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TRUST DEED
SECOND MORTGAGE FORM (Illinois)

FORM No. 2202

25525281

BFC Forms Service, Inc.

THIS INDENTURE, WITNESSETH, That Frank Ratti and Frances Ratti, his wife

(hereinafter called the Grantor), of 4642 Butterfield Road, Hillside, Illinois
(No. and Street) (City) (State)

for and in consideration of the sum of Eighteen thousand seven hundred eighty & 00/100 Dollars
in hand paid, CONVEY AND WARRANT 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 Village
of Hillside County of Cook and State of Illinois, to-wit:

Lots 96 and 97 in Hillside Gardens, a subdivision of part lying South of Southerly right of way of Chicago, Aurora and Elgin Railroad Company of West half of Fractional South West quarter of Section 8, Township 39 North, Range 12, East of the Third Principal Meridian South of Indian Boundary Line according to plat thereof recorded October 1, 1924 as document 8611976 in Cook County, Illinois.

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 Frank Ratti and Frances Ratti, his wife justly indebted upon Installment ~~promissory note~~ bearing even date herewith, payable

120 monthly payments of \$156.50 each beginning on August 15, 1980

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 rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) that waste to 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 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 said 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 one like expenses and disbursements, occasioned by any suit or proceeding wherein the grantee or any holder of any part of said indebtedness, 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 record owner is: Frank Ratti and Frances Ratti

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 Co. 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 12th day of July, 1980

Frank Ratti, SR. (SEAL)
Frances Ratti (SEAL)

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

25525281

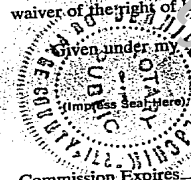
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STATE OF Illinois }
COUNTY OF DuPage } ss.

I, Bernice H. Krejchik, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Frank Ratti and Frances Ratti, his wife

personally known to me to be the same person s whose name s are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that the 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 rights of homestead.

Given under my hand and notarial seal this 12th day of July, 19 80.



Bernice H. Krejchik
Notary Public

Commission Expires March 23, 1984

1980 JUL 24 PM 12 52

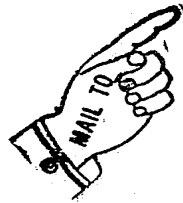
RECORDED BY DEPT'S
COOK COUNTY ILLINOIS

RECORDER *[Signature]*

JUL-24-80 33 **10.00** 25525281 A -- REC 10.00

BOX No. _____
SECOND MORTGAGE
Trust Deed

TO _____



Bank of Commerce
5500 St. Charles Rd.
Berkeley, Illinois 60163

25525281

END OF RECORDED DOCUMENT