

UNOFFICIAL COPY

04080273

TRUST DEED

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made 11-3-1994 between ROBERT & CHRISTINE DICKENS herein referred to as "Grantors"; and TED R. SLEDZINSKI

of CHICAGO Illinois, herein referred to as "Trustee", witnesseth:

THAT, WHEREAS the Grantors have promised to pay to Alard Home Imp Corp, herein referred to as "Beneficiary", the legal holder of the Home Improvement Contract hereinafter called "Contract" and described, the sum of SIX THOUSAND

EIGHT HUNDRED NINETEEN AND NO/100 Dollars (\$ 6,819.00), 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 60 consecutive monthly installments: 60 at \$ 165.75, followed by 11 at \$ N/A, followed by at \$ N/A, with the first installment beginning on 1-15-95 and the remaining installments continuing on

the same day of each month thereafter until fully paid. All of said payments being made payable at 118 N. Clinton Chicago, IL 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 6,819.00. The Contract has a Last Payment Date of 12-15-1999.

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: Lot 11 in Block 9 in Lambert Trees Subdivision on the West 1/2 of the North West 1/4 of Sec 14, Township 39 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois

PIN 16-14-109-013

DEPT-01 RECORDING \$23.50
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COOK COUNTY RECORDER

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**
- 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 set expressly subordinate to the lien hereof, (3) pay when due any indebtedness which may be secured by a lien or 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 local municipal ordinances 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.
 - 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.
 - 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 at 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 standard 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 at least ten days prior to the respective dates of expiration.
 - In case of default therein, Trustee or Beneficiary may, but need not, make any payment or perform any act hereinafter 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 title or claim thereof, or redeem from any tax 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 secures. Inaction of Trustee or Beneficiary shall not be construed as a waiver of any right accruing to 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 hands and seals of Grantors the day and year first above written.
Robert Dickens (SEAL) Christine Dickens (SEAL)

STATE OF ILLINOIS, I, Budimir Radojcic
County of COOK SS. a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Robert & Christine Dickens

who ARE personally known to me to be the same persons whose names ARE subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that They signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 7th day of November A.D. 19 94.
"OFFICIAL SEAL"
BUDIMIR RADOJIC
Notary Public Cook County, Illinois
My Commission Expires 5, 1997
Thomas [Signature] 566 N. Elston Chicago IL 60630

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COVENANTS, CONDITIONS AND PROVISIONS CONTAINED FROM PAGE 1 OF THIS TRUST DEED

- 5. The Trustee or Beneficiary hereby secured... 6. Grantors shall pay each item of indebtedness... 7. When the indebtedness herein secured shall become due... 8. The proceeds of any foreclosure sale of the premises shall be distributed... 9. Upon, or at any time after the filing of a bill to foreclose... 10. No action for the enforcement of the lien... 11. Trustee or Beneficiary shall have the right to inspect... 12. Trustee has no duty to examine... 13. Upon presentation of satisfactory evidence... 14. In case of the resignation, inability or refusal... 15. This Trust Deed and all provisions hereof...

ASSIGNMENT

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

IN WITNESS WHEREOF, the undersigned has set its hand and seal this 30th day of November 1994

ALARD HOME IMP CORP. (SEAL)

CORPORATE SELLER SIGN HERE

ATTEST: [Signature] (Its Secretary)

[Signature] (Name and Title)

ACKNOWLEDGMENT BY INDIVIDUAL OR PARTNERSHIP BENEFICIARY (SELLER)

STATE OF ILLINOIS, County of COOK, I, [Name], 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 as whose name subscribed to the foregoing Assignment, appeared before me this day in person and acknowledged that signed and delivered the said Assignment as free and voluntary act GIVEN under my hand and Notarial Seal this 30th day of November A.D. 1994 Notary Public

ACKNOWLEDGMENT BY CORPORATION (SELLER)

STATE OF ILLINOIS, County of COOK, I, [Name], a Notary Public in and for and residing in said County in the State aforesaid, DO HEREBY CERTIFY THAT who ARE 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 use and purposes therein set forth. GIVEN under my hand and Notarial Seal this 30th day of November A.D. 1994

OFFICIAL SEAL BUDIMIR RADOJCIC Notary Public Cook County, Illinois My Commission Expires Jan. 6, 1997

NAME EQ FINANCIAL, INC. STREET 118 N. CLINTON, #302 CITY CHICAGO, IL 60661 (312) 466-4900

3819 W. JACKSON Chicago IL 60624

RECORDERS INDEX PURPOSES



OR

RECORDER'S OFFICE BOX NUMBER