

# UNOFFICIAL COPY

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FORM 4111 445

DOCUMENT NO.

STATUTORY FEDERAL TAX LIEN SEARCH

1448772

PRESENT PARTIES IN INTEREST:

DATE OF SEARCH:

*Mario Jurik*

11-29-89

B853502

8766209  
203302

RESULT OF SEARCH:

*None* *None*

Property of Cook County Clerk's Office

CAROL KOPELKY SAUNDERS  
CLERK OF COOK COUNTY  
1990 JAN 12 PM 2:12  
COOK COUNTY RECORDER

INTENDED GRANTEEES OR ASSIGNEES:

RESULT OF SEARCH:

*Int'l Bank*

# UNOFFICIAL COPY

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## NON - HOMESTEAD AFFIDAVIT (FOR USE IN TORRENS TRANSACTIONS)

REVISED 4/86 BGL

I/We, Mario Jurcik, being the  
title holder(s) to the property registered on Certificate Number

Volume \_\_\_\_\_, Page \_\_\_\_\_, in the  
Office of the Registrar of Titles, Cook County, Illinois, and being  
married to Lucy Jurcik

**STATE(s):**

(1) That the property herein is not homestead property.

(2) (a) That the property herein is held and used, for  
industrial purposes

(insert general purposes; Industrial, Investment, Commercial)  
and is (2) (b)  
Vacant/developed with paper recycling facility

(3) That no proceeding is now pending or contemplated  
by affiant, nor does affiant know or believe that any proceeding  
is contemplated by the spouse of same under the Dissolution of  
Marriage Act, Ill. Rev. Stat., Ch. 40, §101, et seq.

(4) That neither affiant(s) nor the spouse(s) of same  
is/are residing on said premises.

This affidavit is made to induce the Registrar of Titles to  
accept a certain deed of conveyance effecting said property without  
the signature(s) of the spouse(s); Said affiant(s) agree(s) to save  
harmless the Registrar of Titles from any loss, claim, damage and  
expenses related hereto sustained by acceptance of the said deed  
and waiving any objection as to homestead rights.

X   
Mario Jurcik

Subscribed and sworn to  
before me this 20  
day of December  
A.D. 1989.

(SEAL)

Notary Public

OFFICIAL SEAL  
STEVEN WOLF  
NOTARY PUBLIC STATE OF ILLINOIS  
MY COMMISSION EXP. JULY 2, 1991

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MORTGAGE

THIS INDENTURE WITNESSETH: That the undersigned,  
Mario Jurcik, a married man married to Luci Jurcik  
of the County of Cook, State of Illinois, hereinafter referred to  
as the Mortgagor, do hereby Mortgage and Warrant to

COLONIAL BANK

an Illinois Association, hereinafter referred to as the  
Mortgagee, the following real estate, situated in the County of  
Cook, State of Illinois, to wit:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE APART HEREOF

This document was prepared by: Maureen L. Prochenski, Colonial  
Bank, 5850 W. Belmont Avenue,  
Chicago, Illinois 60634

TOGETHER with all the buildings and improvements now or  
hereafter erected thereon, including all gas and electric  
fixtures, plumbing, motors, boilers, furnaces, ranges,  
refrigerators, and all apparatus and fixtures of every kind,  
whether used for the purpose of supplying or distributing heat,  
refrigeration, light, water, air, power, or otherwise now in or  
which hereafter may be placed in any building or improvement upon  
said property; together with the rents, issues and profits of  
every name, nature and kind. It being the intention hereby to  
establish an absolute transfer and assignment to the Mortgagee of  
all leases and avails of said premises and the furnishings and  
equipment therein. Such rents, issues and profits shall be  
applied first to the payment of all costs and expenses of acting  
under such assignment, and second to the payment of any  
indebtedness then due or incurred hereunder.

TO HAVE AND TO HOLD the said property, with said  
appurtenances, apparatus and fixtures, unto said Mortgagee  
forever, for the uses herein set forth, free from all rights and  
benefits under the Homestead Exemption Laws of the State of  
Illinois, which said rights and benefits said Mortgagors do  
hereby release and waive.

This mortgage is given to secure performance by the Mortgagor  
of the covenants herein contained and the payment of a certain  
indebtedness to the Mortgagee evidenced by an Note of even date  
herewith in the principal sum of Four Hundred Twenty Thousand and  
00/100 Dollars (\$420,000.00) payable, as described in the  
Instalment Note secured hereby with a final payment, if not  
sooner paid, due August 1, 1990.

A. THE MORTGAGOR COVENANTS AND BENEFICIARY WARRANTS AND  
REPRESENTS:

(1) To repay the mortgagee all sums paid by it under the  
terms of the obligation secured hereby, together with interest as  
therein provided, and to repay all other sums paid or advanced by  
the mortgagee hereunder, together with interest thereon at the  
rate as described in the Note secured hereby whether such sums

5/2/2013

1-17-90 Base affects apply on CD 1446772 rather than the aptly R  
non: Homestead off attached  
Note identified

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## EXHIBIT "A"

## PARCEL 1:

A parcel of land comprised of a part of each of Lots 3 and 4 in Block 9, and all of Lots 1 and 2 in Block 10, together with the Vacated Part of Fourth Avenue lying between Blocks 9 and 10 in Steele and Brown's Addition to Maywood being a Subdivision of the 585.50 feet South of and adjoining the North 504.90 feet of the West 1148.00 feet of the North East 1/4 of Section 14, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois

## ALSO

Comprising a Part of each of Lots 40 to 47 inclusive; together with Part of the Vacated East and West 14 foot alley lying North of and adjoining Lots 34 to 47, in Block 1 in Des Plaines Addition to Maywood a Subdivision of 20 Acres in the North East 1/4 of Section 14 aforesaid, which parcel of land, taken as a tract, lies Easterly and Northerly of the following described Lines:

Beginning on the South Line of Wilcox Street (being also the North Line of aforementioned Blocks 9 and 10 in Steele and Brown's Addition to Maywood) at a point which is 292.00 feet East of the intersection in Block 4 in said Line with the East Line of the West 75.00 Feet of Lots 3 and 4 in Block 4 in said Steele and Brown's Addition to Maywood, and running thence South along a Line perpendicular to said South Line of Wilcox Street, a distance of 66.00 feet; thence East along a Line parallel with said South Line of Wilcox Street, a distance of 156.00 feet; thence South along a Line, perpendicular to last described parallel Line, a distance of 96.00 feet; thence East along a Line parallel with said South Line of Wilcox Street, a distance of 159.75 Feet; thence South along a Line perpendicular to last described parallel Line, a distance of 20.00 feet to a point on the South Line of Lot 47, aforesaid, in Cook County, Illinois.

## Parcel 2:

Lots 48 to 56, inclusive, lying Northerly of the Northerly Right of Way Line of the Chicago and Great Western Railroad Right of Way, in Block 1, together with that Part of the Vacated East and West 14 Foot alley lying North of and adjoining Block 1, which lies East of the West Line of Lot 48 extended North, in Block 1 in Des Plaines Addition to Maywood, a Subdivision of 20 acres in the North East 1/4 of Section 14, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

## Parcel 3:

The South 53 feet of that Part of the North East 1/4 of Section 14, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois, described as follows:

Beginning at a point 783.20 feet South of the North Line of said Section 14 and 1148.00 feet East of the North and South 1/4 Line of said Section; thence East along a Line parallel to North Line of Section, 322.00 feet; thence Southwesterly along a straight Line to a point 1083.50 feet South of the North Line of Section and 1327.98 feet East of the North and West 1/4 Line of Section; thence West along a Line parallel to North Line of Section 179.98 feet; thence North 300.30 feet to the place of beginning, in Cook County, Illinois.

Permanent Index Numbers: 15-14-208-083-0000  
15-14-208-087-0000

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shall have been paid or advanced at the date hereof or at any time hereafter. Mortgagor further agrees to repay the indebtedness secured by the Junior Mortgage Loan (as defined hereinafter) and the Prior Mortgage Loan Documents (as defined hereinafter, and also as defined in the Building Loan Agreement) on said property as agreed. Failure to repay said indebtedness shall result in a default under this Mortgage.

(2) To pay when due all taxes and assessments levied against said property or any part thereof under any existing or future law, and to deliver receipts of such payments to the Mortgagee promptly upon demand.

(3) Until said indebtedness is fully paid, or in case of foreclosure, until the expiration of the period of redemption, if any, to keep the improvements now or hereafter on said premises insured for the full insurable value against damage by fire, tornado or other hazards, as the Mortgagee may require and in companies approved by its directors; and to pay or provide for payment of premiums on such insurance in any manner Mortgagee may request. Such insurance policies shall remain with the Mortgagee during said period or periods, and contain the usual clause making them payable to the Mortgagee, and in case of foreclosure sale payable to the owner of the certificate of sale and thereafter to the holder of any master's deed issued pursuant to such certificate of sale. In case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, all claims thereunder, and in such case, the Mortgagor covenants to sign, upon demand, all receipts, vouchers and releases required to be signed by the insurance companies.

(4) To commit or suffer no waste of such property, and to maintain the same in good condition and repair; to pay promptly all bills for such repairs and all other expenses incident to the ownership of said property in order that no lien of mechanics or materialmen shall attach to said property; and to suffer or permit no unlawful use of nor any nuisance to exist upon said property; not to weaken, diminish or impair the value of said property or the security intended to be effected by virtue of this mortgage by any act or omission to act; to appear in and defend any proceeding which, in the opinion of the Mortgagee, affects its security hereunder, and to pay all costs, expenses and attorney's fees incurred or paid by the Mortgagee in any proceeding in which it may be made a party defendant by reason of this mortgage.

(5) Not to permit or suffer without the written permission or consent of the Mortgagee being first had and obtained, the use of said premises for the manufacture, sale or dispensing of alcohol or alcoholic beverages, or any use of said property for a purpose other than that for which the same is now used or represented to be used; and not to permit any alterations, additions to, demolition or removal of any of the improvements now or hereafter upon said property, nor a sale, assignment or transfer of any right, title or interest in and to said property or any portion thereof.

(6) To provide for payment of taxes, assessments and insurance premiums the Mortgagor shall deposit with the Mortgagee on each monthly payment date an amount equal to one-twelfth of the annual taxes and assessments levied against said premises and one-twelfth the annual premiums of all such insurance, as determined by the amount of the last available bills. As taxes and assessments become due and payable and as insurance policies expire, or premiums thereon become due, the Mortgagee is authorized to use such deposits for the purpose of paying taxes or assessments, or renewing insurance policies or paying premiums thereon, and in the event any deficit shall exist in the amount of such deposits, the Mortgagor agrees to pay any difference forthwith.

(7) That Beneficiary owns fee simple title to that part of

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the property identified on the legal description rider as parcels 1 through 3 and Trustee owns fee simple title to Parcel 4.

**B. THE MORTGAGOR FURTHER COVENANTS:**

(1) That in case of failure or inability to perform any of the covenants herein, the Mortgagee may do any act it may deem necessary to maintain or repair said property or to protect the lien of this mortgage. Any monies paid or disbursed by the Mortgagee for any such purpose and all expenses and charges in connection therewith shall become so much additional indebtedness secured by this mortgage and, at the election of the Mortgagee, shall be forthwith due and payable, together with interest thereon at the highest rate for which it may then be lawful to contract, or shall be added to and included in the principal mortgage indebtedness. It shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance or claim in advancing moneys in that behalf, as herein authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any moneys for that purpose nor do any act hereunder, nor shall the Mortgagee incur personal liability because of anything it may do or omit to do hereunder.

(2) That in the event the ownership of said property or any part thereof becomes vested in a person other than the Mortgagor, the Mortgagee may without notice to the Mortgagor, deal with such successor or successors in interest with reference to this mortgage and the debt hereby secured and any deposits hereunder in the same manner as with the Mortgagor.

(3) That time is of the essence hereof and if default be made in performance of any covenant herein contained, or in making any payment under the note secured by this Mortgage or any extension or renewal thereof, or in performance under the Prior Mortgage Document or the Junior Mortgage Loan, or if proceedings be instituted to enforce any other lien or charge upon any of said property, or upon the filing of a proceeding in bankruptcy by or against the Mortgagor, or if the Mortgagor shall make an assignment for the benefit of creditors, or if the Mortgagor or Mortgagor's property be placed under control of or in custody of any political or judicial body, or if the Mortgagor abandons any of said property or conveys the same without first obtaining the written consent of the Mortgagee, then and in any of said events, the Mortgagee is hereby authorized and empowered, at its option and without impairing the lien hereby created or the priority of said lien or any right of the Mortgagee hereunder, without notice, to declare all sums secured hereby immediately due and payable, whether or not such default be remedied by the Mortgagor, and apply toward the payment of said mortgage indebtedness any indebtedness of the Mortgagee to the Mortgagor, and said Mortgagee may also immediately proceed to foreclose this mortgage.

(4) That if the time or terms of payment of the whole or any portion of the obligation secured hereby be extended or modified by the Mortgagee, the Mortgagor and guarantors thereof, and any person or persons hereafter assuming the payment thereof, or any part thereof, shall be held hereby to waive notice of and consent to such extensions and modifications and shall, notwithstanding such extension or modification, continue liable thereon to said Mortgagee, and shall pay the same at the time or times mentioned in any such extension or modification agreements, it being the intention hereof that the liability of the Mortgagor, sureties and guarantors shall, under all circumstances whatsoever, continue in its original force until said obligation and the interest thereon and any advancements that may be made by the Mortgagee, as herein authorized, are paid in full.

(5) That upon the commencement of any foreclosure proceedings hereunder, the court in which such suit is filed may at any time, either before or after sale, and without notice to

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the Mortgagor, or any party claiming under Mortgagor, and without regard to the then value of said premises or whether the same shall then be occupied by the owners of the equity of redemption, appoint a receiver with power to manage, rent, and collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and the statutory period of redemption, and such rents, issues and profits, when collected, either before or after any foreclosure sale, may be applied toward the payment of the indebtedness or any deficiency decree, costs, taxes, insurance or other items necessary for the protection and preservation of the property, including the expenses of such receivership; and upon foreclosure and sale of said premises, there shall first be paid out of the proceeds of such sale a reasonable sum for plaintiff's attorney's fees and also all expenses of advertising, selling and conveying said premises, and all money's advanced, together with interest thereon as herein provided, for any taxes or other liens or assessments, outlays for documentary evidence, stenographer's charges, all title costs, master's fee, and cost of procuring or completing an abstract of title, guarantee policy or Torrens Certificate showing the whole title to said premises, and including the foreclosure decree and Certificate of Sale; there shall next be paid the principal indebtedness, whether due and payable by the terms hereof or not, and the interest due thereon up to the time of such sale, and the overplus, if any, shall be returned to the Mortgagor. It shall not be the duty of the purchaser to see to the application of the purchase money. In case of payment of said indebtedness after the preparation or filing of any suit, and prior to the entry of any judgment or decree, a reasonable sum for legal services rendered to the time of such payment shall be allowed, which together with any sum paid for continuation of evidence of title, court costs and stenographer's charges, and expenses of such proceedings, shall be additional indebtedness hereby secured.

(6) That each right, power and remedy herein conferred upon Mortgagee is cumulative with every other right or remedy of the Mortgagee, whether herein or by law conferred, and may be enforced concurrently therewith; that no waiver by the Mortgagee of performance of any covenant herein or in said obligation shall thereafter in any manner affect the right of Mortgagee to require or enforce performance of the same or any other of said covenants; that wherever the context hereof requires, the singular number, as used herein, shall include the plural; that all rights and obligation under this mortgage shall extend to and be binding on the respective heirs, executors, administrators, successors and assigns of the Mortgagor and Mortgagee.

(7) The amount due hereunder may be accelerated at the option of the Mortgagee if the premises, or any portion thereof, specifically described in this Mortgage are assigned, sold or transferred in any manner, including but not limited to deed, assignment, bill of sale or Articles of Agreement, assignment of the beneficial interest in Trustee, without prior written acknowledgement of the Mortgagee; prepayment by the Mortgagor to be made without penalty.

(8) The amount due hereunder may be accelerated at the option of the Mortgagee if there is filed by or against Mortgagor, Guarantors, or any affiliate or subsidiary of any such Mortgagor or Guarantors a petition in bankruptcy or insolvency or for reorganization or for the benefit of creditors unless within thirty (30) days after such occurrence, the proceeding is dismissed.

(9) Without Mortgagee's written consent thereto, which will not be unreasonably withheld, neither the Mortgagor nor the Guarantors hereof may pledge as collateral security for any other loans obtained by either of them any of the collateral described herein.

(10) Mortgagor acknowledges that the transaction of which

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this Mortgage is a part is a transaction which does not include either agricultural real estate or residential real estate, as defined in the Illinois Mortgage Foreclosure Law, Ch. 110, SS15-1101 et seq., Ill.Rev.Stat., hereinafter called the "Act", and to the fullest extent permitted by law, hereby voluntarily and knowingly waives its rights to reinstatement and redemption as allowed under S15-1601(b) of the Act, and to the fullest extent permitted by law, the benefits of all present and future valuation, appraisal, homestead, exemption, stay, redemption and moratorium laws under any state or federal law.

(11) The Mortgagor hereby agrees to provide or cause to be provided to Mortgagee, upon Mortgagee's reasonable request, current personal financial statements on Mortgagee's form and the U.S. individual income tax returns of all Guarantors of the Obligation secured hereby and the compiled financial statements relative to the real estate described herein prepared by an independent certified public accountant and certified by the Guarantors to be complete and correct and the U.S. income tax returns and any and all related business statements Mortgagee may require.

(12) The amount due hereunder may be accelerated at the option of Mortgagee if the premises specifically described in this Mortgage or any portion thereof is abandoned, vacated or left unattended by the Mortgagor or the Guarantors of the Obligation secured hereby.

(13) The Mortgagor, and each Guarantor hereof shall provide within a reasonable time not to exceed Thirty (30) days, receipt of any such knowledge to Mortgagee, all information on any incident which may cause a material adverse change in the financial condition of Mortgagor, any Guarantor or any affiliate or subsidiary of any such Mortgagor or Guarantor. Information as used herein shall include, but not be limited to changes in financial condition, claims, lawsuits, bankruptcies, tax assessments and/or death.

(12) In the event that any provision in this Mortgage shall be inconsistent with any provision of the Act (as defined in paragraph (10) hereof) the provisions of the Act shall take precedence over the provisions of this Mortgage, but shall not invalidate or render unenforceable any other provision of this Mortgage that can be construed in a manner consistent with the Act.

(13) If any provision of this Mortgage shall grant to Mortgagee any rights or remedies upon the default of the Mortgagor which are more limited than the rights that would otherwise vested in Mortgagee under the Act in the absence of said provision, Mortgagee shall be vested with the rights granted in the Act to the fullest extent permitted by law.

(14) Without limiting the generality of paragraph B. (5) hereof, all expenses incurred by Mortgagee to the extent reimbursable under SS15-1501 and 15-1512 of the Act, whether incurred before or after any decree or judgment of foreclosure, and whether enumerated in paragraph B. (5) of this Mortgage, shall be added to the indebtedness secured by this Mortgage or by the judgment of foreclosure.

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(15) Mortgagor and Mortgagee have executed that certain Building Loan Agreement of even date herewith. The terms and provisions of the Building Loan Agreement and this Mortgage are to be read consistently with each other. In the event of any conflict, or if the Building Loan Agreement contains additional terms and covenants not otherwise contained in this Mortgage, the provisions of the Building Loan Agreement shall control. The terms and provision of the Building Loan Agreement are incorporated herein and expressly made a part hereof.

IN WITNESS WHEREOF, the undersigned have hereunto set their hands and seal this 5th day of October, 1989 A.D.

BY:

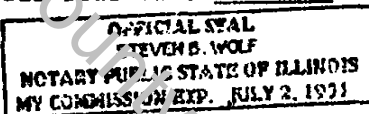
Mario Jurcik

STATE OF ILLINOIS ) ss.  
COUNTY OF COOK )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that Mario Jurcik, *MARRIED TO LUCI JURCIK* personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and sealed and delivered the said instrument as his free and voluntary act for the uses and purposes therein set forth, including the release and waiver of right of homestead.

GIVEN under my hand and Notarial Seal this 5 of October, A.D. 1989.

St. Wolf



STATE OF ILLINOIS ) ss.  
COUNTY OF COOK )

I the undersigned a Notary Public in and for the County and State aforesaid DO HEREBY CERTIFY that the above named \_\_\_\_\_, Trust Officer and \_\_\_\_\_ of \_\_\_\_\_ an Illinois Banking Corporation, personally known to be the same persons whose names are subscribed to the foregoing instrument as such Trust Officer and \_\_\_\_\_ respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act of said Banking Corporation, for the uses and purposes therein set forth; and the said \_\_\_\_\_ as custodian of the corporate seal of said Banking Corporation to be affixed to said instrument as said \_\_\_\_\_'s own free and voluntary act and as the free and voluntary act of said Banking Corporation for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this \_\_\_\_\_ day of \_\_\_\_\_, 1989.

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Submitted by \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

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L.T.I.

1980 JAN 2 10  
CARD REGISTER  
REGISTRY OF TITLES

Trust

INTERCITY TRUST CO. OF ILLINOIS  
10 WEST MADISON  
CHICAGO, ILLINOIS 60602

BOX 58

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