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Doc#: 0329415141
Eugene "Gene" Moore Fee: \$32.50
Cook County Recorder of Deeds
Date: 10/21/2003 02:11 PM Pg: 1 of 5

Property of Cook County Clerk's Office

This Indenture, WITNESSETH, That the Grantor VIOLA L. SMITH
11638 S Parnell
Chicago, IL 60628
of the City of Chicago County of COOK and State of Illinois
for and in consideration of the sum of nine thousand eight hundred eighty Dollars
in hand paid, CONVEY AND WARRANT to Old Republic IFAC
of the City of Chicago County COOK and State of Illinois
and to his successors in trust hereinafter named, for the purpose of securing performance of the covenants and agreements herein,
the following described real estate, with the improvements thereon, including all heating, gas and plumbing apparatus and
fixtures, and everything appurtenant thereto, together with all rents, issues and profits of said premises, situated
in the City of Chicago County COOK and State of Illinois, to-wit:
See ATTACHED Legal.

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Hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois.
IN TRUST, nevertheless, for the purpose of securing performance of the covenants and agreements herein.

WHEREAS, The Grantor's VIOLA L. Smith

justly indebted upon her one retail installment contract bearing even date herewith, providing for 120

installments of principal and interest in the amount of \$ 119136.01 @ 135.45 each until paid in full, payable to

Old Republic FAC



5050 N Cumberland #14-0

Northridge, FL 32060

THE GRANTOR...covenant...and agree...as follows: (1) To pay said indebtedness, and the interest thereon, as herein and in said notes provided, or according to any agreement extending time of payment; (2) to pay prior to the first day of June in each year, all taxes and assessments against said premises, and on demand to exhibit receipts therefore; (3) within sixty days after destruction or damage to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) that waste to said premises shall not be committed or suffered; (5) to keep all buildings now or at any time on said premises insured in companies to be selected by the grantee herein, who is hereby authorized to place such insurance in companies acceptable to the holder of the first mortgage indebtedness, with loss clause attached payable first, to the first Trustee or Mortgagee, and, second, to the Trustees herein as their interests may appear, which policies shall be left and remain with the said Mortgages or Trustees until the indebtedness is fully paid; (6) to pay all prior encumbrances, and the interest thereon, at the time or times when the same shall become due and payable.

IN THE EVENT of failure so to insure, or pay taxes or assessments, or the prior encumbrances or the interest thereon when due, the grantee or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or purchase any tax lien or title affecting said premises or pay all prior encumbrances and the interest thereon from time to time; and all money so paid, the grantor... agree... to repay immediately without demand, and the same with interest thereon from the date of payment at seven per cent, per annum, shall be so much additional indebtedness secured hereby.

IN THE EVENT of a breach of any of the aforesaid covenants or agreements the whole of said indebtedness, including principal and all earned interest shall, at the option of legal holder thereof, without notice, become immediately due and payable, and with interest thereon from time of such breach, at seven per cent, per annum, shall be recoverable by foreclosure thereof, or by suit at law, or both, the same as if all of said indebtedness had then matured by express terms.

IT IS AGREED by the grantor... that all expenses and disbursements paid or incurred in behalf of complainant in connection with the foreclosure hereof - including reasonable solicitors fees, outlays for documentary evidence, stenographer's charges, cost of procuring or completing abstract showing the whole title of said premises embracing foreclosure decree - shall be paid by the grantor...; and the like expenses and disbursements, occasioned by any suit or proceedings wherein the grantee or any holder of any part of said indebtedness, as such, may be a party, shall also be paid by the grantor... All such expenses and disbursements shall be an additional lien upon said premises, shall be taxed as costs and included in any decree that may be rendered in such foreclosure proceedings; which proceeding, whether decree of sale shall have been entered or not, shall not be dismissed, nor a release hereof given, until all such expenses and disbursements, and the costs of suit, including solicitor's fees have been paid. The grantor... for said grantor... and for the heirs, executors, administrators and assigns of said grantor... waive... all right to the possession of, and income from, said premises pending such foreclosure proceedings, and agree... that upon the filing of any bill to foreclose this Trust Deed, the court in which such bill is filed, may at once and without notice to the said grantor..., or to any party claiming under said grantor..., appoint a receiver to take possession or charge of said premises with power to collect the rents, issues and profits of the said premises.

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IN THE EVENT of the death, removal or absence from said COOK County of the grantee, or of his refusal or failure to act, then

COOK of said County is hereby appointed to be first successor in this trust; and if for any like cause said first successor fail or refuse to act, the person who shall then be the acting Recorder of Deeds of said County is hereby appointed to be second successor in this trust. And when all the aforesaid covenants and agreements are performed, the grantee or his successor in trust, shall release said premises to the party entitled, on receiving his reasonable charges.

Witness the hand, and seal... of the grantor... this 25 day of APRIL A.D. 2003

Viola L. Smith (SEAL)

VIOLA L. Smith (SEAL)

(SEAL)

(SEAL)

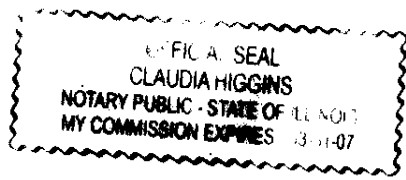
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State of Illinois }
County of Cook } 55.

I, Claudia Higgins
a Notary Public in and for said County, in the State aforesaid, Do hereby Certify that V.I.O.L.G. L. Smith
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 she signed, sealed and delivered the said instrument
as a 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 Notarial Seal, this 25th
day of April A. D. 2003
Claudia Higgins
Notary Public.



Property of Cook County Clerk's Office

Box No.

Trust Deed

TO
Trustee

THIS INSTRUMENT WAS PREPARED BY:
Daratha Blake

MAIL TO:

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Exhibit A (Legal Description)

All that certain parcel of land lying and being situated in the County of COOK, State of IL, to-wit:

THE SOUTH 30 FEET OF LOT 18 IN BLOCK 2 OF JOSIAH M. BISSELL'S SUBDIVISION OF THE EAST ½ OF THE NORTHWEST ¼ OF THE NORTHEAST ¼ OF THE SOUTHWEST ¼ AND THE SOUTHWEST ¼ OF THE NORTHEAST ¼ OF THE SOUTHWEST ¼ OF SECTION 21, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Tax Map Reference: 25-21-313-019

Being that parcel of land conveyed to VIOLA HARTFIELD from CLARENCE A. DRUETZLER AND HELEN B. DRUETZLER (HIS WIFE) by that deed dated 12/04/1972 and recorded 12/04/1972 in DOCUMENT # 26-63-543 of the COOK County, IL Public Registry.

Being that parcel of land conveyed to VIOLA SMITH, DIVORCED, NOT SINCE REMARRIED from VIOLA HARTFIELD (NOW KNOWN AS VIOLA SMITH) by that deed dated 11/23/1998 and recorded 12/01/1998 in DOCUMENT # 08083785 of the COOK County, IL Public Registry.