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COOK COUNTY, ILLINOIS
FILED FOR RECORD

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Ralph R. Leonard
RECORDS & DEEDS

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TRUST DEED

THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made July 5, 1974, between
 Robert D. Richter and Cheryl L. Richter, his wife, as joint tenants with right
 of survivorship and not as tenants in common, herein referred to as "Mortgagors," and
 CHICAGO TITLE AND TRUST COMPANY
 an Illinois corporation doing business in Chicago, Illinois, herein referred to as TRUSTEE, witnesseth
 THAT, WHEREAS the Mortgagors are justly indebted to the legal holder or holders of the Instalment Note hereinafter described
 said legal holder or holders being herein referred to as holders of the Note, in the principal sum of
 ***** Fifty Thousand and no/100 ***** Dollars,
 evidenced by one certain Instalment Note of the Mortgagors, even date herewith, made payable to THE ORDER OF BEARER
 and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest
 from July 5, 1974 on the balance of principal remaining from time to time unpaid at the rate
 of Seven and Nine Tenths per cent per annum in instalments (including principal and interest) as follows:
Four Hundred Fifteen and 50/100 Dollars, the 15th day
 of August, 1974, and Four Hundred Fifteen and 50/100 Dollars on
 the 15th day of each 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 15th day of July, 1994
 All such payments on account of the indebtedness evidenced by said note to be first applied to interest on the unpaid principal
 balance and the remainder to principal, provided that the principal of each instalment unless paid when due shall bear interest at
 the rate of 8% per annum, and all of said principal and interest being made payable at such banking house or trust
 company in Glencoe, Illinois, as the holders of the note may from time to time in writing
 appoint, and in absence of such appointment, then at the office of Glencoe National Bank
 in said City,

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions
 and limitations 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, do by these presents CONVEY, 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
 COUNTY OF Cook AND STATE OF ILLINOIS
 to wit: Village of Glencoe

Lot 6 in Owners Subdivision of Lots 1, 2, 3, 4, 5 and 6 in
 Mulhollands Resubdivision of Block 26 in Glencoe a Subdivision
 of Sections 5, 6, 7, and 8, Township 42 North, Range 13, East
 of the Third Principal Meridian, in Cook County, Illinois.**
 Commonly known as: 472 Hazel Avenue, Glencoe, Illinois 60022

"THIS INSTRUMENT WAS PREPARED BY"
 Ralph R. Leonard, Vice President
 GLENCOE NATIONAL BANK
 333 PARK AVENUE
 GLENCOE, ILLINOIS 60028

which, with the property hereinafter described, is referred to herein as the "premises."
 TOGETHER with all improvements, tenements, easements, fixtures, 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 are pledged primarily and on a parity with said real estate and not secondarily)
 and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration
 (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and
 windows, floor coverings, radiator beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically
 attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by the mortgagors or their successors
 or assigns shall be considered as constituting part of the real estate.
 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
 Mortgagors do hereby expressly release and waive

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 mortgagors, their heirs,
 successors and assigns.

WITNESS the hand and seal of Mortgagors the day and year first above written
Robert D. Richter [SEAL] *Cheryl L. Richter* [SEAL]
 Robert D. Richter Cheryl L. Richter

I, Ralph R. Leonard
 a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT
Robert D. Richter and Cheryl L. Richter, his wife
 who are 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 they signed, sealed 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 5th day of July, 1974
Ralph R. Leonard Notary Public



22 776 928

THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS TRUST DEED)

1. Mortgagors 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 incumbrances 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 or charge on the premises superior to the lien hereof and upon request exhibit satisfactory evidence of discharge of such lien to Trustee or to holders of the note (4) comply within a reasonable time with any building or building ordinance of any city or town in process of execution upon said premises (5) comply with all requirements of law or 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
2. Mortgagors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer charges and other charges against the premises when due, and shall, upon written request, furnish to Trustee or to holders of the note duplicate receipts therefor to prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.
3. Mortgagors 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 holders of the note, under insurance policies payable in case of loss or damage, to Trustee for the benefit of the holders of the note, 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 holders of the note 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 the holders of the note may, but need not, make any payment or perform any act heretofore required of Mortgagors 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 thereon, or redeem from any tax sale or foreclosure 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 attorneys' fees, and any other moneys advanced by Trustee or the holders of the note to protect the mortgaged premises and the lien hereof, plus reasonable compensation to Trustee for each matter concerning which action herein authorized may be taken shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the rate of per annum, in lieu of the note or holders of the note shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of Mortgagors
5. The Trustee or the holder of the note hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or notice received from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or claim therefor.
6. Mortgagors shall pay call items of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the holders of the note, and without notice to Mortgagors, all unpaid indebtedness secured by this Trust Deed shall notwithstanding anything in the note or in this Trust Deed to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment of principal or interest on the note, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagors herein contained.
7. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, holders of the note or Trustee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be incurred by or on behalf of Trustee or holders of the note for attorneys' fees, Trustee's fees, appraiser's fees, outlays for documentary and export evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, title insurance policies, Turrens certificates and similar data and assurances with respect to title as Trustee or holders of the note may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree, the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the rate of seven per cent per annum, when paid or incurred by Trustee or holders of the note in connection with (a) any proceeding including purchase and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this trust deed or any indebtedness hereby secured, or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced, or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.
8. The proceeds of any foreclosure sale of the premises shall be applied in the following order of priority: First, an account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note, fourth, any overplus. Mortgagors, their heirs, legal representatives or assigns, as their rights may appear.
9. Upon, or at any time after the filing of a bill to foreclose this trust deed, the court in which such bill is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagors at the time of application for such receiver and without regard to the then value of the premises or the net value of the same shall be then occupied as a homestead or not and the Trustee hereunder may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, and as during any further times when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, preservation, control, management and operation of the premises during the whole of the time from the time of appointment of the receiver to until the net income in his hands is paid in whole or in part of (1) the indebtedness secured hereby, or by any decree foreclosing this trust deed, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.
10. No action for the enforcement of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.
11. Trustee or the holders of the note shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.
12. Trustee has no duty to examine the title location, existence or condition of the premises or to inquire into the validity of the signatures or the identity, capacity, or authority of the signatories on the note or trust deed, nor shall Trustee be obligated to record this trust deed or to exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any acts or omissions hereunder, except in case of its own gross negligence or misconduct or that of its agents or employees of Trustee, and it may require indemnities satisfactory to it before exercising any power herein given.
13. Trustee shall release this trust deed and the lien thereof by proper instrument upon presentation of satisfactory evidence that all indebtedness secured by this trust deed has been fully paid, and Trustee may execute and deliver a release hereof to and at the request of any person who shall, either before or after maturity thereof, produce and exhibit to Trustee the note, representing that all indebtedness hereby secured has been paid, which representation Trustee may accept as true without inquiry. Where a release is requested of a successor trustee, such successor trustee may accept as the note herein described any note which bears an identification number purporting to be placed thereon by a prior trustee hereunder or which conforms in substance with the description herein contained of the note and which purports to be executed by the persons herein designated as the makers thereof and if it has never placed its identification number on the note described herein, it may accept as the note herein described any note which may be presented and which conforms in substance with the description herein contained of the note and which purports to be executed by the persons herein designated as makers thereof.
14. Trustee may resign by instrument in writing filed in the office of the Recorder or Registrar of Titles in which this instrument shall have been recorded or filed. In case of the resignation, inability or refusal to act of Trustee, the then Recorder or Deeds of the county in which the premises are situated shall be Successor in Trust, any Successor in Trust hereunder shall have the identical title, powers and authority as are herein given Trustee and any Trustee or successor shall be entitled to reasonable compensation for all acts performed hereunder.
15. This Trust Deed and all provisions hereof, shall extend to and be binding upon Mortgagors and all persons claiming under or through Mortgagors and whether or not such persons shall have executed the note or this Trust Deed. The word "note" when used in this instrument shall be construed to mean "notes" when more than one note is used.

In order to provide for the payment of taxes, we promise to pay monthly in addition to the above-payments, one-twelfth of the annual real estate taxes as estimated by the legal holder of this note or agent. We promise further to pay monthly a pro rata share of all future hazard insurance premiums. If the amount estimated to be sufficient to pay said taxes and insurance is not sufficient, we promise to pay the difference on demand. The legal holder of this note, or agent, is authorized to pay said items as charged or billed without further inquiry. The aforesaid monthly payments by me on taxes and insurance shall be carried in a separate tax and insurance account, and shall not bear interest.

IMPORTANT

THE NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY Chicago Title and Trust Company BEFORE THE TRUST DEED IS FILED FOR RECORD

CHICAGO TITLE AND TRUST COMPANY, Trustee

MAIL TO: Glencoe National Bank 333 Park Avenue Glencoe, Illinois 60022 PLACE IN RECORDER'S OFFICE BOX NUMBER

BOX 533

FOR RECORDER'S INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE

END OF RECORDED DOCUMENT

Office 22 776 928