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TRUST DEED
SECOND MORTGAGE FORM (Illinois)

FORM No. 2202
September, 1975

24482521

GEORGE E. COLE
LEGAL FORMS

THIS INDENTURE, WITNESSETH, That Jerome J. Binkowski and Mary Alice Binkowski (his wife)

herein after called the Grantor), of 1520 East 146th Street Dolton, Illinois (No. and Street) (City) (State)

for and in consideration of the sum of Three-thousand-fifty-eight and 56/100 Dollars in hand and CONVEY AND WARRANT to John H. Thode, Trustee of 18224 South Dolphin Lake Drive Homewood, Illinois (No. and Street) (City) (State)

and to his successors in trust hereinafter named, for the purpose of securing performance of the covenants and agreements herein, the following described real estate, with the improvements thereon, including all heating, air-conditioning, gas and plumbing apparatus and fixtures, and everything appurtenant thereto, together with all rents, issues and profits of said premises, situated in the Village of Dolton County of Cook and State of Illinois, to-wit:

1520 East 146th Street Dolton, Illinois

Lot 24 in Pasquinelli's Meadowlane, being a Subdivision of part of the East 1/2 of the Southeast 1/4 of Section 2, Township 36 North, Range 14 East of the Third Principal Meridian

Hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois, nevertheless, for the purpose of securing performance of the covenants and agreements herein. WHEREAS, The Grantor Jerome J. Binkowski and Mary Alice Binkowski (his wife) are justly indebted upon their principal promissory note bearing even date herewith, payable

to the order of the Evergreen Plaza Bank, Evergreen Park, Illinois the sum of: Three-thousand-fifty-eight and 56/100 (\$3058.56) Dollars in 36 consecutive monthly installments as follows: \$84.96 due on the 30th day of June, 1978 and a like sum due on the 30th day of each and every month until this note is fully paid.

The Grantor covenants and agrees as follows: (1) To pay said indebtedness, and the interest thereon as herein and in said note or notes provided, or according to any agreement extending time of payment; (2) to pay when due in each year all taxes and assessments against said premises, and on demand to exhibit receipts therefor; (3) within sixty days after destruction or damage to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) that waste on said premises shall not be committed or suffered; (5) to keep all buildings now or at any time on said premises insured in companies to be selected by the grantee hereunder, who is hereby authorized to place such insurance in companies acceptable to the holder of the first mortgage indebtedness, with loss clause attached payable first, to the first Trustee of Mortgagee, and second, to the Trustee herein as their interests may appear, which policies shall be left and remain with the said Mortgagees or Trustees until the indebtedness is fully paid; (6) to pay all prior incumbrances, and the interest thereon, at the time or times when the same shall become due and payable.

IN THE EVENT of failure so to insure, or pay taxes or assessments, or of the prior incumbrances or the interest thereon when due, the grantee or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or purchase any tax lien or title affecting said premises or pay all prior incumbrances and the interest thereon from time to time; and all monies so paid, the Grantor agrees to repay immediately without demand, and the sum with interest thereon from the date of payment at eight per cent per annum shall be so much additional indebtedness secured hereby.

IN THE EVENT of a breach of any of the aforesaid covenants or agreements the whole or said indebtedness, including principal and all earned interest, shall at the option of the legal holder thereof, without notice, become immediately due and payable, and with interest thereon from time of such breach at eight per cent per annum, shall be recoverable by foreclosure thereof, or by suit at law, or both, the same as if all of said indebtedness had then matured by express terms.

IT IS AGREED by the Grantor that all expenses and disbursements paid or incurred in behalf of plaintiff in connection with the foreclosure hereof including reasonable attorney's fees, outlays for documentary evidence, stenographer's charges, cost of procuring or compiling abstract showing the whole title of said premises embracing foreclosure decree, shall be paid by the Grantor, and the like expenses and disbursements, occasioned by any suit or proceeding wherein the grantee or any holder of any part of said indebtedness, as such, may be a party, shall also be paid by the Grantor. All such expenses and disbursements shall be an additional lien upon said premises, shall be taxed as costs and included in any decree that may be rendered in such foreclosure proceedings; which proceeding, whether decree of sale shall have been entered or not, shall not be dismissed, nor release hereof given, until all such expenses and disbursements; and the costs of suit, including attorney's fees, have been paid. The Grantor for the Grantor and for the heirs, executors, administrators and assigns of the Grantor waives all right to the possession of, and income from, said premises, pending such foreclosure proceedings, and agrees that upon the filing of any complaint to foreclose this Trust Deed, the court in which such complaint is filed, may at once and without notice to the Grantor, or any party claiming under the Grantor, appoint a receiver to take possession or charge of said premises with power to collect the rents, issues and profits of the said premises.

The name of a second owner is: Jerome J. Binkowski and Mary Alice Binkowski (his wife) Cook County of the grantee, or of his resignation, refusal or failure to act, then Richard J. Brennan of said County is hereby appointed to be first successor in this trust; and if for any like cause said first successor fail or refuse to act, the person who shall then be the acting Recorder of Deeds of said County is hereby appointed to be second successor in this trust. And when all the aforesaid covenants and agreements are performed, the grantee or his successor in trust, shall release said premises to the party entitled, on receiving his reasonable charges.

Witness the hand and seal of the Grantor on this 18th day of May, 1978

Jerome J. Binkowski (SEAL)
Mary Alice Binkowski (SEAL)

This instrument was prepared by Diane Compton Evergreen Plaza Bank Evergreen Park, IL (NAME AND ADDRESS)

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RECORDED
1978 JUN 8 PM 1 23

STATE OF Illinois JUN-6-78 7 55 01 2497527 10.00
COUNTY OF Cook } ss.

Kenneth C. Schwarz a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Jerome J. Binkowski and Mary Alice Binkowski

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, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal this 18th day of May 19 78

(Impress Seal Here)

Kenneth C. Schwarz
Notary Public

Commission Expires 7-28-80

BOX No. _____
SECOND MORTGAGE
Trust Deed
TO _____



GEORGE E. COLE'S
LEGAL FORMS

END OF RECORDED DOCUMENT