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Recorder's Office  
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86000798

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE made December 23 19 85, between Arlo Fair and Essie Fair, his wife, herein referred to as "Mortgagor", and

HERITAGE COUNTY BANK AND TRUST COMPANY

an Illinois Corporation doing business in Blue Island, Illinois, herein referred to as Trustee, witnesseth: THAT, WHEREAS the Mortgagors are justly indebted to the legal holder or holders of the Installment Note herein after described, said legal holder or holders being herein referred to as Holders of this Note, in the principal sum of Five Thousand Seventy One and 13/100 Dollars, evidenced by one certain Installment Note of the Mortgagors of even date herewith, made payable to BEARER

and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest on the balance of principal remaining from time to time unpaid at the rate of 13.50 per cent per annum in installments as follows:

One Hundred Forty and 87/100 Dollars on the 1st day of February 19 86 and One Hundred Forty and 87/100 Dollars on the 1st day of each month thereafter until said note is fully paid except the final payment of principal and interest, if not sooner paid, shall be due on the 1st day of January, 1989\*\*\*\*

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 installment, unless paid when due shall bear interest at the rate of maximum allowed by law per annum, and all of said principal and interest being made payable at such banking house or trust company in Blue Island, 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 Heritage County Bank and Trust Company in said City, \*\*\*\*AND A FINAL PAYMENT OF \$(140,68)

NOW, THEREFORE, the Mortgagors to secure 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 COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

Lot 9 in Beemsterboer's Resubdivision of the West 157 feet of lot 12 and the East 1/2 of lot 13 in Andrew's Subdivision of the East 1/2 of the South West 1/4 and the South East Fractional 1/4 of Section 28 North of the Indian Boundary Line in Township 37 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois

P.I.N. 25-28-435-021  
12531 S. Yale Ave, Calumet Park, Il, 60643

JUNIOR CLERK

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, linoleum, 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 on 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 the Mortgagors do hereby expressly release and waive.

This Trust Deed consists of two pages, the conditions and provisions appearing on this page and on page two (the reverse side) 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) X Arlo Fair (SEAL)  
(SEAL) X Essie Fair (SEAL)  
Essie Fair

STATE OF ILLINOIS, ss. Lisa M. Witkowski  
County of Cook

a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT Arlo Fair and Essie Fair, his wife

who S personally known to me to be the same person S whose name S 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 23rd day of December, A.D. 19 85

THIS INSTRUMENT WAS PREPARED BY:

NAME Lisa M. Witkowski  
ADDRESS 12015 S. Western Ave, Blue Island, Il. 60406

Lisa M. Witkowski  
Notary Public.

