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THIS INSTRUMENT WITNESSETH That Clovia J. Wilbanks and Sandra Wilbanks, His Wife (hereinafter called the Grantor), of 2732 Euclid Ave Berryn, Il. 60402 (City) (State)

for and in consideration of the sum of Ten Thousand Dollars and No/100 Dollars in hand paid, CONVEY AND WARRANT to Freedom Federal Savings Bank of 600 Hunter Dr., Oak Brook, Il. 60521 (City) (State)

as Trustee, and to his successors in trust hereinafter named, the following described real estate, with the improvements thereon, including all heating, air conditioning, gas and plumbing apparatus and fixtures and everything appurtenant thereto, together with all rents, issues and profits of said premises, situated in the County of Cook and State of Illinois, to-wit:

Above Space For Recorder's Use Only.

Real Estate Index Number: 16-30-406-032 p

Lot 14 in Block 8 in Walter C. McIntosh's Oak Park Avenue Addition being a Subdivision of the North 3/4 (except the South 20 Acres thereof) of the West 1/2 of the South East 1/4 of Section 30, Township 39 North, Range 13, 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 IN TRUST, nevertheless, for the purpose of securing performance of the covenants and agreements herein.

WHEREAS, The Grantor is justly indebted upon All in foreclosure note dated July 16, 1985 and by which note the Grantor promises to pay the principal sum of Ten Thousand Dollars and No/100 DOLLARS together with interest on the principal balance from time to time unpaid at the rate of 14.0 percent per annum from July 16, 1985 until maturity, payable in 60 installments of 233.13 each beginning August 20, 1985 and a final installment of Balance payable on August 20, 1990 and with interest after maturity of the final installment at the rate of 14.0 percent per annum, and all of said indebtedness is made payable at such place 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 the holder at Freedom Federal Savings Bank 600 Hunter Dr., Oak Brook, Il. 60521

THE GRANTOR covenants and agrees as follows: (1) To pay said indebtedness, and the interest thereon as herein and in said note or notes provided, or according to any agreement extending time of payment; (2) to pay when due in each year, all taxes and assessments against said premises and on demand exhibit receipts therefor; (3) within sixty days after destruction or damage to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) that waste on said premises shall not be committed or suffered; (5) to keep all buildings now or at any time on said premises insured in companies to be selected by the grantor herein, who is hereby authorized to place such insurance in companies acceptable to the holder of the first mortgage indebtedness, with loss clause attached payable first to the Trustee or Mortgagee, and second, to the Trustee herein as their interests may appear, which policies shall be left and remain with the said Mortgagee or Trustee until the indebtedness is fully paid; (6) to pay all prior incumbrances, and the interest thereon, at the time or times when the same shall become due and payable.

IN THE EVENT of failure so to insure, or pay taxes or assessments, or the prior incumbrances or the interest thereon when due, the grantor or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or purchase any tax lien or file affecting said premises or pay all prior incumbrances and the interest thereon from time to time and all money so paid, the Grantor agrees to repay immediately without demand and the same with interest thereon from the date of payment at 14.0 percent per annum shall be so much of the said indebtedness secured hereby.

IN THE EVENT of a breach of any of the aforesaid covenants or agreements the whole of said indebtedness, including principal and all earned interest, shall, at the option of the legal holder thereof, without notice, become immediately due and payable, and with interest thereon from time of such breach at 14.0 percent per annum, shall be recoverable by foreclosure thereof, or by suit at law, or both, the same as if all of said indebtedness had then matured by express terms.

IT IS AGREED by the Grantor that all expenses and disbursements paid or incurred in behalf of plaintiff in connection with the foreclosure hereof including reasonable attorney's fees, outlays for documentary evidence, surveyor's charges, cost of procuring or completing abstract showing the whole title of said premises embracing foreclosure decree shall be paid by the Grantor and the like expenses and disbursements occasioned by any suit or proceeding wherein the grantor or any holder of any part of said indebtedness, as such, may be a party, shall also be paid by the Grantor. All such expenses and disbursements shall be an additional lien upon said premises, shall be taxed as costs and included in any decree that may be rendered in such foreclosure proceedings, which proceeding whether decree of sale shall have been entered or not, shall not be dissolved, nor release hereof given, until all such expenses and disbursements, and the costs of suit, including attorney's fees, have been paid. The Grantor for the Grantor and for the heirs, executors, administrators and assigns of the Grantor waives all right in the proceeding of and income from, said premises pending such foreclosure proceedings, and agrees that upon the filing of any complaint to foreclose this Trust Deed, the court in which such complaint is filed, may at once and without notice to the Grantor, or to any party claiming under the Grantor, appoint a receiver to take possession or charge of said premises with power to collect the rents, issues and profits of the said premises.

The name of a record owner is Clovia J. Wilbanks and Sandra Wilbanks, His Wife IN THE EVENT of the death or removal from said Cook County of the grantee, or of his resignation, refusal or failure to act, then Freedom Federal Savings Bank of said County is hereby appointed to be first successor in this trust and if for any like cause said first successor fail or refuse 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 of the aforesaid covenants and agreements are performed, the grantor or his successor in trust, shall release said premises to the party entitled, on receiving his reasonable charges.

This trust deed is subject to Witness the hand and seal of the Grantor this 16th day of July 1985

Clovia J. Wilbanks (REAL)
Sandra Wilbanks (REAL)

Please print or type names below signatures

This instrument was prepared by Freedom Federal Savings Bank 600 Hunter Dr., Oak Brook, Il. 60521 (NAME AND ADDRESS)

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STATE OF Illinois)
COUNTY OF DuPage) ss.

I, Wesley W. Fisher, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Claris J. Wilbanks and Sandra Wilbanks

personally known to me to be the same person whose name are 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, including the release and waiver of the right of homestead.

Given under my hand and official seal this 16th day of July, 1985

(Impress Seal Here)

Wesley W. Fisher
Notary Public

Commission Expires 10-14-87

86-040117

11.00

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BOX No.

SECOND MORTGAGE
Trust Deed

TO



FREEDOM FEDERAL SAVINGS BANK
600 HUNTER DRIVE
OAK BROOK, ILLINOIS 60521