

3837263

THIS RIDER IS ATTACHED TO AND MADE A PART OF THAT CERTAIN TRUST DEED DATED OCTOBER 20, 1989 EXECUTED BY PALATINE NATIONAL BANK AS TRUSTEE UNDER TRUST AGREEMENT DATED SEPTEMBER 10, 1984 AND KNOWN AS TRUST #4405 FOR \$300,000.

It is understood that in addition to the above mentioned monthly principal and interest payment, the Mortgagor agree to deposit in an escrow account ascertainable tax bill monthly from year to year on a "when issued and payable" basis. It is also understood that the trustee or the holder of the Note will pay no interest for any monies deposited in said escrow account.

In the event Mortgagor shall convey title to any person or persons other than the Mortgagor or shall suffer or permit Mortgagor's equity of redemption in the property described in this Mortgage to become vested in any person or persons other than Mortgagor (except when such vesting results from devise or operation of law upon death of any individual executing this Mortgage and the Note secured by this Mortgage), then in any such event the Mortgagor is hereby authorized and empowered at its option and without affecting the lien hereby created or the priority of said lien or any right of the Mortgagor hereunder, to declare all sums secured hereby immediately due and payable and apply toward the payment of said mortgage indebtedness any indebtedness of the Mortgagor to the Mortgagor, and said Mortgagor may also immediately proceed to foreclose this Mortgage, and in any foreclosure a sale may be made of the premises en masse without offering the several lots separately. Acceptance by the Mortgagor of any mortgage payments made by any person or persons other than the Mortgagor shall not be deemed a waiver by the Mortgagor of its right to require or enforce performance of this provision or to exercise the remedies hereunder. For the purpose of this provision, the word "person" means an individual, a corporation, a partnership, an association, a joint stock company, a trust, any unincorporated organization, or governmental or political subdivision thereof, or any one or more or combination of the foregoing. Whenever the Mortgagor shall elect to declare all sums secured hereby immediately due and payable in accordance with this provision, it shall give written notice to the Mortgagor and to the Mortgagor's successors in title not less than thirty (30) days prior to the effective date of such acceleration. Such notice shall be deemed to have been given upon the mailing thereof by registered or certified mail, postage prepaid, addressed to the last known address of the Mortgagor and of the Mortgagor's successors in title as recorded upon the books of the Mortgagor, but if no such address be so recorded then to the address of the mortgaged property.

MORTGAGOR HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION UNDER ANY JUDGEMENT OF FORECLOSURE OF THIS MORTGAGE, AND ANY REDEMPTION RIGHTS GRANTED BY THE "ILLINOIS MORTGAGE FORECLOSURE LAW" ("IMFL"), ON BEHALF OF MORTGAGOR, THE TRUST ESTATE AND ALL PERSONS BENEFICIALLY INTERESTED THEREIN, AND EACH AND EVERY PERSON (EXCEPT JUDGMENT CREDITORS OF THE TRUSTEE IN OR TITLE TO THE MORTGAGED PREMISES THE TRUST ESTATE) ACQUIRING ANY INTEREST IN OR TITLE TO THE MORTGAGED PREMISES SUBSEQUENT TO THE DATE OF THIS MORTGAGE. Further Mortgagor waives the benefit of all appraisement, valuation, stay or extension laws, and any reinstatement rights (e.g., as under Section 15-1602 of the IMFL), now or hereafter in force, and all rights of marshalling in the event of any sale hereunder of the mortgaged premises or any part thereof or any interest therein.

The beneficiary of the first party shall not permit assignment, pledge or transfer of the beneficial interest or conveyance of the real estate in Trust #4405 without the prior written consent of the legal holder of the Note. Where the term "Mortgage" has been used in the above paragraph, it shall be construed to mean the Holder of the Note.

The word "Mortgage" shall mean "Trust Deed" when applicable.

Mortgagor hereby waives any and all rights of homestead exemption in the Real Estate.

"First Party" shall also mean "Mortgagor".

UNOFFICIAL COPY

Subsidiary National Bank of Chicago, as Trustee

This indenture, made OCTOBER 10 1989 between **LASALLE BANK LAKE VIEW** and **TRUSTEE**, as Trustee under the provisions of a Deed or Deeds in Trust... **SEPTEMBER 30, 1984**

and known as Trust number **4405** herein referred to as "First Party" and **LASALLE BANK LAKE VIEW**

an Illinois corporation herein referred to as **Trustee**, witnesseth
That, whereas First Party has concurrently herewith executed an installment note bearing even date herewith in the principal sum of **THREE HUNDRED THOUSAND AND NO/100THS** - - - - - (**\$300,000.00**) - - - - - **dollars**

made payable to **bearer** and delivered in and by which said Note the First Party promises to pay out of that portion of the trust estate subject to said Trust Agreement and hereinafter specifically described, the said principal sum and interest on the balance of principal remaining from time to time unpaid at the rate of **10.50** per cent per annum in **MONTHLY** installments

as follows **TWO THOUSAND NINE HUNDRED NINETY FIVE AND 14/100THS** - - - (**\$2,995.14**) - - - **dollars**

on the **15TH** day of **DECEMBER** '89 and **TWO THOUSAND NINE HUNDRED NINETY FIVE AND 14/100** **dollars**

on the **15TH** 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 **15TH** day of **NOVEMBER** '94

All such payments on account of the indebtedness evidenced by said note to be first applied to interest on the unpaid principal balance and the remainder to principal; provided that the principal of each installment unless paid when due shall bear interest at **12.50** 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 **LASALLE BANK LAKE VIEW, 3201 N. ASHLAND** in said City.

Now, therefore, First Party to secure the payment of said principal sum of money and said interest in accordance with the terms, provisions and limitations of this Trust Deed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, does by these presents grant, remise, release, alien and convey unto the Trustee, its successors and assigns, the following described Real Estate situate, lying and being in the **County of**

COOK **And a State of Illinois, to wit**

Street Address **801-03 CASE ST., EVANSTON, ILLINOIS**

Permanent Index Number **11-30-113-027**

LOT 31 (EXCEPT THE WEST 20 FEET THEREOF), LOT 32 AND LOT 33 IN BLOCK 2 IN BRUMMEL AND CASE HOWARD TERMINAL ADDITION, IN THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

SEE RIDER ATTACHED HERETO AND MADE A PART HEREOF:

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 First Party, its successors or assigns 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, whether single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, in-door 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 First Party or its successors or assigns shall be considered as constituting part of the real estate.

To have and to hold the premises unto said Trustee, its successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth it is further understood and agreed that:

1. Until the indebtedness hereunder shall be fully paid, and in case of the failure of First Party, its successors or assigns to: (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanics' or other liens or claims for or not expressly subordinated to the lien hereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof; and upon request exhibit satisfactory evidence of the discharge of such prior lien to Trustee or to holders of the note; (4) complete within a reasonable time any building or buildings now at any time in process of erection upon said premises; (5) comply with all requirements of law or municipal ordinance with respect to the premises and the use thereof; (6) refrain from making material alterations in said premises except as required by law or municipal ordinance; (7) pay before any penalty attaches all general taxes and pay special assessments, water charges, sewer service charges, and other charges against the premises when due, and upon written request to furnish to Trustee or to holders of the note duplicate receipts therefor; (8) pay in full under protest in the manner provided by statute or tax assessment which First Party may desire to contest; (9) keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or windstorm under policies providing for payment by the insurance companies of money sufficient either to pay the cost of replacing or repairing or to pay in full the indebtedness secured hereby all in companies satisfactory to the holders of the note, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the holders of the note, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and to deliver all policies, including additional and renewal policies, to holders of the note, and in case of insurance about to expire, to deliver renewal policies not less than ten days prior to the respective dates of expiration, then Trustee or the holders of the note may, but need not, make any payment or perform any act herein before set forth in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereon, or of indemnity from any tax sale or forfeiture affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized, and all expenses incurred in connection therewith, including attorneys' fees, and any other moneys advanced by Trustee or the holders of the note to protect the mortgaged premises and the lien hereof, plus reasonable compensation to Trustee 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 **12.50** per annum in favor of Trustee or holders of the note, and shall never be considered as a waiver of any right accruing to them on account of any of the provisions of this paragraph.

2. The Trustee or the holders of the note hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereon.

3. At the option of the holders of the note and without notice to First Party, its successors or assigns, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the note or in this Trust Deed to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment of principal or interest on the note, or (b) in the event of the failure of First Party, its successors or assigns to do any of the things specifically set forth in paragraph one hereof and such default shall continue for three days, said option to be exercised at any time after the expiration of said three day period.

4. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, holders of the note or Trustee shall have the right to foreclose the lien hereof in any suit to foreclose the lien hereof there shall be allowed and included as additional indebtedness, in the decree for sale or proceedings and expenses which may be paid or incurred by or on behalf of Trustee or holders of the note for attorneys' fees, Trustee's fees, appraisers' fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs which may be estimated to be expended after entry of the decree or proceeding all such substantial costs of title, title searches and examinations, guarantee policies, Torrens certificates, and similar data and assurances with respect to title as Trustee or holders of the note may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at **12.50** per annum, when paid or incurred by Trustee or holders of the note in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this Trust Deed or any indebtedness hereby secured, or (b) the preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclosure whether or not actually commenced, or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

5. The proceeds of any foreclosure sale of the premises 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 such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any surplus to First Party, its legal representatives or assigns, as their rights may appear.

6. Upon, or at any time after the filing of a bill to foreclose this Trust Deed the court in which such bill is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency at the time of application for such receiver, of the person or persons, if any, liable for the payment of the indebtedness secured hereby, and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not and the Trustee hereunder may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption whether there be redemption or not, as well as during any further times when First Party, its successors or assigns, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (1) the indebtedness secured hereby, or by any decree foreclosing this Trust Deed, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.

Vertical handwritten text: **FD referred to 89-330193** and **Boocof Note**

Vertical handwritten number: **3837263**

Printed text at bottom: **LASALLE BANK LAKE VIEW** and **KATHLEEN CARRN**

Box 1410

UNOFFICIAL COPY

Form 8605-01

The Above Space for Recorders Use Only

NOV - 1 - 11 3 24

AROL MOZELEY BRANCH
REGISTRAR OF DEEDS

3837263

NOV 1 11 3 24

3837263

3837263

COMMONWEALTH LAND TITLE INS. CO.

30 N. LaSalle

Suite 3300

Chicago, Illinois 60602

P.C.

Box No.

Trust Deed

1420688
1420688

For the protection of both the borrower and lender, the note secured by this trust deed should be indexed by the trustee named herein before the trust deed is filed for record.

Important

Trustee

The instatement note mentioned in the within Trust Deed has been identified herewith under identification No. 6171 - LASALLE BANK LAKE VIEW

My Commission Expires 9 25 93

Notary Public of State of Illinois

JEANINE WAITE

Official Seal

Notary Public, my name and Notary Seal

uses and purposes therein set forth

seal of said bank to said instrument as his own free and voluntary act, and as the free and voluntary act of said bank, as trustee as aforesaid, for the

set forth, and said instrument and there acknowledged to me as custodian of the corporate seal of said bank, and after the corporate

instrumentation, the instrument and jointly at Lasalle Bank, as trustee as aforesaid, for the use and purposes therein

of said bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Assistant

Trustee, and I have duly read and explained the contents of the foregoing instrument to the said persons, and they have acknowledged to me that they

understand the contents of the foregoing instrument, and that they have executed the same voluntarily, and that they are not acting under any

undue influence, duress, or coercion, and that they are not acting in violation of any law, and that they are not acting in violation of any

contract, and that they are not acting in violation of any duty, and that they are not acting in violation of any other law, and that they are not

acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they

are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any

other law, and that they are not acting in violation of any other law, and that they are not acting in violation of any other law, and that they