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TRUST DEED

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made July 31, 1984, between JAMES S. DOBROWSKI AND NANCY C. DOBROWSKI, his wife, herein referred to as "Grantors", and ANB SERVICES, INC. of P.O. Box 599 San Ramon, Ca. 94583, Illinois; herein referred to as "Trustee", witnesseth:

THAT, WHEREAS the Grantors have promised to pay to Associates National Bank, San Ramon, California, herein referred to as "Beneficiary" the legal holder of a Loan Agreement of even date herewith, all amounts owed from time to time under said Loan Agreement, including interest, mandatory advances, and expenses, up to a maximum principal amount of SEVEN THOUSAND AND no/100 Dollars (\$ 7,000.00).

NOW, THEREFORE, the Grantors to secure the payment of the said obligation in accordance with the terms, provisions and limitations of this Trust Deed, and the performance of the covenants and agreements herein contained, by the Grantors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY and WARRANT unto the Trustee, its successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the Village of Burnham, COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

Lot Fourteen (14) in block none (9) in Burnham, a subdivision of that part lying north and east of the Calumet River of Section six (6), Township 36 North, Range 15, east of the Third Principal Meridian, in Cook County, Illinois.

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

TOGETHER with improvements and fixtures now attached together with easements, rights, privileges, interests, profits and profits.

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 set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Law of the State of Illinois, which said rights and benefits the Grantors do hereby expressly release and waive.

This Trust Deed consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this trust deed) are incorporated herein by reference and are a part hereof and shall be binding on the Grantors, their heirs, successors and assigns.

WITNESS the hand(s) and seal(s) of Grantors the day and year first above written.

Signatures of James S. DOBROWSKI and Nancy C. DOBROWSKI with (SEAL) markings.

STATE OF ILLINOIS, County of Cook } ss.

Jules M. Lawrence a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT JAMES & NANCY DOBROWSKI.

who they personally known to me to be the same person, whose name I 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 Notarial Seal this 21 day of August, A.D. 1984. Jules M. Lawrence Notary Public

This instrument was prepared by C. Cashman

ASSOCIATES NATIONAL BANK P.O. Box 599 San Ramon, Ca. 94583 (Name) (Address)

