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TRUST DEED

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made July 11, 1993, between Leslie Owens, herein referred to as "Grantors", and Thermo-Shield Co., Inc., of Buffalo Grove, Illinois, herein referred to as "Trustee", witnesseth:

THAT, WHEREAS the Grantors have promised to pay to Thermo-Shield Co., Inc., herein referred to as "Beneficiary", the legal holder of the Home Improvement Contract hereinafter called "Contract" and described, the sum of Nine Thousand Four Hundred Twenty Four and 80/100 Dollars (\$ 9,424.80), evidenced by one certain Contract of the Grantors of even date herewith, made payable to the Beneficiary, and delivered, in and by which said Contract the Grantors promise to pay the said sum in 84 consecutive monthly installments: 84 at \$ 112.20, followed by at \$ followed by at \$ with the first installment beginning on Nov 16, 1993 and the remaining installments continuing on the same day of each month thereafter until fully paid. All of said payments being made payable at Naperville, Illinois, or at such place as the Beneficiary or other holder may, from time to time, in writing appoint. The principal amount of the Contract is 5,812.00. The Contract has a Last Payment Date of July 16, 2005.

NOW, THEREFORE, the Grantors to secure the payment of the said obligation in accordance with the terms, provisions and limitations of this Trust Deed, and the performance of the covenants and agreements herein contained, by the Grantors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY and WARRANT unto the Trustee, its 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 Chicago, COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

The West 1/2 of Lot 22 and All of Lot 23 in Johnson's Subdivision of Lot 26 (Except the West 33 Feet Thereof) In The School Trustee's Subdivision of Section 16, Township North, Range 14 East of The Third Principal Meridian, In Cook County, Illinois.

Pin No: 25-16-212-069 Commonly Known as: 244 W 106th Place Chicago, IL

which, with the property hereinafter described, is referred to herein as the "premises". TOGETHER with improvements and fixtures now attached together with easements, rights, privileges, interests, rents and profits. TO HAVE AND TO HOLD the premises unto the said Trustee, its 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 the Grantors do hereby expressly release and waive.

COVENANTS, CONDITIONS AND PROVISIONS

- 1. Grantors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanics' or other liens or claims for lien not expressly subordinated to the lien hereof; (3) pay when due any indebtedness which may be secured by a lien of 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 Beneficiary; (4) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (5) comply with all requirements of law or municipal ordinance with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance. 2. Grantors shall pay before any penalty 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 Beneficiary duplicate receipts therefor. To prevent default hereunder, Grantors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Grantor may desire to contest. 3. Grantors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or 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 to the Beneficiary, under insurance policies payable in case of loss or damage to Trustee for the benefit of the Beneficiary, such rights to be evidenced by the stated mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to Beneficiary, and in case of insurance about to expire, shall deliver renewal policies, not less than ten days prior to the respective dates of expiration. 4. In case of default therein, Trustee or Beneficiary may, but need not, make any payment or perform any act heretofore required of Grantors 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 settle any tax lien or other prior lien or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or contest any tax or assessment, or settle any tax lien or other prior lien or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other moneys advanced by Trustee or Beneficiary to protect the mortgaged premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the annual percentage rate stated in the Contract this Trust Deed or over. Inaction of Trustee or Beneficiary shall not be considered as a waiver of any right accruing in them on account of any default hereunder on the part of Grantors.

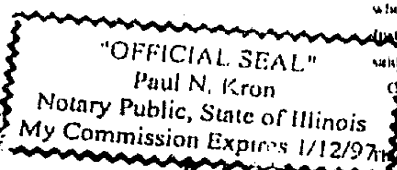
This Trust Deed consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this trust deed) are incorporated herein by reference and are a part hereof and shall be binding on the Grantors, their heirs, successors and assigns.

WITNESS the hand(s) and seal(s) of Grantors the day and year first above written.

Leslie Owens (SEAL)

DEPT. OF RECORDS 12/22/94 14:52:30 15983 # NS # 14-08-00 COOK COUNTY RECORDER

STATE OF ILLINOIS, I, PAUL N. KRON, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT County of Cook, Leslie Owens



who personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth, and she signed under my hand and Notarial Seal this 11 day of July, 1993, A.D. 1993

MAIL TO ASC 1275 Naper Blvd, Naperville, IL 60540 (Name) (Address)



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COVENANTS, CONDITIONS AND RESTRICTIONS OF THE TRUST DEED

1. The Trust Deed shall be subject to the provisions of the Trust Deed and the provisions of the Trust Deed shall be subject to the provisions of the Trust Deed.

2. Grantors shall provide a list of all items of personal property, both tangible and intangible, for inventory to the Trust Deed. At the option of Beneficiary, the Trust Deed shall provide for the administration of the Trust Deed and the Trust Deed shall be subject to the provisions of the Trust Deed.

3. When the Trust Deed is subject to the provisions of the Trust Deed, the Trust Deed shall be subject to the provisions of the Trust Deed. The Trust Deed shall be subject to the provisions of the Trust Deed and the Trust Deed shall be subject to the provisions of the Trust Deed.

4. The provisions of any instrument, any of the provisions of the Trust Deed, shall be subject to the provisions of the Trust Deed and the Trust Deed shall be subject to the provisions of the Trust Deed.

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10. In case of the resignation, inability or failure of Trustee, the Beneficiary shall have the authority to appoint a Successor Trustee. Any Successor Trustee shall have the identical powers and authority as are herein given Trustee.

11. This Trust Deed and all provisions hereof, shall extend to and be binding upon grantees and all persons claiming under or through grantees, and the word "Grantors" when used herein shall include all such persons and all persons liable for the payment of any indebtedness of any party hereof, whether or not such persons shall have executed the Grantors of this Trust Deed. The term Beneficiary as used herein shall mean and include any successors or assigns of Beneficiary.

ASSIGNMENT

For value received, the undersigned, the beneficiary under the within Trust Deed hereby transfers, sets over and assigns the beneficial interest under such Trust Deed and the obligation secured thereby to Associates Financial Services Company, Inc.

IN WITNESS WHEREOF, the undersigned has set its hand and seal this _____ day of _____, 19____

Declar (SEAL)

CORPORATE SELLER SIGN HERE

ATTEST: _____
Its Secretary (Name and Title)

ACKNOWLEDGMENT BY INDIVIDUAL OR PARTNERSHIP BENEFICIARY (SELLER)

STATE OF ILLINOIS, I, _____
County of _____, SS. a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT
who _____ personally known to me to be the same person whose name _____ subscribed to the foregoing Assignment, appeared before me this day in person and acknowledged to _____ signed and delivered the said Assignment as _____ free and voluntary act
GIVEN under my hand and Notarial Seal this _____ day of _____, A.D. 19____
Notary Public

ACKNOWLEDGMENT BY CORPORATION (SELLER)

STATE OF ILLINOIS, I, _____
County of _____, SS. a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT
who _____ personally known to me and who executed the foregoing Assignment as president and secretary, respectively, of the corporation named therein and acknowledged that they signed and delivered the same as their free and voluntary act as such officers in the name of and on behalf of said corporation for the uses and purposes therein set forth.
GIVEN under my hand and Notarial Seal this _____ day of _____, A.D. 19____
Notary Public

DELIVERY

NAME
STREET
CITY

INSTRUCTIONS

OR

RECORDER'S OFFICE BOX NUMBER _____

FOR RECORDERS INDEX PURPOSES
INSERT STREET ADDRESS OF ABOVE
DESCRIBED PROPERTY HERE