

TRUST DEED  
SECOND MORTGAGE FORM (Illinois)

FORM No. 2202  
September, 1975

GEORGE E. COLE\*  
LEGAL FORMS

26600393

THIS INDENTURE, WITNESSETH, That Barbara E. Schroeder, divorced and not since remarried,  
(hereinafter called the Grantor), of 17510 Wright Street Lansing, IL  
(No. and Street) (City) (\$32,305.20)  
for and in consideration of the sum of Thirty-Two Thousand Three Hundred Five & 20/100 Dollars  
in hand paid CONVEY AND WARRANT to Timothy J. Eriks, Trustee  
3115 Ridge Road Lansing, IL  
(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 fol-  
lowing 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 Lansing County of Cook and State of Illinois, to-wit:

Lot 3 in Dykstra's Wright Street Third Addition, being a Resubdivision of parts of  
the West 1/2 of the Southwest 1/4 of the Northeast 1/4 of the Southwest 1/4 of  
Section 27, Township 36 North, Range 15, East of the Third Principal Meridian,  
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 Barbara E. Schroeder, divorced and not since remarried,  
justly indebted upon one principal promissory note bearing even date herewith, payable

to the order of Timothy J. Eriks, Trustee at the Bank of Lansing in the total amount  
of Thirty-Two Thousand Three Hundred Five and 20/100 (\$32,305.20) Dollars, payable  
in 119 instalments of Two Hundred Sixty-Nine and 21/100 (\$269.21) Dollars and a  
final payment of Two Hundred Sixty-Nine and 21/100 (\$269.21) Dollars on May 15, 1993,  
including interest of Sixteen Thousand Three Hundred Five and 20/100 (\$16,305.20)  
Dollars, the first payment of said payments commencing on June 15, 1983.

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 within each year, all taxes and assessments  
against said premises, and on demand to exhibit receipts therefor; (3) within sixty days after notification 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, secondarily, the Trustee herein; their interests may appear, with  
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 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 and 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 the terms.

IT IS AGREED by the Grantor that all expenses and disbursements paid or incurred in behalf of plaintiff in connection with the fore-  
closure hereof—including reasonable attorney's fees, delays for documentary evidence, stenographer's charges, cost of procuring or com-  
pleting 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 a  
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 with-  
out 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: Barbara E. Schroeder, divorced and not since remarried  
IN THE EVENT of the death or removal from said Cook County of the grantee, or of his resignation,  
refusal or failure to act, GARY J. IRWIN 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 6th day of May, 1983

X Barbara E. Schroeder (SEAL)  
Barbara E. Schroeder (SEAL)

This instrument was prepared by GARY J. IRWIN, Trust Officer  
BANK (NAME AND ADDRESS)  
3115 RIDGE ROAD  
LANSING, ILLINOIS 60438

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