

TRUST DEED

Deliver to Recorder's Office

Box No. 711

23 338 938

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made December 5 1975, between Charles F. and Mary J. Kramer, his wife

HERITAGE/COUNTY BANK AND TRUST COMPANY,

an Illinois corporation doing business in Blue Island, 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 recited, said legal holder, or holders being herein referred to as Holders of this Note, in the principal sum of

TWENTY NINE THOUSAND FOUR HUNDRED AND no/100 Dollars

evidenced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to BEARER

and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest on the balance of principal remaining from time to time unpaid at the rate of 8 3/4 per cent per annum in instalments as follows: TWO HUNDRED FORTY ONE AND 72/100

Dollars on the 1st day of February 19 76 and TWO HUNDRED FORTY ONE AND 72/100

Dollars on the 1st day of each month thereafter until said note is fully paid except the final payment of principal and interest, if not sooner paid, shall be due on the 1st day of January 19 2001. 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 seven per cent per annum, and all of said principal and interest being made payable at such banking house or trust company in Blue Island, 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 HERITAGE/COUNTY BANK AND TRUST COMPANY, in said City.

NOW, THEREFORE, the Mortgagors to secure 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 conditions 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 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 COUNTY OF Cook AND STATE OF ILLINOIS to wit:

Unit Number 213 as delineated on survey of the following described parcel of real estate (hereinafter referred to as parcel): A tract of land comprising part of the South 1004.40 feet of the South West 1/4 of Section 33, Township 35 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois, said tract of land being described as follows:

Beginning at a point on a line drawn perpendicular to the South line of said Section 33, and passing thru a point on said South line 925 feet East of the South West corner of said Section said point of beginning 310 feet north of said South line of Section 33, and running thence North along said perpendicular line being also along the West line of Bruce Lane as heretofore dedicated by Glenwood Manor Units 9 and 10 a distance of 488 feet thence Northeasterly along the Northwesterly line of said Bruce Lane, being a curve line convex Northwesterly tangent to the last described course and having a radius of 116 feet a distance of 182.21 feet to the West line of said Glenwood Manor unit Number 10 thence North perpendicular to said South line of Section 33 and along said West line of Glenwood Manor Unit Number 10 a distance of 90.40 feet to the North line of said South 1004.40 feet of the South West 1/4 of Section 33, thence West along said North line of South 1004.40 feet a distance of 200 feet thence South perpendicular to said South line of Section 33, a distance of 82 feet thence Southwesterly along a straight line forming an angle of 59 degrees 0 minutes with the extension of the last described course, a distance of 140 feet thence South perpendicular to said South line of Section 33, a distance of 65 feet thence Southwesterly along a straight line forming an angle of 38 degrees 0 minutes with the extension of the last described course a distance of 235.90 feet thence West parallel with said South line of Section 33, a distance of 15.77 feet thence South perpendicular to said south line of Section 33, a distance of 35 feet to an intersection with a line drawn parallel with and 564.40 feet north of said South line of Section 33, thence East along the last described parallel line a distance of 35 feet to an intersection with a line drawn perpendicular to said South line of Section 33 and passing thru a point in South line 595 feet East of the South West corner of said Section thence South along said perpendicular line a distance of 224.40 feet thence East parallel with said South line of Section 33, a distance of 253 feet thence South perpendicular to said South line of Section 33, a distance of 30 feet thence East parallel with said South line of Section 33, a distance of 77 feet to the point of beginning which survey is attached as Exhibit A to declaration made by Glenwood Farms, Inc., an Illinois corporation recorded in the office of the Recorder of Cook County, Illinois as document Number 21478326 together with an undivided 1.0813 per cent interest in said parcel excepting from said parcel all the property and space comprising all the units as defined and set forth in said declaration and survey) in Cook County, Illinois.***

64 28 7136

600 Dollars

23 338 938

Property of Cook County Clerk's Office

23 338 938

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, in-liner 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 conditions and provisions appearing on this page and on page two (the reverse side hereof) 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.

(SEAL) Charles F. Kramer (SEAL)

(SEAL) Mary J. Kramer (SEAL)

STATE OF ILLINOIS,

County of Cook } SS. I, Florence H. Peterson
a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY

THAT Charles F. Kramer, and Mary J. Kramer, 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 herein set forth, including the release and waiver of the right of homestead.



GIVEN under my hand and Notarial Seal this 5th day of Dec. A.D. 19 75
Florence H. Peterson
Notary Public

1. Mortgages shall (1) promptly repair, restore or rebuild any building 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 specially 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 the discharge of such indebtedness within a reasonable time any building or building now or at any time in process of erection upon said premises; (4) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereon; (5) make no material alterations in said premises except as required by law or municipal ordinance.

2. Mortgages shall be liable for the payment of all general real estate taxes and shall deposit or cause to be deposited with the Trustee named in this Trust Deed or with the legal holder of the note referred to herein on the first day of each and every month during the term of said loan a sum equal to one twelfth of the estimated general real estate taxes next accruing against said premises computed on the amount of the last ascertainable real estate taxes. Mortgages shall pay special taxes, special assessment, water charges and other charges against the premises when due and shall upon written request furnish to Trustee or to holders of the note referred to herein duplicate receipts therefor.

3. Mortgages shall cause all buildings and improvements now or hereafter situated on said premises to be 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. Mortgages shall deposit with the Trustee an amount equivalent to one twelfth of the annual insurance premiums on the first day of each and every month during the term of said loan. The amounts deposited under the real estate tax reserve and insurance reserve referred to in paragraphs two and three hereof shall be held by the Trustee or the legal holder of the note as and for a Sinking Fund to be used by the Trustee or the legal holder of the note to pay the general real estate taxes levied against said premises and insurance premiums as and when the same become due and payable.

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 Mortgages 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, re-convey 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 such service, including which action herein authorized may be taken, shall be on such additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the rate of seven per cent per annum. Inaction of Trustee 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 Mortgages.

5. The Trustee or the holders of the note hereby authorized making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or entry procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, lien, or claim, or other tax lien or claim thereon.

6. Mortgages a full and complete release of all principal and interest, when due according to the terms hereof. At the option of the holders of the note, or without notice to Mortgages, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the note or in this Trust Deed to the contrary, be immediately 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 have occurred and continues for three days in the performance of any other agreement of the Mortgages herein contained. Any delinquency in the amount of any monthly payments shall constitute a default and the Trustee or the holders of the note secured hereby may collect a "late charge" on each payment more than fifteen days in arrears to cover the extra expense involved in handling delinquent payments.

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 paid or incurred or on behalf of Trustee or holders of the note for attorneys' fees, Trustee's fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs which may be estimated as to items to be expended after entry of the decree of processing all such abstracts of title, title searches and examinations, guarantee policies, Terms 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 in the hands of the mortgagor. 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 any proceeding, including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by or on behalf of the mortgagor 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 distributed and applied in the following order of priority: First, on 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 to Mortgages, their 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 Mortgages at the time of application for such receiver and without regard to the then value of the premises or whether 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, as well as during any further time when Mortgages, 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, possession, control, management and operation of the premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income in his hands to the payment 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 the lien or of any provision shall be brought by 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, extent, or condition of the premises, nor shall Trustee be obligated to record this trust deed so as to create any power herein given unless expressly obligated by the terms hereof, nor by law for the use, or maintenance, or redemption of any premises mortgaged or subordinated or the agents or employees of Trustee, and it may require indemnity to be given to it before exercising any power herein given.

13. Trustee shall release this trust deed and the lien thereof by proper instrument in on 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 in and at the request of any person who shall, either before or after maturity of the principal or interest on the note, present to Trustee the note presented to Trustee with all indebtedness hereby secured hereon 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 genuine note herein described any note which bears a certificate of authenticity to be executed by a prior trustee hereunder or which is deemed to be genuine with the description herein contained of the note and which purports to be executed by the persons herein designated as the makers thereof; and where a release is requested of the original trustee and it has never executed a certificate or any instrument identifying same as the note described herein, it may accept as the genuine 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 assign by instrument in writing filed in the office of the Recorder or Register of Title 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 of 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 to 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 Mortgages and all persons claiming under or through Mortgages, and the word "Mortgages" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the note or this Trust Deed.

FILED FOR RECORD
DEC 30 '75 1 05 PM
RECORDERS OFFICE
*23338935

IMPORTANT
FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER, THIS NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY THE TRUSTEE NAMED HEREIN BEFORE THIS TRUST DEED IS FILED FOR RECORD.

The first of the Note mentioned in the within Trust Deed has been identified herewith under identification No. 612

HEMI JAGE COUNTY BANK AND TRUST COMPANY
Vice President

MAIL TO: 1 0083801
Name: HER JAGE COUNTY BANK
Address: 120-15 S. WESTERN
City: BLUE ISLAND, ILL. 60406

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

RECORDERS OFFICE BOX NUMBER 711

END OF RECORDED DOCUMENT