

## TRUST DEED

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85065661

THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made JUNE 7, 1985, between STATE NATIONAL BANK, *Trustee*Trust No. 5742 Dated 7/12/76 herein referred to as "Grantors", and C. R. AMBURNof OAKBROOK

, Illinois,

herein referred to as "Trustee", witnesseth:

THAT, WHEREAS the Grantors have promised to pay to Associates Finance, Inc., herein referred to as "Beneficiary", the legal holder of the Loan Agreement hereinafter described, the principal amount of TWENTY-SIX THOUSAND, ONE HUNDRED AND EIGHTY- SEVEN DOLLARS AND SEVENTY-FOUR CENTS Dollars (\$ 26,187.74 ), together with interest thereon at the rate of (check applicable box)

- % per year on the unpaid principal balances.
- This is a variable interest rate loan and the interest rate will increase or decrease with changes in the Bank Prime Loan rate. The interest rate will be 6.95 percentage points above the "Bank Prime Loan Rate" published in the Federal Reserve Board's Statistical Release H.15. The initial Bank Prime Loan rate is 10.00 %, which is the published rate as of the last business day of MAY 16, 1985; therefore, the initial interest rate is 16.95 % per year. The interest rate will increase or decrease in the month during which the sixth loan payment is due, and every sixth month thereafter, if the Bank Prime Loan rate as of the end of the second month prior to the month during which the sixth payment will be made, or any like month preceding a six-month anniversary of the first payment, has increased or decreased by at least 1/4 of a percentage point from the rate for the previous six-month period. No interest rate increase or decrease will be greater than 2%. Interest rate changes will be effective upon 30 days written notice. In no event, however, will the interest rate be less than 13 % per year. If the index is no longer available, Associates will choose a new index which is based upon comparable information. Associates will give notice of their choice. Associates reserves the right to waive part or all of any adjustment resulting from an interest rate increase.

Adjustments in the Agreed Rate of Interest shall be given effect by changing the dollar amounts of the remaining monthly payments so that the total amount due under the loan agreement will be paid by the original Last Payment Date.

The Grantors promise to pay the said sum in the said Loan Agreement of even date herewith, made payable to the Beneficiary, and delivered in 84 consecutive monthly installments: 84 at \$ 534.37, followed by — at \$ —, followed by — at \$ —, with the first installment beginning on JULY 12, 1985 and the remaining installments continuing on the same day of each month

(Month &amp; Year)

thereafter until fully paid. All of said payments being made payable at DES PLAINES Illinois, or at such place as the Beneficiary or other holder may, from time to time, in writing appoint.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 OF EVANSTON, COUNTY OF COOK AND STATE OF ILLINOIS, to wit

SEE SCHEDULE B ATTACHED HERE TO AND MADE A PART HEREOF

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, rents 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 aforesaid, 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 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.STATE NATIONAL BANK, TRUSTEE,  
AND NOT INDIVIDUALLY.Dy: Martin G.T. Miller

(SEAL)

STATE OF ILLINOIS  
County of Cook } ssI, Susan Hall, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT Martin G.T. Miller, Trust Officer for State Nat'l Bank as Trustee, and not individually

who is personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his 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 7th day of June, 1985 A.D. 1985

Notary Public

This instrument was prepared by

Linda Kaghan

(Name)

2606A Dempster, Des Plaines, IL

(Address)

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28-200769 (1 B) Feb. 28

1999(15)

RECORDEES OFFICE BOX NUMBER -

OR

SCHOOL: MUSICAL

DE LIVRE

NAME ASSOCIATES FIRM/NAME  
BREWER LOGO-A EMPSTER  
DE5 PLAINES, INC 60014

FOR RECORDS INDEX PURPOSES  
UNSUBSTANTIAL ADDRESSES OF ABOVE  
RESCRIBED PROPERTY HERE

1. *Strengthening the role of the central bank*: The central bank's role in the economy has been expanded to include the supervision of the banking system, the regulation of financial markets, and the management of foreign exchange reserves. This shift in focus has led to a more active role for the central bank in the economy, particularly in the areas of monetary policy and financial stability.

2. *Central bank independence*: The central bank's autonomy from political interference has been strengthened, allowing it to pursue its own goals of price stability and economic growth. This has led to a more independent and objective approach to monetary policy, which has been widely praised for its success in stabilizing inflation and promoting economic stability.

3. *Central bank transparency*: The central bank has become more transparent in its operations, providing regular updates on its policies and decisions to the public. This has helped to build trust in the central bank and its ability to manage the economy effectively.

4. *Central bank communication*: The central bank has improved its communication with the public, through regular press conferences and publications, to explain its policies and decisions. This has helped to increase understanding of the central bank's role and its impact on the economy.

5. *Central bank accountability*: The central bank has become more accountable to the public, through the publication of annual reports and the appointment of an ombudsman to handle complaints from the public. This has helped to increase the central bank's credibility and trustworthiness.

6. *Central bank innovation*: The central bank has been at the forefront of innovation in the field of monetary policy, developing new tools and techniques to manage the economy. This includes the use of quantitative easing, interest rate targeting, and other unconventional monetary policies.

7. *Central bank international cooperation*: The central bank has increased its international cooperation, working closely with other central banks and international organizations to promote global financial stability and economic growth.

8. *Central bank research and development*: The central bank has invested in research and development, particularly in the areas of monetary theory and policy, financial markets, and economic modeling. This has helped to improve the central bank's understanding of the economy and its ability to manage it effectively.

9. *Central bank education and outreach*: The central bank has increased its efforts to educate the public about the central bank's role and its impact on the economy. This includes the publication of educational materials and the organization of public events to raise awareness of the central bank's work.

10. *Central bank technology*: The central bank has adopted new technologies, such as blockchain and artificial intelligence, to improve its operations and enhance its ability to manage the economy.

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

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## SCHEDULE B

The South 10 feet of Lot 12 and Lot 13 (except the South 10 feet thereof) in Block 1 in M. L. Jackson's Addition to South Evanston, being a Subdivision of the North 1/2 of the North West 1/4 of the North East 1/4 of Section 25, Township 41 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

PIN: 10-25-202-018

412 Florence St.  
Evanston, IL

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## ATTACHMENT

TO

### MORTGAGE, DEED OF TRUST OR DEED TO SECURE DEBT

Dated 4/7/85

CALL OPTION — The Lender has the option to demand that the balance due on the loan secured by this mortgage, deed of trust or deed to secure debt be paid in full on the third anniversary date of the loan date of the loan and annually on each subsequent anniversary date. If this option is exercised, Borrower(s) (mortgagor or grantor) will be given written notice of the election at least 90 days before payment in full is due. If payment is not made when due, Lender (mortgagee or grantee or beneficiary) has the right to exercise any remedies permitted under this mortgage, deed of trust, or deed to secure debt.

19 JUN 85 10:02

*Ivan Bue  
Benedicta Bull*

STATE NATIONAL BANK, TRUSTEE,  
AND NOT INDIVIDUALLY.

BY: MC J Miller  
TRUST OFFICER

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DO NOT REMOVE FROM OFFICE OR CLERK'S CASE

DO

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