

Loan No: 12424828  
This document was prepared by:  
Jenniger McBroom

901 East 104th Street, Building B  
Kansas City, MO 64131

~~When recorded, please return to:~~

IndyMac Bank, F.S.B. c/o Document  
Management  
901 E. 104th Street Building B Suite  
Kansas City, MO 64131  
Tax ID: 04-34-216-027-0000  
State of Illinois

Space Above This Line For Recording Data

06WRS7286

**MORTGAGE** *06M32636*  
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is August 25, 2006 and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR: One-half interest to James S. Humphrey Trustee of the James S. Humphrey Trust Dated March 3, 2006 and one-half interest to Margaret M. Humphrey Trustee of the Margaret M. Humphrey Trust Dated March 3, 2006

LENDER: IndyMac Bank, F.S.B., a federally chartered savings bank  
155 North Lake Avenue, Pasadena, CA 91101

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, sells, conveys, mortgages and warrants to Lender the following described property:  
See Exhibit "A" attached hereto and made a part hereof.

The property is located in Cook at 2433 Swainwood  
(County)  
Drive, Glenview, Illinois 60025  
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, air water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:  
A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (You must specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).)  
One certain home equity line of credit agreement dated August 25, 2006 executed by James S. Humphrey and Margaret M. Humphrey in the amount of \$40,000.00 due and payable in full on September 15, 2026.

*[Handwritten signatures]*  
(page 1 of 6)

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- B. All future advances from Lender to Mortgagor or other future obligations of Mortgagor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Mortgagor in favor of Lender executed after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Mortgagor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Mortgagor, or any one or more Mortgagor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.
- C. All other obligations Mortgagor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Mortgagor and Lender.
- D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

In the event that Lender fails to provide any necessary notice of the right of rescission with respect to any additional indebtedness secured under paragraph B of this Section, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument (but does not waive the security interest for the debts referenced in paragraph A of this Section).

4. **MORTGAGE COVENANTS.** Mortgagor agrees that the covenants in this section are material obligations under the Secured Debt and this Security Instrument. If Mortgagor breaches any covenant in this section, Lender may refuse to make additional extensions of credit and reduce the credit limit. By not exercising either remedy on Mortgagor's breach, Lender does not waive Lender's right to later consider the event a breach if it happens again.

**Payments.** Mortgagor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.

**Prior Security Interests.** With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees to make all payments when due and to perform or comply with all covenants. Mortgagor also agrees not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written approval.

**Claims Against Title.** Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.

**Property Condition, Alterations and Inspection.** Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor shall not commit or allow any waste, impairment, or deterioration of the Property. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims and actions against Mortgagor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Mortgagor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection.

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**Authority to Perform.** If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument.

**Leaseholds; Condominiums; Planned Unit Developments.** Mortgagor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or a planned unit development, Mortgagor will perform all of Mortgagor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.

**Condemnation.** Mortgagor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

**Insurance.** Mortgagor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval, which shall not be unreasonably withheld. If Mortgagor fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause." Mortgagor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Mortgagor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Mortgagor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Mortgagor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Mortgagor. If the Property is acquired by Lender, Mortgagor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

**Financial Reports and Additional Documents.** Mortgagor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and Lender's lien status on the Property.

5. **DUE ON SALE.** Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, a transfer or sale of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable.
6. **DEFAULT.** Mortgagor will be in default if any of the following occur:

**Fraud.** Any Consumer Borrower engages in fraud or material misrepresentation in connection with the Secured Debt that is an open end home equity plan.

**Payments.** Any Consumer Borrower on any Secured Debt that is an open end home equity plan fails to make a payment when due.

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**Property.** Any action or inaction occurs that adversely affects the Property or Lender's rights in the Property. This includes, but is not limited to, the following: (a) Mortgagor fails to maintain required insurance on the Property; (b) Mortgagor transfers the Property; (c) Mortgagor commits waste or otherwise destructively uses or fails to maintain the Property such that the action or inaction adversely affects Lender's security; (d) Mortgagor fails to pay taxes on the Property or otherwise fails to act and thereby causes a lien to be filed against the Property that is senior to the lien of this Security Instrument; (e) a sole Mortgagor dies; (f) if more than one Mortgagor, any Mortgagor dies and Lender's security is adversely affected; (g) the Property is taken through eminent domain; (h) a judgment is filed against Mortgagor and subjects Mortgagor and the Property to action that adversely affects Lender's interest; or (i) a prior lienholder forecloses on the Property and as a result, Lender's interest is adversely affected.

**Executive Officers.** Any Borrower is an executive officer of Lender or an affiliate and such Borrower becomes indebted to Lender or another lender in an aggregate amount greater than the amount permitted under federal laws and regulations.

7. **REMEDIES ON DEFAULT.** In addition to any other remedy available under the terms of this Security Instrument, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default. In some instances, federal and state law will require Lender to provide Mortgagor with notice of the right to cure, or other notices and may establish time schedules for foreclosure actions. Upon default, Lender shall have the right, without declaring the whole indebtedness due and payable, to foreclose against all or part of the Property. This Security Instrument shall continue as a lien on any part of the Property not sold on foreclosure.

At the option of the Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it happens again.

8. **EXPENSES; ADVANCES ON COVENANTS; ATTORNEYS' FEES; COLLECTION COSTS.** If Mortgagor breaches any covenant in this Security Instrument, Mortgagor agrees to pay all expenses Lender incurs in performing such covenants or protecting its security interest in the Property. Such expenses include, but are not limited to, fees incurred for inspecting, preserving, or otherwise protecting the Property and Lender's security interest. These expenses are payable on demand and will bear interest from the date of payment until paid in full at the highest rate of interest in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. To the extent permitted by the United States Bankruptcy Code, Mortgagor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secured Debt as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect until released.

9. **ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES.** As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.

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Mortgagor represents, warrants and agrees that:

- A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
  - B. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.
  - C. Mortgagor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor shall take all necessary remedial action in accordance with any Environmental Law.
  - D. Mortgagor shall immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.
10. **ESCROW FOR TAXES AND INSURANCE.** If otherwise provided in a separate agreement, Mortgagor may be required to pay to Lender funds for taxes and insurance in escrow.
  11. **JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND.** All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.
  12. **SEVERABILITY; INTERPRETATION.** This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.
  13. **NOTICE.** Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address on page 1 of this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.
  14. **WAIVERS.** Except to the extent prohibited by law, Mortgagor waives all appraisal and homestead exemption rights relating to the Property.

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- 15. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 40,000.00. This limitation of amount does not include interest, attorneys fees, and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
- 16. **LINE OF CREDIT.** The Secured Debt includes a revolving line of credit. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.
- 17. **APPLICABLE LAW.** This Security Instrument is governed by the laws as agreed to in the Secured Debt, except to the extent required by the laws of the jurisdiction where the Property is located, and applicable federal laws and regulations.
- 18. **RIDERS.** The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.  
 [Check all applicable boxes]  
 Assignment of Leases and Rents     Other Revocable Trust Rider
- 19.  **ADDITIONAL TERMS.**

**SIGNATURES:** By signing below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.

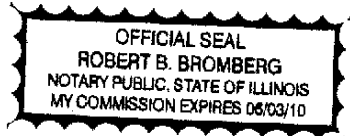
If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, their signatures and acknowledgments.

*James S. Humphrey* <sup>8/28/06</sup>  
 (Signature) \_\_\_\_\_ (Date) 8/28/06  
 James S. Humphrey, AS TRUSTEE OF THE JAMES S. HUMPHREY TRUST, DATED MARCH 3, 2006 FBO JAMES S. HUMPHREY

*Margaret M. Humphrey* <sup>8/28/06</sup>  
 (Signature) \_\_\_\_\_ (Date) 8/28/06  
 Margaret M. Humphrey, AS TRUSTEE OF THE MARGARET M. HUMPHREY TRUST, DATED MARCH 3, 2006 FBO MARGARET M. HUMPHREY

**ACKNOWLEDGMENT:**

(Individual) STATE OF Illinois, COUNTY OF Cook } ss.  
 This instrument was acknowledged before me this 28 day of August 2006  
 by James S. Humphrey and Margaret M. Humphrey  
 My commission expires: 6/3/10  
 (Seal) \_\_\_\_\_  
 (Notary Public)



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**REVOCABLE TRUST RIDER****DEFINITIONS USED IN THIS RIDER**

(A) "Revocable Trust." The JAMES S. HUMPHREY TRUST

Trust created under trust instrument date March 3, 2006, for the benefit of JAMES S. HUMPHREY.

(B) "Revocable Trust Trustees." James S. Humphrey

trustee(s) of the Revocable Trust.

(C) "Revocable Trust Settlor(s)." JAMES S. HUMPHREY

settlor(s) of the Revocable Trust signing below.

(D) "Lender." IndyMac Bank, F.S.B., a federally chartered savings bank

(E) "Security Instrument." The mortgage, deed of trust or security deed and any riders thereto of the same date as this Rider given to secure the Note to the Lender of the same date and covering the Property (as defined below).

(F) "Property." The property described in the Security Instrument and located at:

2433 Swainwood Drive, Glenview, IL 60025

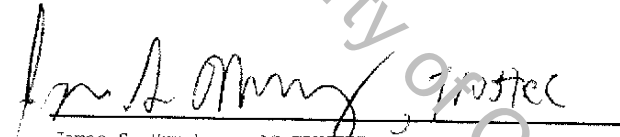
[Property Address]

**THIS REVOCABLE TRUST RIDER** is made this 25th day of August, 2006 and is incorporated into and shall be deemed to amend and supplement the Security Instrument.**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, the Revocable Trust Trustee(s), the Revocable Trust Settlor(s) and the Lender further covenant and agree as follows:

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**ADDITIONAL BORROWER(S).** The term "Borrower" when used in the Security Instrument shall refer to the Revocable Trust Trustee(s), the Revocable Trust Settlor(s), and the Revocable Trust, jointly and severally. Each party signing this Rider below (whether by accepting and agreeing to the terms and covenants contained herein or by acknowledging all of the terms and covenants contained herein and agreeing to be bound thereby, or both) covenants and agrees that, whether or not such party is named as "Borrower" on the first page of the Security Instrument, each covenant and agreement and undertaking of the "Borrower" in the Security Instrument shall be such party's covenant and agreement and undertaking as "Borrower" and shall be enforceable by the Lender as if such party were named as "Borrower" in the Security Instrument.

BY SIGNING BELOW, the Revocable Trust Trustee(s) accepts and agrees to the terms and covenants contained in this Revocable Trust Rider.

  
James S. Humphrey, AS TRUSTEE OF THE JAMES  
S. HUMPHREY TRUST, DATED MARCH 3, 2006 FBO JAMES  
S. HUMPHREY

Loan No: 124248280

Revocable Trust Rider (Multistate)  
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www.compliance-source.com





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BY SIGNING BELOW, the undersigned Revocable Trust Settlor(s) acknowledges all of the terms and covenants contained in this Revocable Trust Rider and agrees to be bound thereby.

Settlor:

  
 \_\_\_\_\_  
 JAMES S. HUMPHREY

\_\_\_\_\_

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Revocable Trust Rider (Multistate)  
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Property of Cook County Clerk's Office

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## AFFIDAVIT REGARDING REVOCABLE TRUST (with Amendment to Trust, if applicable)

Words used in this Affidavit are defined below. Words in the singular mean and include the plural and vice versa.

"Borrower" is James S. Humphrey

"Lender" is Indymac Bank, F.S.B., a federally chartered savings bank  
, and its successors or assigns.

"Note" means the promissory note(s) dated August 25, 2006, signed by Borrower in favor of Lender.

"Property" means the property commonly known as 2433 Swainwood Drive, Glenview, IL 60025 in which title is or will be held in the name of the Trust.

"Security Instrument" means the Deed of Trust/Mortgage/Security Deed/Security Instrument signed by Borrower in favor of Lender, securing payment of the Note.

"Settlor" is the person or persons who created and established the Trust.

"Trust" means the trust evidenced in trust instrument known as JAMES S. HUMPHREY TRUST, March 3, 2006

"Trustee" is the person, persons or entity named in the Trust document as having the power and authority to act on behalf of the Trust.

Before me, the undersigned on this day personally appeared Settlor and Trustee, known to me to be the person(s) whose name(s) are subscribed below and after being duly sworn by me did each of his or her oath state the following:

If there is any discrepancy between the following represented matters and the actual terms of the Trust, then to the extent of the discrepancy, by execution of this Affidavit, the Trust is hereby amended to be consistent with the following representations; and that they have the authority to make this Affidavit (and amendment, if applicable) to the Trust:

- 1) **The Trust is an inter vivos revocable trust.**
- 2) Holding title to the Property in the Trust does not or will not in any way diminish Lender's rights as a creditor, including the right to have full title to the Property vested in Lender if foreclosure proceedings have to be initiated to cure a default under the terms of the mortgage.
- 3) The Trust has been established by a written document during the Settlor's lifetime, to be effective during the Settlor's lifetime.
- 4) The Trust is one in which the Settlor has reserved the right to revoke the Trust during the Settlor's lifetime.
- 5) The primary beneficiary(ies) of the Trust is the Settlor.

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Affidavit Regarding Revocable Trust (with Amendment to Trust, if applicable) (Multistate)

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- 6) The income or assets of at least one Settlor were used to qualify for the mortgage and that Settlor will occupy the Property and sign the Note and Security Instrument.
- 7) The Trust document names one or more Trustees to hold legal title to, and manage, the Property.
- 8) The Trustee is either the Settlor (or at least one of the Settlers, if there is more than one) or an institutional trustee that customarily performs trust functions in (and is authorized to act as Trustee under the laws of) the relevant state.
- 9) The Trustee has the power to mortgage the Property for the purpose of securing a loan to Borrower under the Note, without the requirement of notice being given to or permission obtained from any person or entity.
- 10) The Property is a one-family principal residence, second home, or single-family investment property.
- 11) Full title to the Property to be vested jointly in the Trustee(s) of the *inter vivos* revocable trust and in the name(s) of an individual Borrower(s), or in the Trustee(s) of more than one *inter vivos* revocable trust.
- 12) The Trust has not been revoked, modified or amended in any manner which would cause the representation contained in this Affidavit to be incorrect.
- 13) This Affidavit is being signed by the Settlor and all currently acting Trustees of the Trust.
- 14) The Trust is in full force and effect, and those who created, granted or established the Trust are alive.

\_\_\_\_\_  
[Signatures on Following Page]

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**Affidavit Regarding Revocable Trust (with Amendment to Trust, if applicable) (Multistate)**

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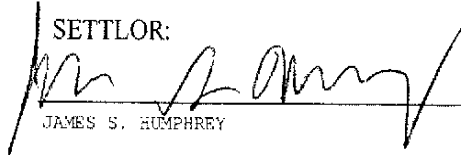
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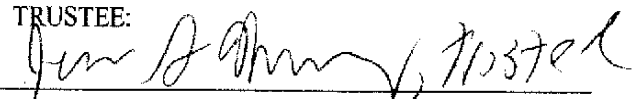


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This Affidavit is being executed with the understanding that it may be relied upon by any third party transacting business with the Trust, including, but not limited to, any lender, title insurer, and successor or assigns of any lender or title insurer. Lender has no duty to see to the disposition of the loan funds.

SETTLOR:  
  
\_\_\_\_\_  
JAMES S. HUMPHREY -Settlor

TRUSTEE:  
  
\_\_\_\_\_  
James S. Humphrey, AS TRUSTEE OF THE -Trustee  
JAMES S. HUMPHREY TRUST, DATED MARCH 3, 2006 FBO  
JAMES S. HUMPHREY

\_\_\_\_\_  
-Settlor

\_\_\_\_\_  
-Trustee

\_\_\_\_\_  
-Settlor

\_\_\_\_\_  
-Trustee

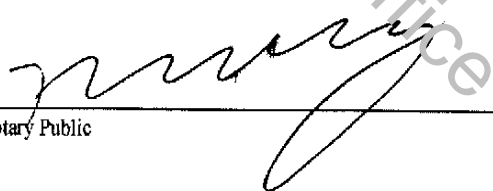
\_\_\_\_\_  
-Settlor

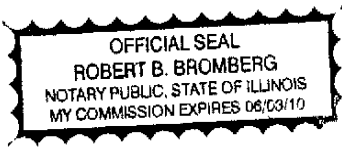
\_\_\_\_\_  
-Trustee

State of Illinois §  
County of Cook §  
§

SUBSCRIBED AND SWORN to before me on

August 28, 2006

  
\_\_\_\_\_  
Notary Public



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Affidavit Regarding Revocable Trust (with Amendment to Trust, if applicable) (Multistate)

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Loan No: 124248280

**REVOCABLE TRUST RIDER****DEFINITIONS USED IN THIS RIDER**

(A) "Revocable Trust." The THE MARGARET M. HUMPHREY TRUST

Trust created under trust instrument date March 3, 2006, for the benefit of MARGARET M. HUMPHREY.

(B) "Revocable Trust Trustees." Margaret M. Humphrey

trustee(s) of the Revocable Trust.

(C) "Revocable Trust Settlor(s)." MARGARET M. HUMPHREY

settlor(s) of the Revocable Trust signing below.

(D) "Lender." IndyMac Bank, F.S.B., a federally chartered savings bank

(E) "Security Instrument." The mortgage, deed of trust or security deed and any riders thereto of the same date as this Rider given to secure the Note to the Lender of the same date and covering the Property (as defined below).

(F) "Property." The property described in the Security Instrument and located at:

2433 Swainwood Drive, Glenview, IL 60025

[Property Address]

**THIS REVOCABLE TRUST RIDER** is made this 25th day of August, 2006, and is incorporated into and shall be deemed to amend and supplement the Security Instrument.**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, the Revocable Trust Trustee(s), the Revocable Trust Settlor(s) and the Lender further covenant and agree as follows:



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**ADDITIONAL BORROWER(S).** The term "Borrower" when used in the Security Instrument shall refer to the Revocable Trust Trustee(s), the Revocable Trust Settlor(s), and the Revocable Trust, jointly and severally. Each party signing this Rider below (whether by accepting and agreeing to the terms and covenants contained herein or by acknowledging all of the terms and covenants contained herein and agreeing to be bound thereby, or both) covenants and agrees that, whether or not such party is named as "Borrower" on the first page of the Security Instrument, each covenant and agreement and undertaking of the "Borrower" in the Security Instrument shall be such party's covenant and agreement and undertaking as "Borrower" and shall be enforceable by the Lender as if such party were named as "Borrower" in the Security Instrument.

BY SIGNING BELOW, the Revocable Trust Trustee(s) accepts and agrees to the terms and covenants contained in this Revocable Trust Rider.

*Margaret M. Humphrey Trustee*

Margaret M. Humphrey, AS TRUSTEE OF THE  
MARGARET M. HUMPHREY TRUST, DATED MARCH 3, 2016  
FBO MARGARET M. HUMPHREY

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Revocable Trust Rider (Multistate)

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BY SIGNING BELOW, the undersigned Revocable Trust Settlor(s) acknowledges all of the terms and covenants contained in this Revocable Trust Rider and agrees to be bound thereby.

Settlor:

*Margaret M. Humphrey*

MARGARET M. HUMPHREY

\_\_\_\_\_

\_\_\_\_\_

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## AFFIDAVIT REGARDING REVOCABLE TRUST (with Amendment to Trust, if applicable)

Words used in this Affidavit are defined below. Words in the singular mean and include the plural and vice versa.

"Borrower" is Margaret M. Humphrey

"Lender" is Indymac Bank, F.S.B., a federally chartered savings bank  
, and its successors or assigns.

"Note" means the promissory note(s) dated August 25, 2006, signed by Borrower in favor of Lender.

"Property" means the property commonly known as 2433 Swainwood Drive, Glenview, IL 60025  
in which title is or will be held in the name of the Trust.

"Security Instrument" means the Deed of Trust/Mortgage/Security Deed/Security Instrument signed by Borrower in favor of Lender, securing payment of the Note.

"Settlor" is the person or persons who created and established the Trust.

"Trust" means the trust evidenced in trust instrument known as THE MARGARET M. HUMPHREY TRUST,  
March 3, 2006

"Trustee" is the person, persons or entity named in the Trust document as having the power and authority to act on behalf of the Trust.

**Before me, the undersigned on this day personally appeared Settlor and Trustee, known to me to be the person(s) whose name(s) are subscribed below and after being duly sworn by me did each on his or her oath state the following:**

If there is any discrepancy between the following represented matters and the actual terms of the Trust, then to the extent of the discrepancy, by execution of this Affidavit, the Trust is hereby amended to be consistent with the following representations; and that they have the authority to make this Affidavit (and amendment, if applicable) to the Trust:

- 1) **The Trust is an inter vivos revocable trust.**
- 2) Holding title to the Property in the Trust does not or will not in any way diminish Lender's rights as a creditor, including the right to have full title to the Property vested in Lender if foreclosure proceedings have to be initiated to cure a default under the terms of the mortgage.
- 3) The Trust has been established by a written document during the Settlor's lifetime, to be effective during the Settlor's lifetime.
- 4) The Trust is one in which the Settlor has reserved the right to revoke the Trust during the Settlor's lifetime.
- 5) The primary beneficiary(ies) of the Trust is the Settlor.

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Affidavit Regarding Revocable Trust (with Amendment to Trust, if applicable) (Multistate)

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- 6) The income or assets of at least one Settlor were used to qualify for the mortgage and that Settlor will occupy the Property and sign the Note and Security Instrument.
- 7) The Trust document names one or more Trustees to hold legal title to, and manage, the Property.
- 8) The Trustee is either the Settlor (or at least one of the Settlers, if there is more than one) or an institutional trustee that customarily performs trust functions in (and is authorized to act as Trustee under the laws of) the relevant state.
- 9) The Trustee has the power to mortgage the Property for the purpose of securing a loan to Borrower under the Note, without the requirement of notice being given to or permission obtained from any person or entity.
- 10) The Property is a one-family principal residence, second home, or single-family investment property.
- 11) Full title to the Property to be vested jointly in the Trustee(s) of the *inter vivos* revocable trust and in the name(s) of an individual Borrower(s), or in the Trustee(s) of more than one *inter vivos* revocable trust.
- 12) The Trust has not been revoked, modified or amended in any manner which would cause the representation contained in this Affidavit to be incorrect.
- 13) This Affidavit is being signed by the Settlor and all currently acting Trustees of the Trust.
- 14) The Trust is in full force and effect, and those who created, granted or established the Trust are alive.

\_\_\_\_\_  
[Signatures on Following Page]

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This Affidavit is being executed with the understanding that it may be relied upon by any third party transacting business with the Trust, including, but not limited to, any lender, title insurer, and successor or assigns of any lender or title insurer. Lender has no duty to see to the disposition of the loan funds.

SETTLOR:

Margaret M. Humphrey  
MARGARET M. HUMPHREY -Settlor

TRUSTEE:

Margaret M. Humphrey Trustee  
Margaret M. Humphrey, AS TRUSTEE OF THE -Trustee  
MARGARET M. HUMPHREY TRUST, DATED MARCH 3, 2006 FBO  
MARGARET M. HUMPHREY

\_\_\_\_\_  
-Settlor

\_\_\_\_\_  
-Trustee

\_\_\_\_\_  
-Settlor

\_\_\_\_\_  
-Trustee

\_\_\_\_\_  
-Settlor

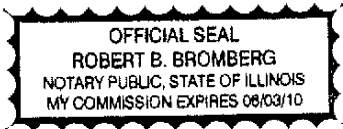
\_\_\_\_\_  
-Trustee

State of Ill §  
County of COV §  
§

SUBSCRIBED AND SWORN to before me on

AUGUST 28, 2006

[Signature]  
Notary Public



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Affidavit Regarding Revocable Trust (with Amendment to Trust, if applicable) (Multistate)

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## LEGAL DESCRIPTION (Exhibit A)

06NL32636

LOT 23 IN ROBERT W. KENDLER'S FIRST ADDITION TO GLENVIEW, BEING A SUBDIVISION OF PART OF LOT 22 IN C.D. RUGEN'S SUBDIVISION OF PARTS OF SECTIONS 26, 27 AND 34, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND A RESUBDIVISION OF LOTS 19 THROUGH 28 INCLUSIVE, LOT 31 AND PARTS OF LOTS 29, 32, 34, AND 35 AND THE VACATED PORTION OF CEDARWOOD LANE IN SWAINWOOD TERRACE, SAID SWAINWOOD TERRACE BEING RECORDED NOVEMBER 28, 1955 AS DOCUMENT NUMBER 16432190 IN BOOK 458 OF PLATS, PAGE 18, IN COOK COUNTY, ILLINOIS.

Tax Id: 04-34-2110-027-0000

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