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TRUST DEED
SECOND MORTGAGE FORM (Illinois)

FORM No. 2202

25512131

BFC Forms Service, Inc.

THIS INDENTURE, WITNESSETH, That James M. DeFrancisco
(hereinafter called the Grantor), of 625 Huntington Commons #310, Mount Prospect, Ill.
(No. and Street) (City) (State)
for and in consideration of the sum of Ten thousand one hundred twenty six & 80/100-- Dollars
in hand paid, CONVEY SAND WARRANTS to Bank of Commerce
of 5500 St. Charles Road, Berkeley, Illinois 60163
(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 City
of Mount Prospect County of Cook and State of Illinois, to-wit:

Unit No. 310 as delineated on survey of the following described parcel of Real Estate. That part of Lot 1 in Kenroy's Huntington, being a Subdivision of part of the East half of Section 14, Township 41 North, Range 11 East of the Third Principal Meridian in Cook County, Illinois, according to the plat thereof recorded October 28, 1970, as Document No. 21302332 in Cook County, Illinois; which survey is attached as Exhibit B to the Declaration of Condominium Ownership made by Mount Prospect State Bank, as Trustee under Trust No. 270 and recorded November 19, 1975 in the Office of the Recorder of Deeds of Cook County Illinois as Document No. 23299090 together with an undivided .01112 % interest of the Common Elements appurtenant to said unit as set forth in said Declaration. Party of the first part also hereby grants to the parties of the second part, their successors and assigns, as rights and easements for the benefit of said property set forth in the aforementioned Declaration, together with the easement as created by the Declaration of Easement recorded in file dated February 19, 1971, as Document No. 21401332 and LR Document No. 2543467, and party of the first part reserves to itself, its successors and assigns, the rights and easements set forth in said Declaration for the benefit of the remaining property described therein. This Deed is subject to all rights, easements, restrictions, conditions, covenants, and reservations contained in said Declaration, the same as though the provisions of said Declaration were recited and stipulated at length herein.

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Clerk's Office

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Property of Cook County Clerk's Office

Hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois. IN TRUST, nevertheless, for the purpose of securing performance of the covenants and agreements herein.

WHEREAS, The Grantor James M. DeFrancisco justly indebted upon Installment ~~Form of a~~ promissory note bearing even date herewith, payable

60 payments of \$168.78 each beginning on August 15, 1980, to be made monthly.

THE GRANTOR covenants and agrees as follows: (1) To pay said indebtedness, and the interest thereon 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 build or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) no waste to said premises shall not be committed or suffered; (5) to keep all buildings now or at any time on said premises insured by companies to be selected by the grantee herein, 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 or 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 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 money so paid the Grantor agrees to repay immediately without demand, and the same 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 and costs for documentary evidence, stenographer's charges, cost of procuring or completing 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 to 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 record owner is: James M. DeFrancisco

IN THE EVENT of the death or removal from said Cook County of the grantee, or of his resignation, refusal or failure to act, then Chicago Title Insurance Company 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 this 1st day of July, 1980

James M. DeFrancisco (SEAL)
James M. DeFrancisco (SEAL)

This instrument was prepared by Bernice H. Krejchik, Bank of Commerce, Berkeley, Ill.
(NAME AND ADDRESS)

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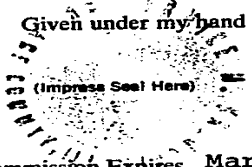
1980 JUL 11 PM 12 07

STATE OF Illinois JUL-11-80 5 5 5 0 0 0 25512131 11.00
COUNTY OF DuPage

I, Bernice H. Krejchik, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that James M. DeFrancisco

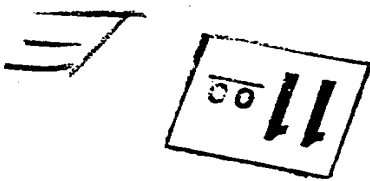
personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal this 1st day of July, 1980.



Bernice H. Krejchik
Notary Public

Commission Expires March 23, 1984



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BOX No.	SECOND MORTGAGE Trust Deed	TO	MAIL TO	Bank of Commerce 5500 St. Charles Rd. Berkeley, Illinois 60163
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END OF RECORDED DOCUMENT