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TRUST DEED
SECOND MORTGAGE FORM (Illinois)

FORM No. 2202
JANUARY, 1968

25915119

GEORGE E. COLE*
LEGAL FORMS

THIS INDENTURE, WITNESSETH, That RICHARD KOWALCZYK AND BEVERLY KOWALCZYK, HIS WIFE

(hereinafter called the Grantor), of the Village of Morton Grove County of Cook
and State of Illinois for and in consideration of the sum of Three Thousand One Hundred Seventy Eight and 98/100 Dollars

in hand paid, CONVEY AND WARRANT to JOSEPH R. BERUBE
of the Village of Northbrook County of Cook and State of Illinois
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 Morton Grove County of Cook and State of Illinois, to-wit:

Lot 32 In Howard Subdivision, being a Subdivision of part of the East 1/2 of the South East 1/4 of Section 20 and A Resubdivision of Lots 1 to 89, Both inclusive, in the Roeder Brothers Main Street Subdivision

A-920648 Skokie

20-41-13

Sidney R. Olson

COOK COUNTY, ILLINOIS
FILED FOR RECORD

RECORDER OF DEEDS

1981 JUN 24 AM 10:33

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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, RICHARD KOWALCZYK AND BEVERLY KOWALCZYK, HIS WIFE justly indebted upon \$3,178.98 principal promissory note bearing even date herewith, payable in 18 consecutive monthly installments of \$176.61 each month.

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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 prior to the first day of June 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 to insure, or pay taxes or assessments, or the interest thereon when due, the grantee or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, 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 seven 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 of 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 seven 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, delays for documentary evidence, stenographer's charges, cost of procuring and 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 in 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.

IN THE EVENT of the death or removal from said Cook County of the grantee, or of his resignation, refusal or failure to act, the Chicago Title Ins. Company of said County is hereby appointed to be the 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 grantor 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 22 day of JUNE, 1981

Richard Kowalczyk (SEAL)
Beverly Kowalczyk (SEAL)

THIS INSTRUMENT WAS PREPARED BY
JEROME A. MAHER
1210 CENTRAL AVENUE
WILMETTE, ILLINOIS

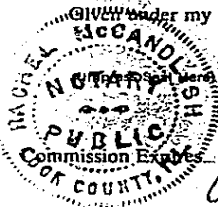


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STATE OF Illinois }
COUNTY OF Cook } ss.

I, Rachel Mc Candlish, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Richard Kowalczyk and Beverly Kowalczyk, His Wife

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 22nd day of June, 1981
Rachel Mc Candlish
Notary Public
Jan. 16, 1983

25915119

BOX No. BOX 533

**SECOND MORTGAGE
Trust Deed**

Loan # 9041343-76
Richard Kowalczyk
and
Beverly Kowalczyk

TO

First Federal Savings and Loan
Association of Wilmette

mail to

**FIRST FEDERAL SAVINGS & LOAN
ASSOCIATION OF WILMETTE
1210 CENTRAL AVENUE
WILMETTE, ILL. 60091**

**GEORGE E. COLE®
LEGAL FORMS**

END OF RECORDED DOCUMENT