor or any guarantor of the Note in case of a foreclosure sale and deficiency.

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for any year when the same shall become due and payable, Mortgagor shall, within ten days after receipt of a notice and demand from Mortgagee, deposit the additional funds as may be necessary to pay such taxes and assessments (general and special). Any excess shall be applied to subsequent deposits for taxes and assessments.

21. Upon request by Mortgagee, concurrent with and in addition to the deposits for general and special taxes and assessments pursuant to the terms of Section 20 of this Mortgage, Mortgagor will deposit with Mortgagee a sum equal to the premiums that will next become due and payable on any insurance policies required hereunder, divided by number of annual interest payments due hereunder so that such payments are sufficient to pay the insurance premiums when they become due and payable. All sums deposited hereunder shall be held in trust without interest for the purpose of paying the insurance premiums.

22. IN THE EVENT THE MORTGAGOR IS A CORPORATE TRUSTEE OR A CORPORATION, MORTGAGOR HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION FROM SALE UNDER ANY ORDER OR JUDGMENT OF FORECLOSURE OF THIS MORTGAGE, ON ITS OWN BEHALF AND ON BEHALF OF EACH AND EVERY PERSON, EXCEPT JUDGMENT CREDITORS OF THE MORTGAGOR, ACQUIRING ANY INTEREST IN OR TITLE TO THE PREMISES AS OF OR SUBSEQUENT TO THE DATE OF THIS MORTGAGE.

23. In the event the Mortgagor is a land trustee, then this Mortgage is executed by the undersigned, not personally, but as trustee in the exercise of the power and authority conferred upon and vested in it as the trustee, and insofar as the trustee is concerned, is payable only out of the trust estate which in part is securing the payment hereof, and through enforcement of the provisions of the Note and any other collateral or guaranty from time to time securing payment hereof; no personal liability shall be asserted or be enforceable against the undersigned, as trustee, because or in respect of this Mortgage or the making issue or transfer thereof, all such personal liability of the trustee, if any, being expressly waived in any manner.

24. This Mortgage has been made, executed and delivered to Mortgagee in Chicago, Illinois and shall be construed in accordance with the laws of the State of Illinois. Wherever possible, each provision of this Mortgage shall be interpreted in such manner as to be effective and valid under applicable law. If any provisions of this Mortgage are prohibited by or determined to be invalid under applicable law, such provisions shall be ineffective to the extent of such prohibitions or invalidity, without invalidating the remainder of such provisions or the remaining provisions of this Mortgage.

WITNESS the hand and seal of Mortgagor the day and year set forth above.

This Mortgage is executed by HYDE PARK BANK AND TRUST COMPANY, not personally, but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as the Trustee, and insofar as the Trustee is concerned, is payable only out of the trust estate which in part is securing payment hereof, and through enforcement of the provisions of the Note and any other collateral or guaranty from time to time securing payment hereof; no personal liability shall be asserted or be enforceable against HYDE PARK BANK AND TRUST COMPANY, as Trustee, because or in respect of this Mortgage or the making, issue or transfer thereof, all such personal liability of the Trustee, if any, being expressly waived in any manner.

Hyde Park Bank and Trust Company, as Trustee,  
D/T/A dated September 10, 1986 A/K/A Trust  
#669 And Not Personally.

By: Carol A. Robinson  
its: Assistant Vice President

Attest: Edward M. [Signature]  
its: ~~1986~~ Secretary

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ATTEST:

Its:

Hyde Park Bank and Trust Company  
An Illinois Banking Corporation  
Not Personally, But As Trustee u/t/a  
Dated September 10, 1986  
And Known As Trust No. #669

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for any year when the same shall become due and payable, Mortgagor shall, within ten days after receipt of a notice and demand from Mortgagor, deposit the additional funds as may be necessary to pay such taxes and assessments (General and special). Any excess shall be applied to subsequent deposits for taxes and assessments.

21. Upon request by Mortgagor, concurrent with and in addition to the deposits for general and special taxes and assessments pursuant to the terms of Section 20 of this Mortgage, Mortgagor will deposit with Mortgagor a sum equal to the premiums that will next become due and payable on any insurance policies

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PIN: 20-36-330-001-0000

Commonly known as: 1905-09 East 86th Street, Chicago, Illinois, 60617

Lot 42 in Period's Resubdivision of Block 16 in Kyle's Subdivision of Blocks 11 and 16 of Constance, a Subdivision of the East 1/2 of the South West 1/4 of Section 36, Township 38 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

EXHIBIT A

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CAROL ROOSELEY BRAUN  
REGISTRAR OF TITLES

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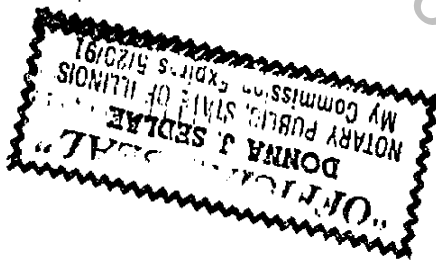
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This instrument was prepared by:  
PEGGY J. BROWN  
Hyde Park Bank and Trust Company  
1525 E. 53rd Street  
Chicago, Illinois 60615  
(312) 752-4600

Hyde Park Bank and Trust Company  
1525 E. 53rd Street  
Chicago, Illinois 60615

Recording Data (return to):

My Commission Expires: 5-26-91



3763987

*Donna J. Sedlak*  
NOTARY PUBLIC

GIVEN under my hand and notarial seal this 20th day of December 1988.

I, Donna J. Sedlak, a Notary Public in and for the County  
and State aforesaid, do hereby certify that Carol A. Anderson  
and Edward Mac personally known to me to be the  
Asst. Vice President and Secretary of Hyde Park Bank  
and Trust Company, an Illinois Banking Corporation whose names are subscribed to  
the foregoing instrument, appeared before me this day in person and acknowledged  
to me that they signed and delivered said instrument as their own free and  
voluntary act, for the uses and purposes therein set forth.

COUNTY OF COOK

STATE OF ILLINOIS

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