

MORTGAGE
(Land Trust)

Loan Number 70-027491-OR
3967011

9

THIS MORTGAGE, made May 20, 1991, between American National Bank and Trust Company of Chicago, not personally but as Trustee under the provisions of a deed or deeds in trust duly recorded and delivered to said Company pursuant to a Trust Agreement dated March 22, 1991 and known as Trust Number 113602-03 (herein referred to as "Borrower"), and AVONDALE FEDERAL SAVINGS BANK, a federally chartered savings bank, whose address is 20 North Clark Street, Chicago, Illinois 60602 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of (\$ 50,000.00) Dollars ("Maximum Amount"), or so much of that sum as may be advanced pursuant to the obligation of Lender (whichever is lesser), as evidenced by Borrower's Note, providing monthly payments of principal and/or interest and, with the balance of the indebtedness, if not sooner paid, due and payable on May 19, 1996 ("Maturity Date") unless extended pursuant to paragraph 22 hereof.

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note (including, but not limited to, such obligatory future advances ("Future Advances") as are described in paragraph 18 hereof), the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the property legally described below or in the attached Exhibit "A" located in the County of Cook, State of Illinois, which has the address of 9019 N. Chester, Elmhurst, IL 60648 ("Property Address").

Lot sixty six (66) in Ballard Terrace, being a subdivision of the Northeast quarter (1/4) of the Southwest quarter (1/4) of Section 14, Township 41 North, Range 12, East of the Third Principal Meridian, according to plat thereof registered in the office of the Registrar of Titles of Cook County, Illinois, on June 14, 1956 as Document Number 1676583.

The title to the subject property has been registered under 'An Act Concerning Land Titles', commonly known as the 'Torrens Act'.

Permanent Tax Number: 09-14-316-008

IN THE NOTE, INCLUDING THE PRINCIPAL OF AND INTEREST ON ANY FUTURE ADVANCES SECURED BY THIS MORTGAGE.

2. Application of Payments. All payments received by Lender under the Note and paragraph 1 hereof shall be applied by Lender first in payment of interest due on the Note, then to principal of the Note, including any amounts considered as added thereto under the terms hereof.

3. Charges; Liens. Borrower shall promptly pay all obligations secured by a mortgage or trust deed affecting the Property, taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, when due. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage with respect to any sum, including, but not limited to, Future Advances.

4. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require; provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage and all other mortgages and trust deeds with respect to the Property.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid by Borrower when due.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible or if the security of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

NOTE IDENTIFIED BY 3967011

3967011

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1417476
RECORDED BY

UNOFFICIAL COPY

03967014

1991 MAY 24 AM 11: 23
CAROL MOSELEY BRAUN
REGISTRAR OF TITLES

Subscribed by _____
Address _____
Delivered to _____
Notarized _____
Author's _____
03967014
Palmer Commercial Trust
Cred to _____
Amount _____
Interest _____
INVESTMENT SERVICES

REGISTERED TITLE SUBSCRIBER
112 West Randolph Street
Suite 500
Chicago, Illinois 60602

THIS INSTRUMENT WAS PREPARED BY AND MAIL TO:
Edward D. Palasz, Vice President
Avondale Federal Savings Bank
20 North Clark Street
Chicago, Illinois 60602

Property of Cook County Clerk's Office

The terms and conditions contained in this instrument are incorporated by reference to the instrument recorded in the office of the Recorder of Deeds for Cook County, Illinois, on _____, 19____, and the instrument recorded in the office of the Recorder of Deeds for Cook County, Illinois, on _____, 19____.

My Commission expires:

Given under my hand and notarial seal this _____ 20th day of _____ May 19____ 91

As Trustee as aforesaid, for the uses and purposes therein set forth.

did affix the seal of said _____ to said instrument as said _____

as custodian of the _____ seal of said _____

then and there acknowledged that said _____

and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said _____

and _____ appeared before me this day in person and acknowledged that they signed _____

the same persons whose names are subscribed to the foregoing instrument as such _____

the _____ of said _____ who are personally known to me to be _____

that _____ the _____ and _____ and _____

I, _____ the undersigned _____ a Notary Public in and for county and state aforesaid, do hereby certify,

STATE OF ILLINOIS
COUNTY OF _____
)
)
)

Attest _____

By _____

As Trustee as aforesaid and not personally, _____

American National Bank and Trust Company of Chicago

_____ the day and year first above written _____

_____ seal to be hereunto affixed and attested by it _____

not personally but as Trustee aforesaid has caused these presents to be signed by its _____

IN WITNESS WHEREOF, _____ American National Bank and Trust Company of Chicago _____

Notarized for the instrument in this instrument, the instrument recorded in the office of the Recorder of Deeds for Cook County, Illinois, on _____, 19____, and the instrument recorded in the office of the Recorder of Deeds for Cook County, Illinois, on _____, 19____.

3967014

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible or if the security of the Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower, if the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits. Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums, in the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender, provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid by Borrower when due.

4. Hazard insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards (included within the term "extended coverage", and such other hazards as Lender may require) and in such amounts and for such periods as Lender may require; provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage and all other mortgages and trust deeds with respect to the Property.

3. Charges; Liens. Borrower shall promptly pay all obligations secured by a mortgage or trust deed affecting the Property, taxes, assessments and other charges, fines and impositions attributable to the Property which may attach to the Property, including, but not limited to, Future Advances. Borrower shall promptly pay all obligations secured by a mortgage or trust deed affecting the Property, including, but not limited to, Future Advances. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage with respect to any sum, including, but not limited to, Future Advances.

2. Application of Payments. All payments received by Lender under the Note and paragraph 1 hereof shall be applied by Lender first in payment of interest due on the Note, then to principal of the Note, including any amounts considered as added thereto under the terms hereof.

1. Payment of Principal and Interest. Borrower shall promptly pay when due without set-off, recoupment, or deduction, the principal of and the interest on the indebtedness evidenced by the Note, and late charges as provided in the Note, including the principal of and interest on any Future Advances secured by this Mortgage.

Borrower and Lender covenant and agree as follows: Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, with the exception of those items, if any, listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any encumbrances, declarations, assessments or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, with the exception of those items, if any, listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any encumbrances, declarations, assessments or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

3967014

THIS MORTGAGE, made May 20, 1991, between American National Bank and Trust Company of Chicago, not personally but as Trustee under the provisions of a deed or deeds in trust duly recorded and delivered to said Company pursuant to a Trust Agreement dated March 22, 1991 and known as Trust Number 113602-03 (hereinafter referred to as "Borrower"), and AVONDALE FEDERAL

MORTGAGE (Land Trust) Loan Number 70-027491-OR 3967014

3967014

38706 NOTE IDENTIFIED NY

UNOFFICIAL COPY

IN WITNESS WHEREOF, American National Bank and Trust Company of Chicago

not personally but as Trustee aforesaid has caused these presents to be signed by its _____ and its _____ seal to be hereunto affixed and attested by it _____ the day and year first above written

American National Bank and Trust Company of Chicago
As Trustee as aforesaid and not personally,

By _____
Attest _____

STATE OF ILLINOIS)
COUNTY OF _____)SS

I, _____ the undersigned, a Notary Public in and for county and state aforesaid, do hereby certify, that _____ the _____ and _____ the _____ of said _____ who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such _____ and _____, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said _____ then and there acknowledged that said _____ as custodian of the _____ seal of said _____ did affix the seal of said _____ to said instrument as said _____ as Trustee as aforesaid, for the uses and purposes therein set forth.

Given under my hand and notarial seal this _____ 20th day of _____ May _____, 19 _____ 91.

My Commission expires:

Notary Public

The terms and conditions contained in this instrument to the extent admitted herein are subject to the provisions of the Trustee's Supplementary Matter attached hereto and made a part hereof.

THIS INSTRUMENT WAS PREPARED BY AND MAIL TO:
Edward D. Palasz, Vice President
Avondale Federal Savings Bank
20 North Clark Street
Chicago, Illinois 60602

Submitted by _____
Address _____
Fees paid _____
Deliver certifi. to _____
Address 03967014
Deliver duplicate to Trust _____
Fees to _____
Address _____
Mailed _____
INVESTOR INFORMATION
INVESTOR TITLE GUARANTEE INC.
113 West Randolph Street
Suite 300
Chicago, Illinois 60601

10/17/91
RECORDED
INDEXED

03967014
MAY 24 AM 11:23
CAROL MOSELEY BRAUN
REGISTRAR OF TITLES

3967014

UNOFFICIAL COPY

14. Governing Law; Severability. This Mortgage shall be governed by the law of Illinois. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable. Time is of the essence of this Agreement.

15. Transfer of the Property; Assumption. If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage which does not relate to a transfer of rights of occupancy in the Property, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or tenant by the entirety, (d) the grant of any leasehold interest of three years or less not containing an option to purchase, (e) a transfer, in which the transferee is a person who occupies or will occupy the Property, which is (1) a transfer to a relative resulting from Borrower's death, (2) a transfer where the Borrower's spouse or child(ren) becomes an owner of the Property, or (3) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement by which the Borrower's spouse becomes an owner of the Property, or (f) a transfer to an inter vivos trust in which the Borrower is and remains the beneficiary and occupant of the Property, unless as a condition precedent to such transfer, the Borrower refuses to provide the Lender with reasonable means acceptable to the Lender by which the Lender will be assured of timely notice of any subsequent transfer of the beneficial interest or change in occupancy, Lender may, at Lender's option, and without notice to Borrower, declare all the sums secured by this Mortgage to be immediately due and payable. Lender is hereby subrogated to the lien of any mortgage or other lien discharged, in whole or in part, by the proceeds of the loan hereby secured.

16. Acceleration; Remedies. Upon Borrower's default in the performance of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender may at its option, and without notice to Borrower, declare due and payable all sums secured by this Mortgage and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect after default, all estimated and actual expenses incurred by reason of said default, including, but not limited to, reasonable attorneys' fees, and costs of documentary evidence, abstracts, and title reports.

17. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property; provided, that Borrower shall, prior to acceleration under paragraph 16 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 16 hereof or abandonment of the Property, and at any time prior to the expiration of any period of redemption following judicial sale, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received.

18. Future Advances. The Holder of the Note secured by this Mortgage is obligated to make advances of principal as requested from time to time for a period no longer than the maturity date stated on the reverse side, or unless extended pursuant to paragraph 22, unless the amount requested when added to the then outstanding principal balance would exceed the Maximum Amount, or there shall then exist a default under the terms of the Note or Mortgage, or there shall then exist a federal, state, or local statute, law, or ordinance, or a decision by any tribunal which (in the reasonable opinion of any Holder of the Note) adversely affects the priority or validity of the Note or this Mortgage, or the Borrower shall no longer own the Property, or the Borrower or any guarantor of the Note is involved in bankruptcy or insolvency proceedings. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the Maximum Amount.

19. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower and also pay all costs of recordation, if any.

20. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.

21. Redemption Waiver. Except where this Mortgage covers any land which, at the time of execution thereof, is improved with a dwelling for use by not more than six families or is given to secure a loan to be used, in whole or in part, to finance the construction of dwelling for use by not more than six families and except where this Mortgage covers any land which, at the time of execution thereof, is used or intended to be used for agricultural purposes, the Borrower hereby waives any and all rights of redemption from sale under any order of foreclosure of this Mortgage, on behalf of the Borrower, the Borrower's estate and all persons beneficially interested therein, and each and every person to the full extent permitted by the provisions of applicable law.

22. Right to Extend. The Maturity Date, from time to time, may be extended for such time and upon such conditions as may be mutually agreed upon by Lender and Borrower; provided, however, in no event shall the Maturity Date be extended beyond a date more than twenty (20) years from the date of this Mortgage. **NOTHING CONTAINED HEREIN SHALL IN ANY WAY OBLIGATE LENDER TO GRANT ANY EXTENSIONS OF THE MATURITY DATE.** The extension of the Maturity Date, if any, shall not, unless otherwise agreed to, affect any of the terms, covenants and conditions of this Mortgage which shall remain in full force and effect throughout any of said extension periods.

3967014

herein.

13. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice addressed to Borrower by regular first class mail at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

12. Successors and Assigns Bound; Joint and Several Liability; Capions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

11. Remedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

10. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

9. Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

7. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, providing that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefore related to Lender's interest in the Property.

6. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage or trust deed affecting the Property, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements involving a bankruptcy or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorneys' fees and entry upon the Property to make repairs.

5. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents, if a Condominium or Planned Unit Development Rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such Rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the Rider were a part hereof.

4. Indebtedness of Borrower Secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be considered as so much additional principal due under the Note payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment or interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 4 shall require Lender to incur any expense or take any action hereunder.

3. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, providing that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefore related to Lender's interest in the Property.

2. Successors and Assigns Bound; Joint and Several Liability; Capions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

1. Remedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

10. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

3907014

OFFICIAL SEAL
L. M. SOVIEWSKI
Notary Public, State of Illinois
Commission Expires 6/23/92

Handwritten signature

MAY 20 1991

day of _____ A.D. 19____
for the use and purpose thereof and the purpose herein set forth.
of said Company to said instrument as his own free and voluntary act and
said Assistant Secretary then and there acknowledged that he, as custodian of the free and voluntary act of said Company, as Trustee as aforesaid,
respective, appeared before me this day in person and voluntarily signed and delivered the said instrument as their own free and
to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice-President, and Assistant Secretary,
COMPANY of Chicago, and
DO HEREBY CERTIFY, that _____

Assistant Secretary of said Company, who are personally known
Vice-President of the AMERICAN NATIONAL BANK AND TRUST
A Notary Public, in and for said County, in the State aforesaid,
by _____

L. M. SOVIEWSKI
STATE OF ILLINOIS / COOK COUNTY

3307014

Handwritten signature
By _____

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO
As Trustee as aforesaid and not personally
IN WITNESS WHEREOF, American National Bank and Trust Company of Chicago, not personally but as Trustee as aforesaid,
has caused these presents to be signed by one of its Vice-Presidents, or Assistant Vice-President, or Assistant Secretary, the day and year first above written,
and attested by its Assistant Secretary, the day and year first above written.
enforcement of the lien hereby created, in the manner herein and in said note provided or by action to enforce the personal liability of the
owner or owners of any indebtedness accruing hereunder herein and in said note provided or by action to enforce the personal liability of the
said American National Bank and Trust Company of Chicago personally are concerned, the legal holder or holders of said note and the
Mortgages and by every party now or hereafter claiming any right or security hereunder, and that so far as the Third Party and its successors and
perform any covenant, warranty or indemnity or implied herein that may accrue thereon, or any indebtedness accruing hereunder, or to
nothing herein or in said note contained shall be construed as creating any liability on the said First Party or on said American National Bank and
of Chicago, hereby warrants that it possesses full power and authority to execute this instrument, and it is expressly understood
in the exercise of the power and authority conferred upon and vested in it as such Trustee (and its
This Mortgage is executed by the American National Bank and Trust Company of Chicago, not personally but as Trustee as aforesaid,
Assistant Secretary of said Company, who are personally known

STATE OF ILLINOIS
COUNTY OF COOK
CLERK OF THE COURT
COURT HOUSE
CHICAGO, ILLINOIS

Property of Cook County Clerk's Office

1 9 6 9