

UNOFFICIAL COPY

5/7/90

\$93,417.58
Western Springs, IL.

Smith, Robert F.
4208 Forest Ave.
Smith Martine Inc.
DOC. 90208304

3/19/90

#2,953.71
Chicago, IL.

Smith, Robert D.
3842 W. Congress St.
DOC. 90119379

22/24/81

520,152.56
Elmhurst, IL.

Smith, Robert W. & Heather R.
3118 Redwood Ct.
DOC. 89595223

2/27/90

\$2,263.31
Chicago, IL.

Smith, Robbie Z.
2605 S. Indiana Ave.
DOC. 90090472

12/19/89

82,012.37
Dolton, IL.

Smith, Robert E.
1009 E. 142nd St.
DOC. 89566911

6/9/89

\$2,811.41
Robbins, IL.

Smith, Robert J., &nette
P.O. Box 3022
DOC. 89160817

8/22/88

\$16,650.00
Chicago, IL.

Smith, Robert G.
9253 S. George Dr.
DOC. 88640944-A

9/9/88

\$1,013.81
Chicago, IL.

Smith, Robert L.
1305 S. Kildare
DOC. 88643474

88-8C-1

88-8041001
1328 W. Commercial St., #894-70
Smith, Robert F.
1328 W. Commercial St., #894-70
DOC. 88641001

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11/18/87

§1,920.93
Chgo., IL.

OC. 87617425
S. E. 5330 Mary

6/30/87

§2,486.21
E2X GROVE, V312A9E, IL.

OC. 87358849
S. Robert A.
Smith, Robert A.

6/30/87

§39,327.92
Chgo., IL.

OC. 87313376
Robert W. McIntosh
Smith, Robert

6/10/87

§985.14
Chgo., IL.

OC. 87314036
Robert S.
Smith, Robert

3/15/84

§939.04
Chgo., IL.

OC. 27005422
Robert S. • Ximberly B.
Smith, Robert

6/26/87

§3,752.09
Chgo., IL.

OC. 26768987
Robert E. Heeter
Smith, Robert

6/6/84

§32,388.17
Chgo., IL.

OC. 27116341
Robert E. Heeter
Smith, Robert

4/16/84

§42,590.08
Chgo., IL.

OC. 27116340
Robert E. Heeter
Smith, Robert

6/26/87

§32,388.17
Chgo., IL.

OC. 27116341
Robert E. Heeter
Smith, Robert

5/18/88

§2,930.60
Chgo., IL.

OC. 26600682
Robert E. Heeter
Smith, Robert

5/12/88

§38,296.67
Chgo., IL.

OC. 268203466
Robert E. Heeter
Smith, Robert

4/27/88

§540,008.98
Chgo., IL.

OC. 268175426
Robert E. Heeter
Smith, Robert

2/26/88

§361,675.55
Chgo., IL.

OC. 268084571
Robert E. Heeter
Smith, Robert

1/19/88

§3,402.00
Western Dry Cleaning, IL.

OC. 263116049
Robert E. Heeter
Smith, Robert

1/19/88

§540,008.98
Chgo., IL.

OC. 263116049
Robert E. Heeter
Smith, Robert

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Smith, Robert W. & Donna M.
10068 Holly Lane
Doc. 90544629

Des Plaines, IL.
\$2,691.17

11/8/90

Smith, Robert W. & Kathryn
1330 Robinhood Dr.
Doc. 91028571

Elgin, IL.
\$37,833.65

1/18/91

Smith, Bobby
3236 W. Wrightwood
Doc. 91036288
Doc. 91076787

Chgo., IL.
\$11,211.33
\$5,083.75

1/24/91
1/24/91

Smith, Robert W. & Donna M.
7325 W. Roscoe
Doc. 91116976

Chgo., IL.
\$2,407.17

3/15/91

Smith, Robert F.
4208 Forest Ave.
Doc. 91130751

Western Springs, IL.
\$153,218.79

3/25/91

Smith, Robert T. & Lorel D.
5338 Canfield
Doc. 91229513

Norwood Park, IL.
\$2,733.89

5/15/91

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FEDERAL TAX LIEN AFFIDAVIT

(PLEASE PRINT OR TYPE)

State of Illinois } ss.
County of Cook }

Robert B. Smith

is 46 years of age and

being duly sworn, upon oath states that He

1. has never been married

2. the widow(er) of _____

3. married to _____

said marriage having taken place on _____

4. divorced from Sylvia Kaufman Smith

date of decree 2/21/85

case 83 D 2774

county & state Cook IL

Affiant further states that his social security number is 328-38-8469 and that there are no United States Tax Liens against him.

Affiant further states that during the last 10 years, affiant has resided at the following address and none other:

FROM (DATE)	TO (DATE)	STREET NO.	CITY	STATE
1983	PRES	3504 60th Floor	Hazel Crest	IL
1972	1983	1628 Sylvan Ct.	Flossmoor	IL

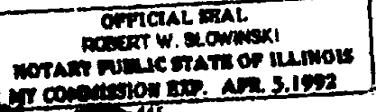
Affiant further states that during the last 10 years, affiant has had the following occupations and business addresses and none other:

FROM (DATE)	TO (DATE)	OCCUPATION	EMPLOYER	ADDRESS (STREET NO.) CITY STATE
1970	1991	DENTIST	Robert B. Smith DDS Ltd	22355 Governor Hwy Richter Park Illinois

Affiant further states that affiant makes this affidavit for the purpose of inducing the Registrar of Titles, Cook County, Illinois to issue his Torrens Certificate of Title free and clear of possible United States Tax Liens.

Subscribed and sworn to me this

24th day of May, 1991



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COMMUNITY BANK OF HOMewood-FLOSSMOOR

18600 Dixie Highway
Homewood, Illinois 60430

3969835

JUNIOR MORTGAGE

This is a Mortgage made this 24th day of May, 1991,
between Robert B. Smith, divorced and not since remarried
("Mortgagor") and COMMUNITY BANK OF HOMWOOD-FLOSSMOOR, an Illinois banking corporation, its successors and assigns
("Mortgagee").

RECITALS

This Agreement provides for advances and readvances of credit to the maximum amount of Fifty thousand and 00/100 --- Dollars, (\$ 50,000.00) as evidenced by a note bearing the same date as this Mortgage made by Mortgagor (the "Note") and payable in accordance with the terms and conditions stated therein, with the balance of the indebtedness. All future advances and readvances of credit made pursuant to this mortgage shall have the same priority as the original mortgage.

THEREFORE, Mortgagor, in consideration of the indebtedness, and to secure its payment and of all other sums required by the terms of the Note or of this mortgage to be paid by Mortgagor, and to secure the performance of the terms, covenants and conditions contained in this Mortgage or in the Note and to secure the prompt payment of any sums due under any renewal, extension or modification of the Note or any substitute note (which renewal, extension, modification, or substitution shall not impair in any manner the validity or priority of this Mortgage) does hereby grant, convey, warrant, sell, mortgage and assign to Mortgagee, its successors and assigns all of the real estate legally described as:

LOT ONE HUNDRED TWENTY THREE----- (123)

In Village West Cluster 4, a Subdivision of a part of a Parcel of Land being a part of the West Half (1/2) of the Northeast Quarter (1/4) and the East Half (1/2) of the Northwest Quarter (1/4) of Section 2, Township 35 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois and more particularly described as follows: Commencing at a point being the intersection of the North line of said Section 2 with the North and South centerline of the Northeast Quarter (1/4); thence along said centerline South 0 degrees, 26 minutes, 50 seconds East, 1672.32 feet to a point, being the point of beginning; thence continuing along said centerline South 0 degrees, 26 minutes, 50 seconds East, 1012.03 feet to a point in the East and West centerline of said Section 2; thence along said centerline North 89 degrees, 59 minutes, 49 seconds West, 1336.44 feet to a point in the East Right-of-Way of Central Park Avenue; thence along aforesaid Right-of-Way North 9 degrees, 31 minutes 25 seconds West, 387.78 feet to a point in the South Right-of-Way of Village Drive; thence along aforesaid Right-of-Way North 89 degrees, 59 minutes, 48 seconds East, 108.34 feet to a point of curves thence along a curve to the right having a radius of 950 feet a distance of 94.95 feet to a point of tangency; thence continuing along aforesaid Right-of-Way North 86 degrees, 12 minutes, 18 seconds East, 363.28 feet to a point of curve thence along a curve to the left having a radius of 497 feet a distance of 724.63 feet to a point of tangency; thence continuing along aforesaid Right-of-Way North 8 degrees, 49 minutes, 48 seconds West, 73.95 feet to a point; thence leaving aforesaid Right-of-Way North 89 degrees, 33 minutes, 10 seconds East, 463.82 feet to the point of beginning, according to Plat thereof registered in the Office of the Registrar of Titles of Cook County, Illinois, on December 31, 1972, as Document Number 266716, and Surveyor's Affidavit of Correction registered on October 28, 1974, as Document Number 2780623, and Surveyor's Certificate of Correction registered on May 21, 1975, as Document Number 2802671. T-B

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...morements, easements, appurtenances, and privileges in any way now or later appertaining to the premises.

C. All buildings and improvements of every kind now or later erected or placed on the premises and all materials intended for construction, reconstruction, alteration or repairs of the improvements. All materials shall be deemed to be a part of the premises. The premises shall include all machinery, equipment and fixtures owned by the Mortgagor used or useful in the operation of the real estate, and all renewals or replacements and substitutions of those items, whether or not the same are or shall be attached to the building or buildings in any manner. all the property owned by Mortgagor and placed on the premises or used in connection with the operation or maintenance of the premises shall, so far as permitted by law, be deemed to form a part of the real estate and for the purpose of this mortgage to be real estate, and covered by this mortgage. As to any property which does not form a part of the real estate or does not constitute a "fixture" (as such term is defined in the Uniform Commercial Code), this mortgage is hereby deemed to be a security agreement under this Uniform Commercial Code for the purpose of creating a security interest in such property, which Mortgagor grants to the Mortgagee as Secured Party (as such term is defined in the Uniform Commercial Code).

To have and to hold the premises by the Mortgagee, its successors and assigns, forever, for the purposes and uses stated, free from all rights and benefits under the Homestead Exemption Laws of the State of Illinois, which rights and benefits Mortgagor does expressly release and waive.

COVENANTS

1. Mortgagor covenants and agrees:

- To pay, when due, all sums secured by this Mortgage.
- To keep the premises in good condition and repair and not to commit or permit waste on the premises.
- To keep the building now and hereafter on the mortgaged premises and all insurable parts of the real estate insured under a replacement cost form of insurance policy, against loss or damage by fire or other hazards as the Mortgagee may from time to time require in forms, and companies and in sums satisfactory to Mortgagee. All insurance policies shall be held by and be payable to Mortgagee as its interest may appear. At least fifteen (15) days before the expiration of each policy, Mortgagor shall deliver to Mortgagee a policy replacing the one expiring.
- Except to the extent money shall have been deposited and shall be available for payment of taxes under the provisions of the next paragraph or under a prior mortgage, to pay, not less than ten (10) days before the same shall become delinquent or a penalty attaches thereto for non-payment, all taxes, assessments and charges of every nature which may be levied, assessed, charged or imposed on the premises, or any part thereof and to pay when due any indebtedness which may be secured by a lien or charge on the premises, and, upon request by Mortgagee, to exhibit to Mortgagee satisfactory evidence of the payment and discharge of such lien or claim.
- Upon request from Mortgagee, Mortgagor will pay to Mortgagee, on each date on which payment is due under the Note, such amount as Mortgagee may from time to time estimate will be required to pay (before the same become past due) all taxes, assessments and other governmental liens or charges against the property hereby mortgaged. Mortgagor shall procure and deliver to Mortgagee, in advance, statements for such charges. In the event of any default under the terms of this Mortgage, any part or all of the amounts paid by Mortgagee may be applied to the indebtedness secured by this Mortgage and in refunding any part of such amounts, Mortgagee may deal with whomever is represented to be the owner of the premises at that time.
- To comply promptly with all ordinances, regulations, laws, conditions and restrictions which affect the mortgaged property, or its use, and not to permit the premises to be used for any unlawful purpose(s).
- To execute and deliver upon demand of Mortgagee any and all instruments Mortgagee may deem appropriate to perfect, evidence, protect or facilitate the enforcement of the lien of this Mortgage.
- Mortgagor hereby assigns and transfers to Mortgagee all rents and profits due or to become due and all deposits of money as advanced rent, or for security, under all present and future leases or agreements for use or occupancy of the mortgaged premises, including those made by Mortgagee under powers herein granted, hereby absolutely transferring and assigning all such leases and agreements and all rights of those leases and agreements to Mortgagee.

Book of W.S. Tax been
locked
NOTE IDENTIFIED

Community Bank Homewood-Flossmoor
18600 Dixie Highway
Homewood IL 60430

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1547890

IN DUPLICATE

3. Mortgagor assigns and transfers to Mortgagee up to the amount of the indebtedness secured hereby all awards of damages in connection with any taking of or injury to the premises under power of eminent domain or acquisition for public use or quasi-public use and the proceeds of all awards after the payment of all expenses, including Mortgagee's attorneys' fees, shall be paid to Mortgagee. Mortgagee is hereby authorized, on behalf and in the name of Mortgagor, to execute and deliver valid acceptances and to appeal from any such award.

4. All monies received by Mortgagee (a) under any policy of insurance, (b) from awards of damages in connection with any taking of or injury to the mortgaged property for public use, or (c) from rents and income, may at Mortgagee's option without notice be used (i) towards the payment of the indebtedness secured by this Mortgage or any portion of the indebtedness not yet due and payable, (ii) toward reimbursement of all costs, attorneys' fees and expenses of Mortgagee in collecting the premiums of the insurance policies or the awards. Any monies received by Mortgagee not used will be paid over to Mortgagor.

5. In the event of a default by Mortgagor in the performance of any agreement of Mortgagor under this Mortgage or under any other instrument given as security in connection with this transaction or in any payment provided for in this Mortgage or in the Note, or if (a) there is a default in any prior mortgage affecting the premises for a period of thirty (30) days, (b) there is an advance to Mortgagor under the terms of any prior open-end mortgage without the written consent of Mortgagee, (c) Mortgagor shall become bankrupt or insolvent, or file a petition in bankruptcy or a voluntary petition to reorganize or to effect a plan or other arrangement with creditors or make an assignment for the benefit of creditors or have a receiver appointed, (d) the mortgaged premises or any part thereof is attached, levied upon or seized, (e) any of the representations, warranties or statements of Mortgagor are incorrect or (f) Mortgagor abandons the mortgaged property, or sells or attempts to sell all or any part of or any interest in the premises, then and in any of such events, at Mortgagee's option, the whole amount secured shall become immediately due and payable without notice or demand and this mortgage shall be foreclosed accordingly. If Mortgagor should abandon the mortgaged property, Mortgagee may take immediate possession of the property with or without foreclosure.

6. If any of Mortgagor's covenants or agreements contained in this Mortgage are not performed, Mortgagee may, but need not, make any payment or perform any act required of Mortgagor, in any form and manner deemed expedient and may, but need not, make full or partial payments of principal or interest on prior encumbrance, if any, and purchase, discharge, compromise or settle any tax lien or any other lien, encumbrance, suit, title or claim or redeem from any tax sale or forfeiture affecting the premises or contest any tax assessment. All monies paid for any of the purposes authorized and all expenses paid or incurred in connection with those purposes, including reasonable attorneys' fees, and any other monies advanced by Mortgagee to protect the premises or the lien of this Mortgage shall be additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest due on those payments as provided in the Note secured hereby.

7. In the event of foreclosure on this Mortgage, Mortgagor shall pay all costs and attorneys' fees which may be incurred by Mortgagee or in connection with any proceeding in which Mortgagee is a party by reason of this Mortgage. Mortgagor will pay Mortgagee, in addition to other costs, a reasonable fee for title evidence prior to and after the filing of foreclosure and the preparation of such foreclosure, together with all other and further expenses of foreclosure and sale, including expenses, fees and payments made to prevent or remove the imposition of liens or claims against the premises and expenses of upkeep and repair made in order to place the same in a condition to be sold.

8. Every maker or other person liable on the Note shall remain primarily bound (jointly and severally, if more than one) until the Note is fully paid, notwithstanding any sale or transfer of the mortgaged property. This instrument shall inure to the benefit of and bind the respective heirs, successors and assigns of the parties. Whenever used, the singular number shall include the plural, and the plural the singular and the use of any gender shall be applicable to all genders. The word Mortgagor shall include all persons claiming under or through Mortgagor and all persons liable for the payment of the indebtedness or any part thereof, whether or not such person shall have executed the Note of this Mortgage.

9. No remedy or right of Mortgagee shall be exclusive, but shall be in addition to every other right or remedy conferred or now or hereafter existing by law. Each and every right, power and remedy may be exercised or enforced concurrently. No delay in any exercise of any Mortgagee's rights shall preclude the subsequent exercise of that right and no waiver by Mortgagee of any default of Mortgagor shall operate as a waiver of subsequent defaults. Time is of the essence in this Mortgage.

10. Any notice required by this mortgage or by law shall be sufficiently given is sent by certified mail, postage prepaid, to the addresses of the respective parties set forth above. Notices shall be deemed received on the third business day following the date of mailing.

11. If Mortgagor transfers, conveys, or assigns or attempts to transfer, convey or assign title to all or any portion of the beneficial interest on any trust which may hold title to the premises (including a collateral assignment thereof) whether by operation of law, voluntarily or otherwise, or if Mortgagor contracts to do any of those things, Mortgagee, at its option, may accelerate the maturity of the Note causing the full principal balance, accrued interest, and prepayment premium, if any, to be immediately due and payable without notice to Mortgagor. Any waiver by Mortgagee of the provisions of this paragraph shall not be deemed to be a waiver of the right of Mortgagee to insist upon strict compliance with the provisions of the paragraph in the future.

12. The terms of the Note of the same date as this Mortgage, with interest, and all renewals, extensions and modifications are hereby incorporated by reference into this Mortgage.

Mortgagor has executed this mortgage the day and year first above written.

X

Robert B. Smith

STATE OF ILLINOIS)
)
 ss:
COUNTY OF COOK)

The undersigned, a Notary Public in and for the County of Cook and the State of Illinois, do hereby certify that Robert B. Smith, ¹⁸ (are) personally known to me to be the same person(s) whose name(s) is (are) subscribed to the foregoing instrument, and that they (he) (she) appeared before me this day in person and acknowledged that they (he) (she) signed, sealed and delivered the said instrument as their (his) (her) free and voluntary act, for the uses and purposes stated in the Mortgage including the release and waiver of the right of homestead.

Given under my hand and notarial seal this 24th day of May

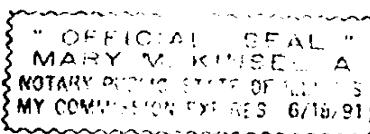
19 91

Mary M. Kinsella
Notary Public

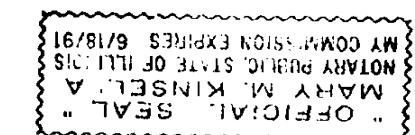
This Document prepared by.
(Please Return To)

Mary Kinsella
Community Bank of Homewood-Flossmoor
18600 Dixie Highway
Homewood, IL 60430

Address of Property: 3504 Golfview
Hazel Crest, IL 60429



UNOFFICIAL COPY



Klaetz, Crest, IL 60429

Address of Property

(Please Return To)

This Document prepared by

3504 Golfview

Community Bank of Homewood-Flossmoor

18600 Dixie Highway

Homewood, IL 60430

Harry Klusella

Notary Public

1996-00000000000000000000

19 91

May

24th

Given under my hand and notarial seal this 24th day of May

The undersigned a Notary Public in and for the County of Cook and the State of Illinois, do hereby certify that Robert B. Smith, trustee, a (are) personally known to me to be the same person(s) whose name(s) is (are) subscribed thereto and instrumented by him (her) free and voluntary act, for the uses and purposes stated in the foregoing instrument.

COUNTY OF COOK)
STATE OF ILLINOIS)
ss

Robert B. Smith X

Mortagagee has executed the mortgagee this day and year first above written

X

2. That the name of the Note or the Note of the Mortagagee, with interests, all renewals, extensions and modifications are hereby

acknowledged to be the same day as this Mortgage, with interest, all renewals, extensions and modifications are hereby acknowledged with the provisions of the paragragh in the future
donee of Mortagagee to do any of those things. Mortagagee, in its option, may accelerate the maturity of the Note causing the full payment of Mortagagee contained in the instrument of sale, voluntary, or otherwise, or any of the following things, without notice to Mortagagee:
a) Mortagagee transfers, conveys, or assigns of all items to a third business day following the date of mailing.

3. Any notice required by law shall be sufficient delivered on the third business day following the date of mailing.
as a waiver of subsequent default. Each and every right and no waiver by Mortagagee of any default of Mortagagee shall operate

against rights shall preclude the subsequent exercise of such concurrently. No delay in any exercise of any Mortagagee existing by law. Each and every right power and remedy shall be in addition to every other right or remedy contained or now or hereafter

a) Every party making any sale of the Note shall remain primarily bound jointly and severally, until the principal amount paid notwithstanding any sale of the Note shall be in addition to every other right or remedy contained in the Note.
and the use of any gender shall be applicable to all genders. The word Mortagagee shall include all persons claiming under or through Mortagagee and all persons and assigns of the party thereof, whether or not such person shall have executed the Note of this Mortagagee.

b) Every party making any sale of the Note shall remain primarily bound jointly and severally, until the Note is paid in full.
and the use of any gender shall be applicable to any part thereof, whether or not such person shall have executed the Note of this Mortagagee.

c) Every party making any sale of the Note shall remain primarily bound jointly and severally, until the Note is paid in full.
and the use of any gender shall be applicable to any part thereof, whether or not such person shall have executed the Note of this Mortagagee.

d) Every party making any sale of the Note shall remain primarily bound jointly and severally, until the Note is paid in full.
and the use of any gender shall be applicable to any part thereof, whether or not such person shall have executed the Note of this Mortagagee.

e) Every party making any sale of the Note shall remain primarily bound jointly and severally, until the Note is paid in full.
and the use of any gender shall be applicable to any part thereof, whether or not such person shall have executed the Note of this Mortagagee.

f) Every party making any sale of the Note shall remain primarily bound jointly and severally, until the Note is paid in full.
and the use of any gender shall be applicable to any part thereof, whether or not such person shall have executed the Note of this Mortagagee.

g) Every party making any sale of the Note shall remain primarily bound jointly and severally, until the Note is paid in full.
and the use of any gender shall be applicable to any part thereof, whether or not such person shall have executed the Note of this Mortagagee.

h) Every party making any sale of the Note shall remain primarily bound jointly and severally, until the Note is paid in full.
and the use of any gender shall be applicable to any part thereof, whether or not such person shall have executed the Note of this Mortagagee.

i) Every party making any sale of the Note shall remain primarily bound jointly and severally, until the Note is paid in full.
and the use of any gender shall be applicable to any part thereof, whether or not such person shall have executed the Note of this Mortagagee.

j) Every party making any sale of the Note shall remain primarily bound jointly and severally, until the Note is paid in full.
and the use of any gender shall be applicable to any part thereof, whether or not such person shall have executed the Note of this Mortagagee.

k) Every party making any sale of the Note shall remain primarily bound jointly and severally, until the Note is paid in full.
and the use of any gender shall be applicable to any part thereof, whether or not such person shall have executed the Note of this Mortagagee.