

GEORGE E. COLE\*  
LEGAL FORMS

FORM NO. 2202  
1983

COOK COUNTY, ILLINOIS  
FILED FOR RECORD

1983 APR 19 PM 12: 26

26 573 583

*Richard N. Olson*  
RECORDER OF DEEDS

26573583

304598

TRUST DEED  
SECOND MORTGAGE (ILLINOIS)

CAUTION: Consult a lawyer before using or acting under this form.  
All warranties, including merchantability and fitness, are excluded.

THIS INDENTURE WITNESSETH, That MICHAEL B. KULAGA  
AND LAURIE ANN KULAGA, HIS WIFE  
(hereinafter called the Grantor), of  
5646 S. NORMANDY, CHICAGO, ILLINOIS  
(No. and Street) (City) (State)  
for and in consideration of the sum of FORTY NINE THOUSAND NINE  
HUNDRED NINETY EIGHT AND 60/100ths Dollars  
in hand paid CONVEY AND WARRANT to  
ROSANNE M. WILSON, AS TRUSTEE  
of 1200 HARGER ROAD, OAK BROOK, ILLINOIS  
(No. and Street) (City) (State)

as Trustee, and to his successor in trust hereinafter named, 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 County of COOK

Above Space For Recorder's Use Only

and State of Illinois, to-wit:  
Lot 4 (except the North 82 feet thereof) in Block 68 In Frederick H. Bartlett's Fifth Addition to Bartlett Highlands, being a Subdivision of the West Half of the North East Quarter of Section 18, Township 38 North, Range 13, East of the Third Principal Meridian.

10.00

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 is justly indebted upon ONE principal promissory note bearing even date herewith, payable

in 180 successive monthly installments commencing on the 25th day of May, 1983, and on the same date of each month thereafter, all except the last installment shall be in the amount of \$277.77 each and said last installment shall be the entire unpaid balance of said sum. It is intended that this instrument shall also secure for a period of fifteen years any extensions or renewals of said sum and any additional advances up to a total sum of Forty Nine Thousand Nine Hundred Eight and 60/100ths Dollars.

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 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 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 Mortgagee or Trustee until the indebtedness is fully paid; (6) to pay all prior incumbrances, and the interest thereon, at the time or times 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 lien 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 15.47 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 interest thereon, 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 17.47 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 documents and 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 proceedings, 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 MICHAEL B. KULAGA AND LAURIE ANN KULAGA, HIS WIFE

IN THE EVENT of the death or removal from said DIIPAGE County of the grantee, or of his resignation, refusal or failure to act, then

VIRGIL T. SUITZMAN 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 of 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.

This trust deed is subject to FINAL TITLE SEARCH

Witness the hand and seal of the Grantor this 15th day of April, 19 83

Please print or type name(s) below signature(s)

Michael B. Kulaga (SEAL)  
MICHAEL B. KULAGA

Laurie Ann Kulaga (SEAL)  
LAURIE ANN KULAGA

This instrument was prepared by KAREN CERICOLA, 1200 HARGER ROAD, OAK BROOK, ILLINOIS 60521  
(NAME AND ADDRESS)

26 573 583

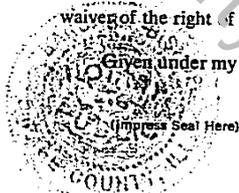
UNOFFICIAL COPY

STATE OF ILLINOIS }  
COUNTY OF COOK DuPage } ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that MICHAEL B. KULAGA AND LAURIE ANN KULAGA, 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 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 official seal this 15th day of April, 19 83.



Barbara Bishop  
Notary Public

Commission Expires 7-2-85

BOX No. **BOX 533**

SECOND MORTGAGE

**Trust Deed**

TO

MAIL TO:

BEN FRANKLIN SAVINGS & LOAN  
1200 HARGER ROAD  
OAK BROOK, ILLINOIS 60521

Consumer Loans

26 573 583  
GEORGE E. COLE®  
LEGAL FORMS

END OF RECORDED DOCUMENT