herein referred to as "Mortgagors," and CHICAGO TITLE AND TRUST COMPANY, an Illinois corporation doing business in Chicago. Illinois, herein referred to as TRUSTEE witnesseth: ITHAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Adjustable Rate Installment Note hereinafter described, said legal holders being herein referred to as Holders of the Note, in the principal sum of Ten THOUSAND, Three Hundred and Thirty &00/11 (\$10, 330, 00) evidenced by one certain Adjustable Rate Installment Note of the Mortgagors of even date herewith, made payable to **MXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		and the state of t	on the open specifical and the second	nun liinus tanin malindisindaksi	allia ti dalamina atta	and the manned of the	and the state of the second	en productive en s	and the second s	
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BLOCKS 1 AND 9 OF ANDREWS SUBDIVISION OF THE EAST 1/2 OF THE SOUTH WEST 1/ AND THE SOUTH EAST FRACTIONAL 1/4 OF SECTION 28, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. Property Address: 12323 S. Perry in Chicago, IL 60628 Permanent Index Number: 25-28-404-041-0000 VOL.470 This Instrument prepared by: Diame Higgins / UTCU 4444 S. Pulaski Rd. Chicago, IL 60632 which, with the property hereinafter described, is referred to herein as the "premises." TOGETHER with all improvements, tenements, easements, fixures, and appurtenances thereto belonging, and all rents, issues and profits thereof for 100 pages and during all such times as Morigagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and apparatus, equipment or articles now or hereafter therein or thereon used to supply seal, screens, window shades, storm doors and windows, floor covering units or centrally controlled), and ventilation, including the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and 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 constituting part of the real estate. TOHAVE AND TOHOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, and upon the uses and trusts herein so forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits of the Morigagors of hereby expressly release and waive. Sea Attached Riders on pages 3 & 4 This trust deed consists of 4 pages. The covenants, conditions and provisions appearing on page 3 & 4 This trust deed consists of 4 pages. The covenants, conditions and provisions appearing on page 3 & 4 This trust deed consists of 4 pages. The covenants, conditions and provisions appearing on page 3 & 4 This tr	as the of UNIC NOW and limit sideration	Holders of the No ON TEACHERS ', THEREFORE, the ations of this trust den of the sum of One its successors and ass	ote may, from to NOSTON XXXX CI Mortgagors to secued, and the perform Dollar in hand paigns, the following	ime to time in wing the control of the coverants of the coverants id, the receipt where coveribed Real Estate	riting, appoint, 4444 S.PU e said principal suss and agreements of is hereby ackre e and all of their	and in the ab LASKL F.D , im of money and s herein contained nowledged, do by estate, right, title	CHGO, I sold intere by the M	such appoints L 60632 st in accordance ortgagors to be sents CONVEY	ment, then at the e with the terms, pro performed, and also and WARRANT u	offic ovision in con nto th
Property Address: 12323 S. Perry in Chicago, II. 60628 Permanent Index Number: 25-28-404-041-0000 VOL.470 This Instrument prepared by: Diane Higgins/ UTCU 4444 S. Pulaski Rd. Chicago, II. 60632 TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for long and during all such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether sing inador beds, awnings, stoves and water heaters. All of the foregoing) screens, window shades, storm doors and windows, floor covering 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 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 constituting part of the real estate. TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, and upon the uses and trusts herein so forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits of the Mortgagors do hereby expressly release and waive. See Attached Riders on pages 3 & 4 This trust deed consists of 4 pages. The covenants, conditions and provisions appearing on page 3 3&4 are incorporated herein by reference and are a pathereof and shall be binding on the mortgagors, their heirs, successors and assigns. WITNESS the hand The provision of the mortgagors the day and year first above written. SEAL STATE OF 'LLINOIS. S. a Notary Public in and for and residing in said County, in the State aforesaid. During the page of the proposed of the profession in	BLOO SOUT	CKS 1 AND 9 O	F ANDREWS SU IONAL 1/4 OF	JBDIVISION OF SECTION 28,	THE EAST TOWNSHIP	1/2 OF THE 37 NORTH, F	SOUTH	WEST 1/	AND THE	,
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STATE OF 'LLINOIS. STATE OF 'LLINOIS. SS. a Notary Public in and for and residing in said County, in the State aforesaid. Do HERBY CERTIFY THAT Bobbie J. Hill who personally known to me to be the same person whose name to be the same person to be th	hereof and	shall be binding on the stand		of Mortgagors the d						_
SS. a Notary Public in and for and residing in said County, in the State aforesaid. Do HERBY CERTIFY THAT HERBY CERTIFY THAT	Bobb	ie J. Hill	HM							
County of Cock HEREBY CERTIFY THAT	STATE	OF ILLINOIS.	}	SS.	a Notary Publi	c in and for and	k, Jr. residing in	said County, i	n the State aforesaid	i, DO
County of Cock) 18 subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that She signed, sealed and delivered the said Instrument as her free and voluntary act, for the uses and pur	\		}	Bo	bbie_JHi	11	to be the	same person	whose	name
	County	of Cock	;	hefore me t	his day in perso	1S n and acknowleds	subscribed ged that	to the forego	ing instrument, app signed, sealed	eared I and
			toria. Bosephia			nt as <u>ner</u>	free	and voluntary	act, for the uses and	pur-

THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS TRUST DEED):

THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE I (THE REVERSE SIDE OF THIS TRUST DEED):

1. Mortgagors shall (a) promptly espair, restore or rebuild any buildings or improvements now or hereafter on the premises which the provision of the premises in the premises in which the provision of the premises in the premises in which the provision of the premises in the premises in which the provision of the premises of the premises in the premises in which were the premises which are considered or the premises superior to the lien hereof, and upon request exhibit satisfactory ordence of the discharge of such prior lien to Trustee or to holders of the note; (d) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (f) make or the premises superior to the lien hereof, and upon request exhibit satisfactory ordence of the discharge of such prior lien to Trustee or to holders of the note; (d) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (f) make or the premises when due, and shall, upon written request, furnish to Trustee or to holders of the note; and the premises and the provided the p

superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (b) the detrict acres of a sale and deficiency.

10. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would to be good and available to the party interposing same in an action at law upon the note hereby secured.

11. Trustee or the holders of the note shall have the right to inspect the premises at all reasonable times and access nereto shall be permitted for that purpose.

12. Trustee has no duty to examine the title, location, existence or condition of the premises, or to inquire into the valid ty of he signatures or the identity, capacity, or authority of the signatories on the note of trust deed, nor shall Trustee be obligated to record this two deed or to exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any acts or omissions here and the case of its own gross negligence or misconduct or that of the agents or employees of Trustee, and it may require indems ties satisfactory to it before exercising any power herein given.

13. Trustee shall release this trust deed and the lien thereof by proper instrument upon presentation of satisfactory evidence that all indebtedness secured by this trust deed has been fully paid; and Trustee may execute and deliver a release hereof to and at the request of any person who shall, either before or after maturity thereof, produce and exhibit to Trustee the note, representing that all indebtedness secured has been paid, which representation Trustee may accept as true without inquiry. Where a release is requested of a successor trustee, such successor trustee may accept as the genuine note herein described any note which bears an identification number on the note described herein, it may accept as the genuine note herein described of the original trustee and it has never placed its identification number on the note described herein, it may accept as the genuine note

14. 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 resignation, inability or refusal to act of Trustee, the then Recorder of Deeds of the county in which the premises are situated shall be Successor in Trust. Any Successor in Trust hereunder shall have the idential title, powers and authority as are

premises are situated shall be Successor in Trust. Any Successor in trust netering year Trusts and all persons claiming under or through therein given Trusts Deed and all provisions hereof, shall extend to and be binding upon Mortgagors 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 shall have executed the note or this Trust Deed. The word "note" when used in this instrument shall be construed to mean "notes" when more than one note is used.

16. Before releasing this trust deed, Trustee or successor shall receive for its services a fee as determined by its rate schedule in effect when the release deed is issued. Trustee or successor shall be entitled to reasonable compensation for any other act or service performed under any provisions of this trust deed. The provisions of the "Trust And Trustees Act" of the State of Illinois shall be applicable to this trust deed.

IMPORTANT!	

FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER THE INSTALMENT NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY CHICAGO TITLE AND TRUST COMPANY, TRU DEED IS FILED FOR RECORD TRUSTEE, BEFORE THE TRUST

114141 CHICAGO TITLE AND TRUST COMPANY. Trustee Assistant Secretary Assistant FOR RECORDER'S INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE

X Diane Higgins/ UTCU MAIL TO: 4444 S. Pulaski Rd. Chicago, IL 60632

RECORDERS BOX 333

12323 S. Perry

Chicago, IL 60628

PLACE IN RECORDER'S OFFICE BOX NUMBER

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ADJUSTABLE RATE BALLOON LOAN MORTGAGE

FINAL PAYMENT DUE IN 5 YEARS AND NEED NOT BE RENEWED

TRUST DEED RIDERS

RIDER #1

AMENDMENT TO PARAGRAPH 3

IN NO EVENT SHALL THE INTEREST RATE HEREUNDER DECREASE BELOW 12.0% PER ANNUM, NOR SHALL SAID RATE INCREASE MORE THAN 2.0% PER ANNUM FROM THE DATE OF THIS LOAN, AND FURTHER, SAID RATE SHALL NOT INCREASE MORE THAN DURING THE TERM OF THIS LOAN.

RIDEF. #2

THIS LOA: WILL BE REPAID IN ACCORDANCE WITH A 15 YEAR LOAN AMORTIZATION SCHEDULE.

RIDER #3

AMENDMENT TO PARAGRAPH 6

THIS LOAN IS A BALLOOUTOWN. FINAL PAYMENT IS DUE, PAYABLE IN FULL AT THE END OF _5 YEARS. YOU JUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTERCOMENT THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL THEREFORE BE REQUIRED TO MAKE PAYMENT OUT OF CAHER ASSETS YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER WILLING TO LEAD YOU THE MONEY AT PREVAILING MARKET RATES, TO FIND A LENDER WILLING TO LEAD YOU THE MONEY AT PREVAILING MARKET RATES, TO FIND A LENDER WILLING TO LEAD YOU THE MONEY AT PREVAILING MARKET RATES, TO FIND A LENDER WILLING TO LEAD YOU THE MONEY AT PREVAILING MARKET RATES, TO FIND A LENDER WILLING TO LEAD YOU THE MONEY AT PREVAILING MARKET RATES, TO ALL CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN, EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER

RIDER #4

AMENDMENT TO PARAGRAPH 6

IF THE UNDERSIGNED CONVEYS, SELLS, TRANSFERS OR ASS CO. OR ENTERS INTO AN AGREEMENT TO CONVEY, SELL, TRANSFER OR ASSIGN ALL ON ANY PART OF SUCH REAL ESTATE, OR ANY INTEREST THEREIN WITHOUT THE PRIOR LART EN CONSENT OF THE HOLDER HEREOF (EXCLUDING

- (A) THE CREATION OF A MORIGAGE ENCUMBRANCE AGAINST THE REAL E YEATE, WHICH IS SUBORDINATE TO SAID MORIGAGE;
- (B) THE GRANT OF A LEASEHOLD INTEREST OF THREE YEARS OR LESS, NOT CONTAINING AN OPTION TO PURCHASE;
- (C) A TRANSFER BY DEVISE, OR DESCENT),

THE HOLDER HEREOF, AT HIS OPTION, MAY DECLARE ALL SUMS DUE HEREUNDER IMMEDIATELY DUE AND PAYABLE.

RIDER #5

ESCROW ACCOUNT

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RIDER #6

SECURITY FOR OTHER INDEBTEDNESS

THIS DEED OF TRUST SHALL BE SECURITY FOR ANY OTHER INDEBTEDNESS OF WHATEVER KIND OR CHARACTER THAT MAY BE OWING BY MORIGAGOR(s) TO UNION TEACHERS CREDIT UNION UP TO THE TIME OF FORECLOSURE OF THIS DEED OF TRUST, WHETHER THEN MATURED OR NOT.

RIDER #7

FUTURE ADVANCES

PROTECTION OF LEGAL HOLDER'S SECURITY. IF MORIGAGOR(S) FAILS TO PERFORM THE COVENANTS AND AGREEMENTS CONTAINED IN THIS MORIGAGE OR IF ANY ACTION OR PROCEEDING IS COMMENCED WHICH MATERIALLY AFFECTS LEGAL HOLDER'S INTEREST IN THE PROPERTY, INCLUDING BUT NOT LIMITED TO, EMINENT DOMAIN, INSOLVENCY, CODE ENFORCEMENT, OR ARRANGEMENTS OR PROCEEDINGS INVOLVING A BANKRUPT OR DICEDENT, THEN AT LEGAL HOLDER'S OPTION, UPON NOTICE TO MORIGAGOR(S) MAY AND SUCH APPEARANCES, DISBURSE SUCH SUMS AND TAKE SUCH ACTION AS IS NECESSAR' TO PROTECT LEGAL HOLDER'S INTEREST, INCLUDING, BUT NOT LIMITED TO, DISBUSCIMENT OF REASONABLE ATTORNEY'S FEES AND ENTRY UPON THE PROPERTY TO MAKE REPAIRS. IF LEGAL HOLDER REQUITED MORIGAGE INSURANCE AS A CONDITION OF MAKIN'S TIE TOAN SECURED BY THIS MORIGAGE, MORIGAGOR(S) SHALL PAY THE PROPERTY TO MAINTAIN SUCH INSURANCE IN EFFECT UNTIL SUCH TIME AS THE REQUITEMENT TO SUCH INSURANCE IN EFFECT UNTIL SUCH TIME AS AND LEGAL HOLD R'S WRITTEN AGREEMENT OR APPLICABLE LAW. MORIGAGOR(S) SHALL PAY THE AMOUNT OF ALL, MORIGAGE INSURANCE PREMIUMS IN THE MANNER PROVIDED HEREIN.

ANY AMOUNTS DISBURSET B'LEGAL HOLDER PURSUANT IN THIS PARAGRAPH WITH INTEREST THEREON, SHALL TO ME ADDITIONAL INDESTEDNESS OF MORIGAGOR(S) SECURED BY THIS MORIGAGE. UNLES MORTGAGOR(S) AND LEGAL HOLDER AGREE TO OTHER TERMS OF PAYMENT, SUCH AMOUNTS SHALL PE PAYABLE UPON NOTICE FROM LEGAL HOLDER TO MORTGAGOR(S) REQUESTING PAY ENT THEREOF AND SHALL BEAR INTEREST FROM THE DATE OF DISBURSEMENT AT THE RATE NOTHER FROM TIME TO TIME ON OUTSTANDING PRINCIPAL UNDER THE NOTE UNLESS PAYMENT OF INTEREST AT SUCH RATE WOULD BE CONTRARY TO APPLICABLE LAW IN WHICH EVENT SUCH AVAINTS SHALL BEAR INTEREST AT THE HIGHEST RATE PERMISSIBLE UNDER APPLICABLE LAW. NOTHING CONTAINED IN THIS PARAGRAPH SHALL REQUIRE LEGAL HOLDER TO INCUR ANY F PENSE OR TAKE ANY ACTION HEREUNDER.

UPON REQUEST OF MORTGAGOR(s), LEGAL HOLDF' AT ITS OPTION PRIOR TO RELEASE OF THIS MORTGAGE, MAY MAKE FUTURE ADVANCES TO MOT LGATOR(s). SUCH FUTURE ADVANCES WITH INTEREST THEREON, SHALL BE SECURED BY THIS MORTGAGE WHEN EVIDENCED BY PROMISSORY NOTES STATING THAT SAID NOTES ARE SELUED HEREBY. AT NO TIME SHALL THE ADDITIONAL SUMS OF MONEY ADVANCED EXCEED (1/2) (AT HALF OF THE PRINCIPAL AMOUNT SECURED BY THIS MORTGAGE.

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WITNESS the hand		s the day and year first	a ove written.
Laplie 6	Y XIII (SEAL)		(31241)
Bobbie J. Hill	(SEAL)		(SEAL)
			(2)
STATE OF ILLINOIS	I, Fred J.Kosik, Jr. residing in said County, in THAT Bobbie J. Hill	a Notary Publi the State aforesaid, DC	c in and for and HEREBY CERTIFY
County of Cook	who is personally k whose name is subsc appeared before me this day signed, sealed and delivere and voluntary act, for the	ribed to the foregoing I in person and acknowled d the said Instrument as	ged that she her free
	Given under my hand and Not of February 1985.		h day
Noterial Seal	My Commission Expires	15-14-87	_Notary Public
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OF RECORDED DOCUMENT