#### 26924020

### This Indenture, Made

November 11,

19 83 , between

LAURANCE G. BEAUGUREAU and JOAN BEAUGUREAU, his wife,

herein referred to as "Mortgagors," and

### **EDGEWOOD BANK**

an Illinois corps ation doing business in La Grange, Illinois, here in referred to as Trustee, withnesseth:

THAT WIL IS he Mortgagors are justly indebted to the legal holder or holders of the Installment Note hereinafter described, said 'sgal' older or holders being referred to as Holders of the Note, in the Principal Sum of

SIX HUNDRED TI OUSAND AND NO/100 (\$600,000.00) - - - - - - - - - - - - - - - Dollars

Promisory evidenced by one certain installs and one of the Mortgagors of even date herewith, made payable to

BEARER

and delivered, in and by which said Note  $^{th}$  Note  $^{th}$  Note to pay the said principal sum together with interest thereon as provided in said note, said principal and i terest being

payable as set forth in RIDER A attached nr. attached a part hereof.

matti maid note is fully paid amount that the final payment of principal and, street, if not eccent poid, chall be to day of 19 \_\_\_\_; private the principal of each installment unles

paid when due shall bear interest at the rate of Seven per cent per ant un, and all of said principal and interest being

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of ... ney and any advances made by the holder of this note, and said interest in accordance with the terms, provision and it litations of this trust deed, and the performance of the covenants and agreements herein contained, by the Mortgag rs to be erformed, and also in consideration of the sum of One Dollar in hund paid, the receipt whereof is acknowledged, do ... the presents CONVEY and WARRANT unto the Trustee, its successors and assigns, the following described Real Estat: or a of their estate,

right, title and interest therein, situated, lying and being in the Village of Elk Grove Village

County of

Cook

and State of Illinois

to wit

Lot 5072 in Elk Grove Village Section 17, being a Subdivision in Sections 25 and 36, Township 41 North, Range 10 East of the Third Principal Meridian, in Elk Grove Village, Illinois according to the Plat thereof recorded in the Office of the Recorder of Deeds on November 14, 1969 as Document 21013138 in Cook County, Illinois,

Commonly known as 972 Cooper Court, Elk Grove Village, Illinois.

#### AND

Lot 999 in Elk Grove Village Section 2, being a Subdivision in the West half of Section 28, Township 41 North, Range 11 East of the Third Principal Meridian, according to Plat thereof registered in the Office of the Registrar of Titles of Cook County, Illinois, on May 1, 1958 as Document No. 1793822,

Commonly known as 598 Oak Street, Elk Grove Village, Illinois.

which, with the property hereinafter described is referred to herein as the "premises,"

halled all actions to

THIS INSTRUMENT WAS PREPARED BY:

BERNARD T. MARTIN, JR. 100 West Plainfield Road La Grange, Illinois 60525

TOGETHER with all improvements, tenements, essements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during dil such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily), and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, inador beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by the Mortgagors or their successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the said Trustees, its successors and assigns, forever, for the puros s, and upon the uses and trusts herein set forth, free from all rights and benefits under and by virtue of the Homestead Exertation Laws of the State of Illinois, which said rights and benefits the Mortgagors do hereby expressly release and waive.

#### IT S FURTHER UNDERSTOOD AND AGREED THAT:

- 1. Nort agors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premis s whin may become damaged or be destroyed; (2) keer said premises in good condition and repair, without waste, and free from a claim's or other liens or claims for lien not expressly subordinated to the lien hereof; (3) pay when due any indebted as which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evence of the discharge of such prior lien to Trustee or to the holders of the note; (4) complete within a reasonable tive my building or buildings now or at any time in process of erection upon said premises; (5) comply with all requirements of law municipal ordinances with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance.
- 2. Mortgagors covenant and rare that no building or improvements shall be erected or constructed on said premises, nor shall any building or improvement as now or hereafter on said premises be substantially remodelled or repaired without the consent in writing of the Trastee, or the holder and owner of the note secured hereby, and any lien in favor of any person furnishing labor or material in and about aid premises shall be and is hereby expressly made subject and subordinate to the lien of this trust deed.
- 3. Mortgagors shall pay before any pe alty ittaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charge and ther charges against the premises when due, and shall upon written request, furnish to Trustee or to holders of the rote duplinate receipts, therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statue, any tax or assessment which Mortgagors may desire to contest.
- 4. Mortgagors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or windstorm under policie provious for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the provious for payment by the insurance companies secured hereby, all in companies satisfactory to the holders of the note, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the holders of the note, such rights to be evident of yellow the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and regional policies, to holders of the note and in case of insurance about to expire, shall deliver renewal policies not less than the payment of the respective dates of expiration.
- 5. In case of default therein, Trustee or the holders of the note may be need not, make any payment or perform any act hereinbefore required of Mortgagors in any form and manner deemed ext die t, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purche e, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or fore? In affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorize and. Il expenses paid or incurred in connection therewith, including attorneys' fees, and any other moneys advance by Trus' e or the holders of the note to protect the mortgaged premises and the lien hereof, plus reasonable compensation. The stee for each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness and the lien hereof, plus reasonable compensation. The stee for each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness and the lien hereof, and the part of hereby and shall become immediately due and payable without notice and with interest thereon at the rate of the part of hereby and shall have the considered as a waiver of any right account, to the one account of any default hereunder on the part of Mortgagors.
- 6. The Trustee or the holders of the note hereby secured making any payments hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public in convictional inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, so, infections tax lien or title or claim, thereof.
- 7. Mortgagors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the holders of the note, and without notice to Mortgagors, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the note or in this Trust Deed to the contrary, become due and payable (a) immediately in the ease of default in making payment of any installment of principal or interest on the note, or (b) when default shall occur and continue for thirty days in the performance of any other agreement of the Mortgagors herein contained.
- 8. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, holders of the note of Trustee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Trustees or holders of the note for attorneys' fees, Trustee's fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title scarches and examinations, grarantee policies, Torrens certificates, and similar data and assurance with respect to title as Trustee or holders of the note may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the rate of seven per cent per annum, when paid or incurred by Trustee or holders of the note in connection with (a) any proceeding, including probate and bankruptey proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this trust deed or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.
- 9. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority; First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the note, with interest hereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any overplus to Mortgagors, their heirs, legal representatives or assigns, as their rights may appear.

- 10. Upon, or at any time after the filing of a bill to foreclose this trust deed, the court in which such bill is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagors at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not and the Trustee hereunder may be upointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during to pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagors, except for the intervention of uncar receiver, would be entitled to collect such trents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the wole of and period. The Court from time to time may authorize the receiver to apply the net income in his hands in payment if why le or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this trust deed, or any tax, sper a as essment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is and prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.
- 11. No act on it the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and avertare to the party interposing same in an action at law upon the note hereby secured.
- 12. Trustee or 1 nolders of the note shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.
- 13. Trustee has no du \*\*\* e\* mine the title, location, existence, or condition of the premises, nor shall Trustee be obligated to record this trust de d or to exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any acts or omissions were nder, except in case of its own gross negligence or misconduct or that of the agents or employees of Trustee, and i mayre, wire indemnities satisfactory to it before exercising any power herein given.
- 14. Trustee shall release this 'rust d' ed and the lien thereof by proper instrument upon presentation of satisfactory evidence that all indebtedness secured by his rust deed has been fully paid; and Trustee may execute and deliver a release hereof to and at the request of any perso whe shall, either before or after maturity thereof, produce and exhibit to Trustee the note, representing that all indebtedness s'er sy secured has been paid, which representation Trustee may accept as true without inquiry. Where a release is request 'a successor trustee, such successor trustee may accept as true without inquiry. Where a release is request 'a successor trustee, such successor trustee may accept as the genuine note herein described any note which bears a certificate of identification purporting to be executed by a prior trustee hereunder or which confirms in substance with the destript, a herein contained of the note and which purports to be executed by the persons herein designated as the makers the off art where the release is requested of the original trustee and it has never executed a certificate on any instrument is entifying same as the note described herein, it may accept as the genuine note herein described any note which may be present a d which conforms in substance with the description herein contained of the note and which purports to be executed t the persons herein designated as makers thereof.
- 15. Trustee may resign by instrument in writing filed in the office of the Recorder or Registrar of Titles in which this instrument shall have been recorded or filed. In case of the resign from inability or refusal to act of Trustee, the then Recorder of Deeds of the county in which the premises are situated shall 's Successor in Trust, any Successor in Trust hereunder shall have the identical title, powers and authority as are nor, or even from trustee, and any Trustee or successor shall be entitled reasonable compensation for all acts performed hereu der
- 16. This Trust Deed and all provisions hereof, shall extend to and be binding upon of the cors and all persons claiming under or through Mortgagors, and the word "Mortgagors" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons a shall be we executed the note or this Trust Deed.
- 17. That it is the intent hereof to secure the payment of the note herein described, whener we entire amount shall have been advanced to the mortgagors, or to their successors in title, at the date hereof, or at a later anteror, having been advanced to the mortgagors, or to their successors in title, shall have been repaid in part and further or "nonements made at a later date, which advances shall in no event operate to make the principal sum of the indobtedness greater than the amount named in said note, plus any amount or amounts that may be added to the mortgage indebtedness and it be terms hereof, in order to protect the security. Such additional advances may be evidenced by a note or agreement erect the by the mortgagors, or their successors in title.

FOR PARAGRAPHS 18. THROUGH 23., INCLUSIVE, SEE RIDER B ATTACHED HERETO AND MADE A PART HEREOF.

Witness the handS	and seal S of Mortgagors the day and year first above written.
	(Seal) X Jamane B. Baugusan (Seal)
	Laurance G. Beaugureau
	(Seal) X Jan ( - Designan (Seal)
REAL ESTATE TRUST DEE	Joan Beaugureau
	No. of the control of

a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT LAURANCE G. BEAUGUREAU and

personally known to me to be the same persons

herein set forth, including the release and waiver of the right of homestead.

subscribed to the foregoing Instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered said

free and voluntary act, for the uses and purposes

Edgewood Bank	Installment Note
Identification No. 115492	JSI DEED
herewith under:	
within Trust Deed has been identified	
The Installment Note mentioned in the	

STATE OF ILLINOIS County of \_\_\_Cook

EDGEWOOD BANK

Trustee

WILLIAM H. POKORNY, LTD. 100 West Plainfield Road La Grange, Illinois 60525

La Grange, Illinois EDGEWOOD BANK

under my
Colonia Colon ed has been identified vood Bank 115492

the undersigned.

JOAN BEAUGUREAU, his wife

their

JIVEN under my hand and Notarial Seal this

#### RIDER A

ATTACHED TO AND MADE A PART OF THAT CERTAIN TRUST DEED DATED November 11, 1983 , 1983, BETWEEN LAURANCE G. BEAUGUREAU AND JOAN BEAUGUREAU, HIS WIFE, AS MORTGAGORS, AND EDGEWOOD BANK, AS THUSTEE.

The Note which this Trust Deed secures provides for payment of the principal sum toge ner with interest thereon as follows:

"(a) In c.est only computed from the date of each advance at the rate of thirteen per cent (13%) per annum shall be paid monthly beginning with the first day of the month following the first advance of funds under the terms of the Construction Loan Escrow Trust and thereafter on the first day of each succeeding month. In the event that the 'Completion Date,' as defined herein, occurs on a day other than the last day of a calendar month, final payment of interest at the rate provided in this paragraph (a) shall be due and payable on the Completion Date for the period from the most recent interest payment Jan's to the Completion Date.

(b) The entire outstanding principal balance and accrued interest thereon shall be due and payable on  $\frac{1}{100}$ , if the "Completion Date," as defined herein, has not occurred prior to said date.

(c) If the Completion Date has occurred prior to the final maturity date of this Note, as set forth above, then from and any such Completion Date, the principal due hereunder together with interest at the rate (if the reen per cent (13%) per annum shall be due and payable as follows: Seven Thousand Five Hundred Ninety-One and 50/100 (\$7,591.50) Dollars, commencing on the first day of the first calendar month following the Completion Date and thereafter on the first day of each succeeding calendar month, with a final installment as provided in paragraph (d) below. Such installments shall be applied first to interest, as aforesaid, and the balance in reduction of principal. Interest for the period from the Completion Date to the first day of the calendar month next following the Completion Date, at the late provided in this paragraph (c) shall be paid on the Completion Date.

(d) The final payment of the principal balance of this Note are all interest and other sums due thereon or under the Trust Deed given to secure this Note, unless sooner paid, shall be due and payable on the first day of the sixty-first 'ols' calendar month following the Completion Date.

(e) Interest hereunder shall be computed on the basis of a 365-day year

1. The improvements to be constructed on the premises located at 5550 South Brainard Avenue, Countryside, Illinois, and conveyed as partial security for this Note, have been fully completed and equipped, free and clear of mechanic's liens and security interests.

2. Payors shall have furnished to Payee a Certificate of Occupancy from the municipality in which the premises conveyed to secure this Note are located, or a letter from the appropriate municipal authority that no such Certificate is issued by the municipality, accompanied by a certificate that no notices of any claimed violations of ordinances were served on Payors prior to the date of said certificates.

3. Payors shall have furnished a Plat of Survey covering the completed improvements to the aforesaid premises and all paving, driveways, fences, and exterior improvements and otherwise in compliance with the loan commitment from Payee to Payors dated September 1, 1983.

4. All fixtures and equipment required for the operation of the improvements

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to the aforesaid premises shall have been installed free and clear of all liens and security interests except those granted Payee.

- All tax deposits required by the aforesaid Trust Deed on the premises located at 5550 South Brainard Avenue, Countryside, Illinois, shall have been made.
- 6. All other requirements of the aforesaid commitment shall have been to it is a commitment of the form of the commitment of the aforesaid commitment shall have been to it.

7. All other requirements set forth in that certain Construction Loan Escrow Trust lated November 11, 1983, 1983, with Chicago Title and Trust Company as Truster, an known as Escrow Trust No. 906-975 shall have been fulfilled, and disburse ne it of all funds shall have been made thereunder."

MORTG.,GORS

X Januare J. Blunguslur Laurance G. Beaugureau

Joan Beaugureau

STATE OF ILLINOIS ) SS. COUNTY OF COOK )

I, the undersigned, a Notary Public in and 10° and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT AJPANCE G. BEAUGUREAU and JOAN BEAUGUREAU, his wife, who are personally known to me to be the same persons whose names are subscribed to the foregoing Ri.er. A. appeared before me this day in person and acknowledged that they signed, sealed and delivered 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.

Yayor Origin Notary Public

,zi-924020

#### RIDER B

CONTAINING PARAGRAPHS 18. THROUGH 23., INCLUSIVE, ATTACHED TO AND MAPE PART OF THAT CERTAIN TRUST DEED DATED November 11, 1983, 1963, DETWEEN LAURANCE G. BEAUGUREAU AND JOAN BEAUGUREAU, HIS WIFE, AS MORTGAGORS, AND EDGEWOOD BANK, AS TRUSTEE.

18. In or any part of the premises or an interest therein is sold or transferred by Mc. tragors without the prior written consent of the Trustee or holders of the note, excl. ding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (c) the grant of any leasehold interest of three years or less not containing an option to purchase, Trustee or holders of the note may, at their option, declare all the sums secret by this Mortgage to be immediately due and payable. Trustee or holders of the note shall have waived such option to accelerate if, prior to the sale or transfer, Trustee or holders of the note and the person to whom the premises are to be sold or transfered reach agreement in writing that the credit of such person is satisfactory to trustee or holders of the note and that the interest payable on the sums secured by this Aortgage shall be at such rate as Trustee or holders of the note shall request.

If Trustee or holders of the note exercise such option to accelerate, Trustee or holders of the note shall mail Mortgagors notice of acceleration. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Mortgages may pay the sums declared due. If Mortgagors fail to pay such sums prior to the expiration of such period, Trustee or holders of the note may, without further notice or demand on Mortgagor, invoke any remedies permitted hereunder.

- 19. The Mortgagors will at all times keep all buildings and improvements, including fixtures and all personal property used or useru' in the operation of the premises, insured for the mutual benefit of Trustee and Mortgagors, as their respective interests may appear, against loss or damage by line and with other risks of damage, hazards, casualties and contingencies and in the manner and orm and in the amounts as specified in writing by the Trustee from time to time. Such insurance shall be issued by a company or companies and in amounts acceptable to and in every respect satisfactory to, Trustee and shall contain a provision requiring that the coverage evidenced thereby shall not be terminated or materially modifier, within ten days' prior written notice to the Trustee. If Mortgagors fail to carry any reurance required to be carried by Mortgagors under the terms of this Mortgage, Trus ee at its option may procure and maintain such insurance and Mortgagors will promptly reimburse Trustee for any premiums paid by Trustee for such insurance. The originals of all policies of insurance required to be carried under this Mortgage bearing notations evidencing the payment of premiums or accompanied by other evidence satisfactory to Trustee of such payment shall be delivered to Trustee concurrently with the execution and delivery hereof. Mortgagors shall deliver to Trustee a new policy (or certificate, in the case of insurance for which only certificates had been previously furnished) bearing such notation or accompanied by such other evidence, as replacement for any expiring policy at least thirty days before the date of such expiration. Mortgagors shall also carry such other insurance as Trustee may reasonably require.
- 20. The rights of Trustee arising under the provisions and covenants contained in this Mortgage, and the Note and in other documents securing the indebtedness or any part thereof shall be separate, distinct and cumulative and none of them shall be in exclusion of the others and no act of Trustee shall be construed as an election to proceed under any one provision herein or in such other documents to the exclusion of any other provision, anything herein or otherwise to the contrary notwithstanding. Any action taken under this Mortgage by Trustee shall be for Trustee's sole benefit and no person or persons shall or may rely upon any action or inaction by Trustee pursuant to this Mortgage.
- 21. All notices, demands and requests given or required to be given by either party hereto to the other party shall be in writing. All notices, demands and requests

### <del>UNOFFICIAL COPY</del>

by Trustee to Mortgagors shall be deemed to have been properly given if sent by U. S. registered or certified mail, postage prepaid, addressed to Mortgagors:

Laurance G. and Joan C. Beaugureau

89 Eden Road

Elk Grove Village, Illinois

with a carbon copy to:

Anthony R. Licata
Sidley & Austin
One First National Plaza
Chicago, Illinois
60603

or to such other address as Mortgagors may from time to time designate by written notice to Trustee given as iteria required. All Notices, demands and requests by Mortgagors to Trustee shall be deemed to have been properly given if sent by U. S. registered or certified mail, police prepaid, addressed to Trustee at:

Idgewood Bank 1(23 Vest 55th Street County ado, Illinois 60525

with a copy to Trustee at the same  $ad_{\text{ress}}$ , Attention: General Counsel, or to such other address as Trustee may from tine to time designate by written notice to Mortgagors.

- 22. Mortgagors hereby grant to Trustee, its successors and assigns, a security interest in all fixtures, appliances, machinery and equipment located on the premises and agree to execute such further security agreen ents and financing statements as Trustee may reasonably request.
- 23. Trustee may assign all or any portion of its in erest hereunder and its rights granted herein and in the Note and other documents to any person, trust, financial institution or corporation as Trustee may determine and upon such assignment, such assignee shall thereupon succeed to all the rights, interests and options of Trustee herein and in the Note contained. In the event of an assignment of all or any portion to a trust or trustees, including a real estate investment trust, the following provision shall be deemed to be a part of this Mortgage and of the Pole and of any other agreement executed pursuant to the Note and this Mortgage as to the portion assigned to such trust:

Trustee is a trust or business trust created under a Declaration of Trust and any agreement, obligation or liability of Trustee is made, entered into or incurred on the express condition that it shall be enforceable only against and payable only out of the property of Trustee and no trustee, officer or shareholder of the trust assumes or shall be held to and personally liable therefor.

MORTGAGORS:

X Laurance G. Beaugureau
Laurance G. Beaugureau

Joan Beaugureau Junau

STATE OF ILLINOIS )
SS. COUNTY OF COOK )

I, the undersigned, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT LAURANCE G. BEAUGUREAU and

JOAN BEAUGUREAU, his wife, who are personally known to me to be the same persons whose names are subscribed to the foregoing Rider B, appeared before me this day in person and acknowledged that they signed, sealed and delivered 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. The property of Cook Colling Clerk's Office

62043593 J77.66

END OF RECORDED DOCUMENT