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THIS INDENTURE WITNESSETH, That the undersigned as grantors, of 8715 N. Keystone, County of Cook and State of Illinois, for and in consideration of the sum of One Dollar and other good and valuable considerations, in hand paid, convey and warrant to Andrew Russo

Lincoln National Bank, County of Cook, of and State of Illinois, as trustee, the following described Real Estate, with all improvements thereon, situated in the County of Cook in the State of Illinois, to-wit:

Above Space For Recorder's Use Only

Lots 20 and 21 in Block 1 in A.A. Lewis Evanston Golf Manor, being a Subdivision of the North 1/2 of the North East 1/4 of the North East 1/4 of Section 22, Township 41 North, Range East of the Third Principal Meridian, in Cook County, Illinois.

hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois. Permanent Real Estate Index Number(s): 10-22-204-021 Address(es) of Real Estate: 8715 N. Keystone - Skokie, Illinois 60076

GRANTORS AGREE to pay all taxes and assessments upon said property when due, to keep the buildings thereon insured to their full insurable value, to pay all prior encumbrances and the interest thereon and to keep the property tenantable and in good repair and free of liens. In the event of failure of grantors to comply with any of the above covenants, then grantee is authorized to attend to the same and pay the bills therefor, which shall, with 9% interest thereon, become due immediately, without demand. On default in any payments hereunder, grantee may declare the whole indebtedness due and proceed accordingly.

AS FURTHER SECURITY grantors hereby assign, transfer and set over to grantee all the rents, issues and profits of said premises, from and after this date, and authorize him to sue for, collect and receipt for the same, to serve all necessary notices and demands, to bring forcible detainer proceedings to recover possession thereof, to rent the said premises as he may deem proper and to apply the money so arising to the payment of this indebtedness, or to any advancements made as aforesaid, and it shall not be the duty of grantee to inquire into the validity of any such taxes, assessments, liens, encumbrances, interest or advancements.

In trust, nevertheless, for the purpose of securing performance of the following obligation, to-wit: \$ 13,400.00 September 23 19 85 48 Months after date for value received, I, we, promise to pay to the order of Lincoln National Bank - 3959 N. Lincoln Avenue - Chicago, Illinois 60613 the sum of Thirteen Thousand, Four Hundred Dollars and NO/100 Dollars at the office of the legal holder of this instrument with interest at 8.5 per cent per annum after date hereof until paid, payable at said office, as follows: 48 Monthly Payments - 47 @ \$279.00 beginning November 1, 1985 and a final payment of \$287.00 due on October 1, 1987

And to secure the payment of said amount I (we) hereby authorize, irrevocably any attorney of any court of record in any County or State in the United States to appear for us in such court, in term time or vacation, at any time after maturity hereof, and confess a judgment without process in favor of the holder of this instrument for such amount as may appear to be unpaid thereon, together with costs, and reasonable attorney's fees, and to waive and release all errors which may intervene in any such proceedings, and to consent to immediate execution upon such judgment, hereby ratifying and confirming all that my (our) said attorney may do by virtue hereof.

IN THE EVENT of the trustee's death, inability, or removal from said Cook County, or of his resignation, refusal or failure to act, then Gene L. Torkelson of said County, is hereby appointed to be the first successor in this trust; and if for any like cause first successor fails or refuses 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 the aforesaid covenants and agreements are performed the trustee, or his successor in trust, shall release the premises to the party entitled thereto on receiving his reasonable charges.

If any provision of this indenture shall be prohibited by or invalid under applicable law, such provision shall be ineffective to the extent of such prohibition or invalidity, without invalidating or affecting the remainder of such provision or the remaining provisions of this indenture.

Witness our hands and seals this 23rd day of September, 19 85

THIS INSTRUMENT WAS PREPARED BY GENE L. TORKELSON LINCOLN NATIONAL BANK 3959 N. LINCOLN AVENUE CHICAGO, ILLINOIS 60613

Melvin R. Balonick (SEAL)
Melvin R. Balonick

John P. Balonick (SEAL)
John P. Balonick

This instrument was prepared by Gene L. Torkelson - Senior Vice President (NAME AND ADDRESS)

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)

85223566

Box _____

Trust Deed and Note

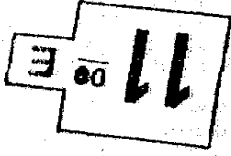
Melvin R. Balonick and

Joan P. Balonick

TO

Andrew Russo - Senior Vice President
Lincoln National Bank
919 N. Lincoln Avenue
Chicago, Illinois 60613

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MAIL TO:

GEORGE E. COLE
LEGAL FORMS

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Property of Cook County Clerk's Office

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7 OCT 85 11 48

11.00 85223566 u A - Rec 39733 85223566 u A - Rec OCT--7-85

Commission Expires May 30, 1988

Kay Johnson
Notary Public

(Impress Seal Here)

Given under my hand and official seal this 23rd

day of September, 1985

waiver of the right of homestead.

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

I, Kay Johnson, a Notary Public in and for said County, in the State of Illinois, DO HEREBY CERTIFY that Melvin R. Balonick and Joan P. Balonick

STATE OF ILLINOIS
COUNTY OF Cook
ss.