

TRUST DEED (ILLINOIS)
For Use With Note Form No. 1448
(Monthly Payments Including Interest)



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THIS AGREEMENT, made December 09 ~~XX~~ 2002,
between Juan Gonzalez & Dalia Ledesma &
Juan Villegas & Alfredo Grimaldo
4850 S. Laramie Av. — Stickney, Illinois
(No. and Street) (City) (State)

herein referred to as "Mortgagors," and
Norm's Heating & Air Conditioning, Inc.
1918 Main Street Melrose Park, Illinois
(No. and Street) (City) (State)

herein referred to as "Trustee," witnesseth: That Whereas Mortgagors are justly indebted to the legal holder of a principal promissory note, termed "Installment Note," of even date herewith, executed by Mortgagors, made payable to Bearer and delivered, in and by which note Mortgagors promise to pay the principal sum of One hundred Eighty One and 14/100 Dollars, and interest from 12/09/02 on the balance of principal remaining from time to time unpaid at the the rate of 28.00 per cent per annum, such principal sum and interest to be payable in installments as follows: One Hundred Eighty One and 14/100

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Dollars on the 30th day of January, ~~XX~~ 2003, and One Hundred Eighty One and 14/100 Dollars on the 30th day of each and every month thereafter until said note is fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due on the 30th day of December, ~~XX~~ 2004; all such payments on account of the indebtedness evidenced by said note to be applied first to accrued and unpaid interest on the unpaid principal balance and the remainder to principal; the portion of each of said installments constituting principal, to the extent not paid when due, to bear interest after the date for payment thereof, at the rate of 28.00 per cent per annum, and all such payments being made payable at Norm's Heating & Air Cond., Inc., 1918 Main St., Melrose Pk, IL 60160 or at such other place as the legal holder of the note may, from time to time, in writing appoint, which note further provides that at the election of the legal holder thereof and without notice, the principal sum remaining unpaid thereon, together with accrued interest thereon, shall become at once due and payable, at the place of payment aforesaid, in case default shall occur in the payment, when due, of any installment of principal or interest in accordance with the terms thereof or in case default shall occur and continue for three days in the performance of any other agreement contained in this Trust Deed (in which event election may be made at any time after the expiration of said three days, without notice), and that all parties thereto severally waive presentment for payment, notice of dishonor, protest and notice of protest.

NOW THEREFORE, to secure the payment of the said principal sum of money and interest in accordance with the terms, provisions and limitations of the above mentioned note and of this Trust Deed, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, Mortgagors by these presents CONVEY AND WARRANT unto the Trustee, its or his successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the

City of Lyons, COUNTY OF Cook IN STATE OF ILLINOIS, to wit:
Lots 11 and 12 in block 5, all in the Resubdivision of blocks 1 to 8, both inclusive (except Lot 4 in Block 3 and Lot 3 Block 8) in Arda, a Subdivision of Lots 2 to 5 inclusive, in Snyder's Partition of the East 1/2 of the Northwest 1/2 of Section 9, Township 38 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

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which, with the property hereinafter described, is referred to herein as the "premises,"

Permanent Real Estate Index Number(s): 19-09-115-035 and 19-09-115-036

Address(es) of Real Estate: 4850 South Laramie Avenue Stickney, IL 60402

TOGETHER with all improvements, tenements, easements and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which rents, issues and profits are pledged primarily and on a parity with said real estate and not secondarily), and all fixtures, apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, water, light, power, refrigeration and air conditioning (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, awnings, storm doors and windows, floor coverings, inador beds, stoves and water heaters. All of the foregoing are declared and agreed to be a part of the mortgaged premises whether physically attached thereto or not, and it is agreed that all buildings and additions and all similar or other apparatus, equipment or articles hereafter placed in the premises by Mortgagors or their successors or assigns shall be part of the mortgaged premises.

TO HAVE AND TO HOLD the premises unto the said Trustee, its or his successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits Mortgagors do hereby expressly release and waive.

The name of a record owner is: Juan Gonzalez, Dalia Ledesma, Juan Villegas and Alfredo Grimaldo

This Trust Deed consists of four pages. The covenants, conditions and provisions appearing on pages 3 and 4, are incorporated herein by reference and hereby are made a part hereof the same as though they were here set out in full and shall be binding on Mortgagors, their heirs, successors and assigns.

Witness the hands and seals of Mortgagors the day and year first above written

	<u>JUAN G. GONZALEZ</u> (SEAL)	<u>DALIA LEDESMA</u> (SEAL)
PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)	<u>Juan Gonzalez</u>	<u>Dalia Ledesma</u>
	<u>Juan Villegas</u> (SEAL)	<u>Alfredo Grimaldo</u> (SEAL)
	<u>Juan Villegas</u>	<u>Alfredo Grimaldo</u>

State of Illinois, County of Cook ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that

~~— Juan Gonzalez, Dalia Ledesma, Juan Villegas and Alfredo Grimaldo —~~

personally known to me to be the same person ~~s~~ whose name are subscribed to the foregoing instrument, appeared before me this 9th day in person, and acknowledged that

They signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 9th day of November 2002

Commission expires 3/12 2004 Pamela M Kent
NOTARY PUBLIC

This instrument was prepared by Norm's Heating & Air Conditioning, Inc. 1918 Main Street
(Name and Address)

Mail this instrument to Norm's Heating & Air Conditioning, Inc. 1918 Main Street
(Name and Address)



Melrose Park Illinois 60160
(City) (State) (Zip Code)

OR RECORDER'S OFFICE BOX NO. _____