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AFFIDAVIT OF LATE DOCUMENT DELIVERY

STATE OF ILLINOIS)

COUNTY OF COOK)

I, PAUL HARRIS, President of HARRIS LOAN & MORTGAGE CORP., 1701 F. 1st Ave., in the city of Maywood, Illinois, being duly sworn, on oath, depose and say that heretofore, on or about becomber 16, 1988, there was a Promissory Note & Trust Deed delivered unto HARRIS LOAN & MORTGAGE CORP. bearing the names of the Grantees herein mentioned as William and Catherine McBath and NBD Trust Co. of Illinois, f/k/a First National Bank of Skokie, Trust #52467T dtd 1-8-88 on Torrens Certificate of Title No. 1497034 and affecting the premises therein described an follows:

LEGAL DESCRIPTION

NOW, THEREFORE, HARRIS LOAN & MORTGAGE CONT., its successors, shall, at all times shall indemnify and save parmless the Registrar of Titles of Cook County, Illinois, against all loss or damage to same, arising by reason of that due to an inadvertent oversight, said Note and Trust Deed were misplaced, and were not discovered until now, and could not be filed at the time of execution with the Registrar of Titles. The payment of indebtedness has been made regularly by the borrowers since the date of indenture, and is acknowledged by the subscription hereto of a current notary affirmation and the registering of same on the Torren's Certificate of Title #1497034 and in relation to premises described therein, and all costs, charges, damages and expenses, all claims and demands of every kind and nature, actions, causes of actions, suits and controversies whether groundless or otherwise arising therefrom.

h of October, 1990

se M. Muller

HARRIS LOAN & MTG CORP 1701 S. First Ave. Maywood, IL 60153

Motary Seal)

Mor gors, their heirs, successors and seal yliness the hands and seals of Morig	e day and year first abové written.				
BIGNATURAL	(Sea))				
State of Illinois. County of C.O.C.K	in the State aforesaid, DO HEREBY CERTIFY that				
	personally known to me to be the same person. whose name subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, esaled and delivered the said instrument as free and voluntary set, for the uses and purposes therein set forth, including the release an waiver of the right of homestead.				
Olven under my hand and official seal, th	day of				
MAIL TO: HARRIS	OAN & MORTGAGE CORP. This instrument was prepared by Ruben Hurris. TH FIRST AVENUE ILLINOIS 50153 1701 South First Avenue, Suite 300, Maywood, Illinois 80153				

- 1. Mortgagora shall (1) keep said premises in good condition and repair, without waste, (2) promptly repair, restore, or rehalld any hulldings or improvements now or hereafter on the premises which may become damaged or be destroyed; (3) keep said premises free from mechanic's items or items in favor of the United States or other liens or claims for lien not expressly subordinated to the lien hereof; (4) 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; (5) complete within a reasonable time any building at building now or at any time in gracess of erection upon said premises; (b) comply with all requirements of law or municipal ordinance with respect to the premises and the use thereof. (7) make no material alterations in said premises except as required by law or municipal ordinance or as previously consented to in writing by the Trustee or holders of the note.
- 2. Mortgagors shall pay before any penulty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to Trustee or to holders of the note the original or duplicate receipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.
- 3. Mortgagors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by dire, lightning and windstorm under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory in 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 morting gage clubbe to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to holders of the note, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expirition.
- 4. In case of default therein, Trustee or the holders of the note may, but need not, make any payment or perform any act hereinbefore required of Mortgaguis 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 seitle any tax lien or other prior lien or title or claim thereof, or redeem any lax sale or forfeiture affecting said premises or context any tax or assessment. All moneys paid for any of the purposes berein authorized and all expenses paid or incurred in connection therewith, including reasonable attorneys fees, and any other moneys advanced by I rastee or the holders of the note to protect the mostgaged premises and the lien heroif, plus reasonable compensation to I rustee for cach matter consecuing which action herein following by the taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice. Id with interest thereon at the rate as specified in Principans. Note Inaction of Trustee or holders of the note shall never be considered as a ways of any right accroing to their on account of any default hereunder on the part of Mortgagois.
- 5. The trustee is it childers of the note hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, sinterient or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the fallicity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof.
- 6. Mortgagors shall pay each iem of indebtedness berein mentioned, both principal and interest, when due according to the terms bereof. At the election of the holders of their obsessionoise, and without notice in Mortgagors, all unpaid indebtedness secured by this frust Died shall, antishstanding anything in the process course or in this frust Deed to the contrary, become due and payable when default shall occur and continue for three days in the performance of any other agreement of the Mortgagors berein contained.
- The much and the mode tedness hereby secured half become due whether by the terms of the note described on page one or by acceleration or otherwise, holders of the note of Trustee shall be, the right to foreclose the lien hereof and also shall have all other rights provided by the laws of filmous for the enforcement of a mortgage deal. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expanses which may be paid or incurred by or on behalf of Trustee or holders of the note for attentives, frees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and civiliant may be estimated as to items to be expended the party of the decree) of procuring all such abstracts of title, title scarches and examinations, guarantee policies. Torrens certificates, and similar did a and assurances with respect to title as Trustee or holders of the note may deem to be reasonably necessary either to proceedite such suit or such civiliant examinations that the value of the premises. In addition, ild., spenditures and expenses of the nature in this paragraph mentioned shalf become an much additional indebtedness secured hereby and into chartely due and payable, with interest thereon, as specified in Promissory Note, when paid or incurred by Trustee or holders of the note in connection with (a) any action, suit or proceeding, including hut not limited to prohite and bankruptes proceedings, to which either of them shall one specified in the following state of the foreclose whether or not actually commenced, or (c) prepayations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether in not actually commenced.

 B. The microschool of the foreclosure and of the note in the following and another in the following substract of nonzero.

- B. 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 acid 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 hereby secured, with interest thereon as herein provided, third, all principal and interest remaining unjury, fourth, any overplus to Mortgagors, their bens, legal representatives or assigns as their rights may appear.
- 9. Upon or at any time after the filing of a complaint to foreclose this Trust Deed, the Court in which such complaint is tiled may appoint a receiver of said premises. Such appointment may be made either before or after sale, with at notice, without regard to the sulvency or insolvency of Mortgagors at the time of application for such receiver 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, seven 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 for redemption, whether there be redemption or not, as well as during any further time said Startgagors, 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 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 his any decree foreclosing this Trust Deed, or any tax, special assessment or other lien which may be or become superior to the ben hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sule and deficiency.
- 10. No action for the enforcement of the tien of this Trust Deed or of any provision beyond shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.
- 11. Trustee or the holders of the note shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose
- 12. Trustee has no duty to examine the title, location, existence, or condition of the premises, nor shall Trustee by chiquied to record this first flowl or to exercise any power herein given unless expressly obligated by the terms hereof, nor be hable for any acts or unissions hereunder, except in case of his own gross negligence or misconduct or that of the agents or employees of Trustee, and he may require indemnities subliquetory to him before exercising any power herein given
- 13. Trustee shall release this Trust Deed and the lien thereif by proper instrument upon presentation of satisfactory evidence that all indentedness secured by this trust Deed has been fully paid, and Trustee may execute and deliver a release being to and at the request of any person who shall either before or after maturity thereof, produce and exhibit to Trustee the promissory mice representing that all indebtodiness have successful that been paid, which representation Trustee may accept as true without inquiry. Where a release is requested of a successor trustee, such successor trustee may accept as the growne note herein described any note which hears a certificate of identification purporting to be executed by a prior trustee hereinder or which conforms in substance with the description herein contained of the promissory note to be executed by the persons herein designated as the makers thereof; and where the release is requested of the original trustee and he has never executed a certificate on any instrument identifying same as the promissory note described herein, he may accept as the genuine promissory note herein described any note which may be presented and which conforms in substance with the description herein contained of the promissory note and which purports to be executed by the persons herein designated as makers thereof.
- Trillee may resign by instrument in writing filed in the office of the Recorder or Registrar of Titles in which this instrument shall have Paul P. Harris been recorded or filed, in case of the death, resignation, inability or refusal to act of Trustee. Paul P. Harris
 shall be first Successive in Trust and in the event of his or its death, resignation, inability or refusal to act, the then Recorder of Deeds of the county
 in which the premises are situated shall be second Successor in Trust. Any Successor in Trust hereunder shall have the identical title, powers and
 authority as are herein given Trustee, and any Trustee or successor shall be entitled to reasonable compensation for all acts performed hereunder.
- 15. This Trust Deed and all provisions hereof, shall extend to and he binding upon Mortgagors and all persons claiming under or through Mortgagors, and the word "Mortgagors" when used herein shall include all such persons and all persons at any time liable for the payment of the indemedness or any part thereof, whether or not such persons shall have executed thepromissorynote, or this Trust Deed.

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identified herewith under Identification No.

FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER, THE NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY THE TRUSTEE, BEFORE THE TRUST DEED IS FILED FOR RECORD.

The promissory Note mentioned in the within Trust Deed has been

Notary Public

88 61 ,d,A

redmesed to v

GIVEN UNDER MY HAND AND NOTARIAL SEAL THIS 30th day of

for uses and purposes therein set forth, h is own free and voluntary act and as the free and voluntary act of said Trust Company, then and there acknowledges that he, as custodian of the corporate seal of said Trust Company did affix the corporate seal of said Trust Company to said instrument as Secretary for the uses and purposes therein set forth, and said their own free and voluntary act and as the free and voluntary act of said Trust Company day in person and acknowledged that they algned and delivered the said instrument as Secretary, respectively, appeared by fore me this vice President and whose mames are subscribed to the foregoing instrument as auch 37338 [88A Memberon Secretary of said Trust Company, personally known to me to be the same persons George i. ingan Richard M. iung Vice President of the MBD TRUST COMPANY OF ILLINOIS and County, in the State aforesaid, DO HEREBY CERTIFY THAT , a Notary Public in and for the said Joseph F. Sochacki

COUNTY OF COOK) **

NBD TRUET COMPANY OF ILLINOIS as Trustes as aforegaid and not personally, but solely to bind the Trust Estate

BY:

ATTHET

ATTHET

ASSETS

SECTIONS

SECTIONS

ASSETS

IN WITHESS WHEREOR, ORD TRUST COMPANY OF ILLINOIS, not personally but as Trustee as aforesaid, has caused thee, presents to be signed by its Assistant Vice-President, and its corporate seal to be Merunto affixed and attested by its Assistant Secretary, the day and year first above written.

tability of the guarantor, if any, in the manner herein and in said note provided or by action to enforce the personal by actions conveyed for the payment thereof, by the enforcement of the lien hereby created enforcement of the lien hereby created in the manner herein and in said note provided or nuder shall look solely to the premises hereby conveyed for the payment thereof, by the holder or holders of said note and the owner or owners of any indebtedmess accruing heretes successors and said NBD Trust Company of Illinois personally are concerned, the legal heresfter claiming any right or security hereunder, and that so far as the First Party and all such itability, if any, being expressly waived by Trustee and by every person now or accruing hereunder, or to perform any covenant either express or implied herein contained, personally to pay the said note or any interest that may accrue thereon, or any indebtedness creating any liability on the said First Party or on said MBD Trust Company of Illinois as beurtanco ed Lisha beniatnoc eton bias ni vo nieven gnihiton dadi beerga bna boota pessesor this power and authority to execute this instrument) and it is expressly underin it as such Trustee (and said MBD Trust Company of Illinois, hereby warrants that it Trustee as aforesaid in the exercise of the power and authority conferred upon and vested THIS TRUST DEED is executed by the NBD TRUST COMPANY OF ILLINOIS, not personally but as

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