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GEORGE E. COLE
LEGAL FORMS

FORM NO. 2202
April, 1980

TRUST DEED SECOND MORTGAGE (ILLINOIS)

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

27130987

THIS INDENTURE WITNESSETH, That John J. Baier and Deborah M. Baier-his wife
(hereinafter called the Grantor), of
16180 So. 92nd Ave. Westhaven Ill. 60477
(No. and Street) (City) (State)
for and in consideration of the sum of Ten Thousand One Hundred & Twenty Dollars & 20/100 Dollars
in hand paid, CONVEY AND WARRANT to
Ford City Bank & Trust Co.
of 7601 South Cicero Ave. Chicago, Ill.
(No. and Street) (City) (State)

Above Space For Recorder's Use Only

a Trustee, and to his successors 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 and State of Illinois, to-wit:

Lot 54 in Block 1 in Westhaven North, A Subdivision 1 in the East 1/2 and of the North East Quarter and in South 1/2 of the West 1/2 of the Northeast Quarter of Section 22 Township 36 North, Range 12, East of the Third Principal Meridian According to the plat thereof recorded may 16th, 1963 as Document #18799020 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 is justly indebted upon a principal promissory note bearing even date herewith, payable

In 60 consecutive monthly payments of \$168.67 each, commencing June 25th, 1984 and maturing May 25th, 1989.



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 in force 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 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, to 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 14.54 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 14.54 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, evidence, stenographer's charges, cost of procuring a competing 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 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 a 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 John J. Baier and Deborah M. Baier-his wife

IN THE EVENT of the death or removal from said Cook County of the grantee, or of his resignation, refusal or failure to act, then Ford City Bank & Trust Co. 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 _____

Witness the hand and seal of the Grantor this 21st day of May, 1984.

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

John J. Baier (SEAL)
Deborah M. Baier (SEAL)

This instrument was prepared by Ed Sweigard-7601 So. Cicero Ave. Chicago, Ill. 60652
(NAME AND ADDRESS)

27130987

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STATE OF Illinois }
COUNTY OF Cook } ss.

I, Christine Amato, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that John J. Baier and Deborah M. Baier, his wife

personally known to me to be the same person_s 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 official seal this 21 day of May, 1984.

(Impress Seal Here)

Christine Amato
Notary Public

NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES JUNE 1 1987
ISSUED THRU ILLINOIS NOTARY ASSOCIATION

Commission Expires

JUN-15-84 902090 • 27130987 u A Fee

10:51

15 JUN 84 10:45

COOK County Clerk's Office

10.00
mail

BOX No. _____
SECOND MORTGAGE
Trust Deed

John J. Baier and
Deborah M. Baier, his wife
TO
Ford City Bank and Trust Co.

16180 S. 92nd Ave.
Westhaven, Illinois 60477

Mail to: Chris Amato
Ford City Bank and Trust Co.
7601 S. Cicero
Chicago, Illinois 60652

GEORGE E. COLE®
LEGAL FORMS
27130987

END OF RECORDED DOCUMENT