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TRUST DEED

(The Note Contains Provisions for Periodic Adjustments in the Interest Rate)

THIS INDENTURE, made

Elier Guzman and Esther Guzman his wife

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:

THAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Adjustable Rate Installment Note hereinafter described, said legal holder or holders being herein referred to as Holders of the Note, in the principal sum of

Eleven Thousand Dollars.

evidenced by one certain Adjustable Rate Installment Note of the Mortgagors of even date herewith, made payable to THE ORDER OF BEARER

Calumet Region Credit Union and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest from July 25, 1985 on the balance of principal remaining from time to time unpaid at the "Initial Rate of Interest" of 13%. Said Note provides for changes in the Interest Rate and in the amount of the monthly installment payments due thereon in the following manner.

(1) Commencing in 1985 said Interest Rate may be adjusted by the Holders of the Note on the 30 day of August (month), and on the same day every (6th month) (12th month) (24th month) thereafter, each such date being hereinafter referred to as the "Change Date."

(2) Changes in the Interest Rate shall be based upon changes in the "Index." The Index shall be [select only one Index]:

(i) The national average mortgage contract rate for major lenders on the purchase of previously-occupied homes, as computed monthly by the Federal Home Loan Bank Board, published in the Board's Journal, and made available in news releases;

(ii) The average cost of funds to FSLIC-insured savings and loan associations, either for all Federal Home Loan Bank Districts or for a particular District or Districts, as computed semi-annually by the Federal Home Loan Bank Board, published in the Board's Journal, and made available in news releases;

(iii) The monthly average of weekly auction rates on United States Treasury bills with a maturity of three months or six months, as published in the Federal Reserve Bulletin and made available by the Federal Reserve Board in Statistical Release G.13(415) during the first week of each month;

(iv) The monthly average yield on United States Treasury securities adjusted to a constant maturity of one, two, three, or five years, as published in the Federal Reserve Bulletin and made available by the Federal Reserve Board in Statistical Release B.13(415) during the first week of each month; or

(v) 2 to 1% less than the average cost of funds to FSLIC-insured savings and loan associations, computed semi-annually by the Federal Home Loan Bank Board, published in the Board's Journal, and made available in news releases.

If this Index is not made available in news releases, the Trustee shall select an alternative legally sufficient Index and shall mail notice thereof to Mortgagors. Said notice shall be on "Original Index" figure of 13%. The most recently available Index figure as of the date 30 days prior to each Change Date shall be the "Current Index."

(3) Prior to each Change Date, the Holders of the Note shall determine any change in the interest rate, and shall calculate the amount of the difference, if any, between the Current Index and the Original Index. In the event that the Current Index exceeds the Original Index, the Holders of the Note MAY add the difference to the Initial Rate of Interest, rounded off to the nearest one-eighth of 1% per annum. In the event that the Current Index is less than the Original Index, the Holders of the Note SHALL subtract the difference from the Original Rate of Interest; provided, if the difference in increase or in decrease is less than one-sixteenth of 1% per annum, the interest rate shall not change.

Upon any change in the interest rate, the Holders of the Note shall revise the monthly payment on the note to the extent sufficient to repay the outstanding principal balance in full on March 25, 1991 (the maturity date) at the new interest rate in substantially equal payments.

(4) The new interest rate shall become effective on each Change Date and any resulting change in the monthly payment shall become effective on the date of the first monthly payment thereafter and shall remain in effect until said amount is again changed or the Note is fully repaid.

(5) At least 30, but not more than 45 days prior to any change in the amount of monthly payments, the Holders of the Note shall send written notice to the Mortgagors, which notice shall include the information required by law and the title and telephone number of a Holder of the Note or an agent or employee of a Holder of the Note who can answer questions about the notice.

All payments on account of the indebtedness evidenced by said Adjustable Rate Mortgage Note shall be applied first to interest on the unpaid principal balance and the remainder to principal, and all of said principal and interest are made payable at such banking house or trust company in Chicago, Illinois as the Holders of the Note may from time to time in writing appoint, and in the absence of such appointment, then at the office of Calumet Region Credit Union in said City.

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this trust deed, and the performance of the covenants and agreements herein contained, by the Mortgagors 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 or assigns, the following described Real Estate and all of it in estate, right, title and interest therein, situate, lying and being in the COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

The South 1/2 of Lot 28 and the North 1/4 of Lot 27 in Block 8 in Lansing Calumet being a subdivision of the West 104 rods of the East 132 rods of the North 1/2 of the North East 1/4 of Section 30, township 36 North, Range 15, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Tax Number: 30-30-209-033 Volume: 228

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

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues, and profits thereof for so 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 all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single unit or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, inador beds, awnings, moves 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 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 Laws of the State of Illinois, which said rights and benefits of the Mortgagors do hereby expressly release and waive.

This trust deed consists of pages. The covenants, conditions and provisions appearing on page are incorporated herein by reference and are a part hereof and shall be binding on the mortgagors, their heirs, successors and assigns.

WITNESS the hand and seal of Mortgagors the day and year first above written.

(SEAL)

(SEAL)

(SEAL)

(SEAL)

STATE OF ILLINOIS,

County of Cook

SS.

I, LUCY E. VULETA, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT

who and personally known to me to be the same person and whose name subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 7th day of July, 1985.

Lucy E. Vuleta

Notary Public

Notarial Seal

F. 100

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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 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, TRUSTEE, BEFORE THE TRUST
DEED IS FILED FOR RECORD.

Identification No. 707374

CHICAGO TITLE AND TRUST COMPANY, Trustee

By *Anna Rose*
Assistant Secretary/Assistant Vice President

MAIL TO: CALUMET REGION CREDIT UNION
11315 S. AVENUE O
CHICAGO, IL 60617

BOX 333 - HV

FOR RECORDER'S INDEX PURPOSES
INSERT STREET ADDRESS OF ABOVE
DESCRIBED PROPERTY HERE
17111 Oakwood

Lansing, Ill 60438

PLACE IN RECORDER'S OFFICE BOX NUMBER