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TRUST DEED

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COOK COUNTY, ILLINOIS  
FILED FOR RECORD

1986 DEC 11 PM 2:43

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THE ABOVE SPACE FOR RECORDER'S USE ONLY

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THIS INDENTURE, made November 24 19 86, between  
Margaret Harper, a single person

herein referred to as "Mortgagors," and CHICAGO TITLE AND TRUST COMPANY, 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 Instalment Note hereinafter described, said legal holder or holders being herein referred to as Holders of the Note, in the principal sum of One Hundred Seventy Five Thousand (\$175,000.00) and no/100

Dollars, evidenced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to THE ORDER OF BEARER Kempton State Bank & Trust Company

and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest from December 5, 1986 on the balance of principal remaining from time to time unpaid at the rate of 12 1/2 per cent per annum in instalments (including principal and interest) as follows:

One Thousand Nine Hundred Eighty Eight and 26/100 Dollars or more on the 1st day of January 19 87 and One Thousand Nine Hundred Eighty Eight and 26/100 Dollars or more on the 1st day of each and every month thereafter until said note is fully paid except that the final payment of principal and interest, if not sooner paid, shall be due on the 1st day of December 19 89. All such payments on account of the indebtedness evidenced by said note to be first applied to interest on the unpaid principal balance and the remainder to principal; provided that the principal of each instalment unless paid when due shall bear interest at the rate of 17 1/2 per annum, and all of said principal and interest being made payable at such banking house or trust company in Kempton, Illinois, Illinois, as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of Kempton State Bank & Trust Co., in said City, Kempton, Illinois

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 and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the City of Chicago, COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

Lot 1 (except the Easterly 35 feet thereof) in Owner's Division of Lot 2 in Subdivision of Lot 1 in Owner's Subdivision of part of the Southeast quarter of Section 6, Township 40 North, Range 14, East of the Third Principal Meridian, according to the plat thereof recorded in Book 121, page 22, as Document No. 5164859 in Cook County, Illinois

5739 N. Ravenswood Chicago, Ill. Prepared By:  
Robert A. Carrane  
100 North LaSalle, Suite 600  
Chicago, Illinois 60602

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 units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, inador beds, awnings, stoves, 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 set forth 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 the Mortgagors 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 mortgagors, their heirs, successors and assigns.

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

\_\_\_\_\_| SEAL | Margaret Harper | SEAL |

STATE OF ILLINOIS, I, Dolores A. Kennedy  
County of Cook } SS. a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT Margaret Harper, a single person,

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

Given under my hand and Notarial Seal this 24th day of November 19 86

Dolores A. Kennedy Notary Public

Notarial Seal

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RIDER ATTACHED TO TRUST DEED AND NOTE  
DATED NOVEMBER 24, 1986, BETWEEN  
MARGARET HARPER AND KEMPTON STATE BANK & TRUST COMPANY

R-17. Borrower shall pay in addition to monthly payments one-twelfth (1/12) of the real estate taxes which shall be assessed for the past year. Said payments shall be made at the same time and shall be due at the time of the monthly principal and interest payment. Borrower shall also pay one-twelfth (1/12) of the insurance premium and said fund shall be held in escrow at Kempton State Bank & Trust Company.

R-18. The Borrower shall provide a term life insurance policy in the amount of One Hundred Seventy Five Thousand (\$175,000.00) and no/100 Dollars to Kempton State Bank & Trust Company as beneficiary during the term of this loan or any extensions thereof.

R-19. In the event that the insurance policy for fire and extended coverage is cancelled for any reason, Lender has the right to accelerate said Note and Trust Deed and said Note and Trust Deed shall become due upon ten (10) days notice and Lender can write the insurance and charge the loan account.

KEMPTON STATE BANK & TRUST COMPANY

By: \_\_\_\_\_

*Margaret Harper*  
\_\_\_\_\_  
Margaret Harper

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