

UNOFFICIAL COPY

86124678

THIS INSTRUMENT WAS PREPARED BY:

MORTGAGE

BRIAN C. WATSON
6041 WEST CERMAK ROAD
CICERO, ILLINOIS 60650

THIS INDENTURE WITNESSETH: That the undersigned _____

RIVERSIDE NATIONAL BANK, A NATIONAL BANKING ASSOCIATION

15.00

a corporation organized and existing under the laws of the UNITED STATES of AMERICA,
not personally but as Trustee under the provisions of a Deed or Deeds in trust
duly recorded and delivered to the undersigned in pursuance of a Trust Agreement dated NOVEMBER 29, 1984
and known as trust number 379, hereinafter referred to
as the Mortgagor, does hereby Mortgage and Warrant to
HOMETOWN SAVINGS AND LOAN ASSOCIATION, F.A.

a corporation organized and existing under the laws of the UNITED STATES OF AMERICA, hereinafter
referred to as the Mortgagee, the following real estate, situated in the County of COOK
in the State of Illinois to wit:

Lot 124 in Owner's Subdivision of that part of the East 40 acres
of the South 80 acres of the South West quarter of Section 2,
Township 38 North, Range 12, East of the Third Principal Meridian,
lying South of the North 163 feet and North of the South 153.9
feet and West of a line 50 feet West of and parallel with the
center line of a prolongation thereof of Hinsdale Avenue (now
known as 1st Avenue) and of the South 80 feet of the North 163
feet of the West 130 feet of the East 40 acres of the South 80
acres of the South West quarter of Section 2, Township 38 North,
Range 12, East of the Third Principal Meridian, and of the West
33 feet of the South 153.9 feet (except the South 33 feet
thereof) of the East 40 acres of the South 80 acres of the South
West quarter of Section 2, Township 38 North, Range 12, East of
the Third Principal Meridian and West of a line 50 feet West of
and parallel with the center line of 1st Avenue; and of Lots 8
to 12 and Lots 17 to 21 in H. O. Stone's Eighth Addition to Lyon's,
being a Subdivision of the South West quarter of the South West
quarter of Section 2, Township 38 North, Range 12, East of the
Third Principal Meridian, according to the plat thereof recorded
in the Recorder of Deeds Office of Cook County, Illinois on
February 27, 1956 as document 16505286 and registered in the
Registrar of Title's Office of Cook County, Illinois as document LR
1633227, in Cook County, Illinois. **

86124678

4521 Cracow Street
Lyon, Ill.

Permanent Tax No. 18-02-311-017

Special Commissioner's Deed pursuant to a decree of foreclosure. Mortgagee shall, however, have the discretionary power
expiration of the statutory period during which it may be issued. Mortgagee shall, however, have the discretionary power
at any time to refuse to take or to abandon possession of said premises without affecting the lien hereof. Mortgagee shall
have all powers, if any, which it might have had without this paragraph. No suit shall be sustainable against Mortgagee
based upon acts or omissions relating to the subject matter of this paragraph unless commenced within sixty days after
Mortgagee's possession ceases.

TO HAVE AND TO HOLD the said property with said buildings, improvements, fixtures, appurtenances, apparatus
and equipment unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the Home-
stead Exemption Laws of the State of Illinois, which said rights and benefits said Mortgagor does hereby release and waive.

TO SECURE the payment of a certain indebtedness from the Mortgagor to the Mortgagee evidenced by a note made
by the Mortgagor in favor of the Mortgagee, bearing even date herewith, in the sum of _____

THIRTY FIVE THOUSAND AND NO/100 Dollars (\$ 35,000.00),
which note together with interest thereon as provided by said note, is payable in monthly installments of _____
THREE HUNDRED AND 71/100 DOLLARS (\$ 300.71)

on the FIRST day of each month, commencing with MAY 01ST, 1986 until the entire sum is paid.

To secure performance of the other agreements in said note, which are hereby incorporated herein and made a part
hereof, and which provide, among other things, for an additional monthly payment of one-twelfth (1/12th) of the estimated
annual taxes, assessments, insurance premiums and other charges upon the mortgaged premises. And to secure possible
future advances as hereinafter provided and to secure the performance of the Mortgagor's covenants herein contained.

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70-40-571W1

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Box **BOX 333-WJ**

W

MORTGAGE

HOMETOWN SAVING AND LOAN
ASSOCIATION, F.A.

6041 WEST CERMAK ROAD

CICERO, ILLINOIS 60650

to

RIVERSIDE NATIONAL BANK

Proposed by:

MAIL TO:

HOMETOWN SAVINGS AND LOAN
ASSOCIATION, F.A.
6041 WEST CERMAK ROAD
CICERO, IL. 60650

Loan No. 1814-4

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To secure performance of the other agreements in said note, which are hereby incorporated herein and made a part hereof, and which provide, among other things, for an additional monthly payment of one-twelfth (1/12th) of the estimated annual taxes, assessments, insurance premiums and other charges upon the mortgaged premises. And to secure possible future advances as hereinafter provided and to secure the performance of the Mortgagor's covenants herein contained.

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on the FIRST day of each month, commencing with MAY 01ST, 1986 until the entire sum is paid.

THREE HUNDRED AND 71/100 DOLLARS (\$ 300.71)

which note together with interest thereon as provided by said note, is payable in monthly installments of Dollars (\$ 35,000.00)

THIRTY FIVE THOUSAND AND NO/100 in the sum of

TO SECURE the payment of a certain indebtedness from the Mortgagor to the Mortgagee evidenced by a note made by the Mortgagor in favor of the Mortgagee, bearing even date herewith, in the sum of

TO HAVE AND TO HOLD the said property with said buildings, improvements, fixtures, appurtenances, apparatus and equipment unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the Home- stead Exemption Laws of the State of Illinois, which said rights and benefits said Mortgagee does hereby release and waive.

TO SECURE the payment of a certain indebtedness from the Mortgagor to the Mortgagee evidenced by a note made

Mortgagee's possession ceases. based upon acts or omissions relating to the subject matter of this paragraph unless commenced within sixty days after have all powers, if any, which it might have had without this paragraph. No suit shall be sustained against Mortgagee at any time to refuse to take or to abandon possession of said premises without affecting the lien hereof. Mortgagee shall expiration of the statutory period during which it may be issued. Mortgagee shall, however, have the discretionary power Special Commissioner's Deed pursuant to a decree foreclosing the lien hereof, but it no deed be issued then until the of Mortgagee may continue until all indebtedness secured hereby is paid in full or until the death of a Master's Deed or factory evidence thereof, shall relinquish possession and pay to Mortgagee any surplus income in its hands. The possession there is no substantial uncorrected default in performance of the Mortgagee's agreements hereunder. The Mortgagee, on sales therefor or not. Whenever all of the indebtedness secured hereby is paid, and the Mortgagee, in its sole discretion, fees any decree of foreclosure, and on the deficiency in the proceeds of sale, if any, where there be a decree in personam for the aforesaid purposes, first on the interest and then on the principal of the indebtedness hereby secured, before or after the exercise of the powers herein given, and from time to time apply any balance of income not, in its sole discretion, needed itself, pay insurance premiums, taxes and assessments, and all expenses of every kind, including attorneys' fees incurred in is prior to the lien or any other indebtedness hereby secured, and out of the income retain reasonable compensation for herein stated to secure which a lien is hereby created on the mortgaged premises and on the income therefrom which lien general exercise all powers ordinarily incident to absolute ownership, advance or borrow money necessary for any purpose said premises, buy furnishings and equipment therefor when it deems necessary, purchase all kinds of insurance, and in equitable as it may deem proper to enforce collection thereof, employ retaining agencies or other employees, alter or repair leases, collect said avals, rents, issues and profits regardless of when earned and use such measures whether legal or premises, or any part thereof, make leases for terms deemed advantageous to it, terminate or modify existing or future either before or after foreclosure sale, to enter upon and take exclusive possession of, manage, maintain and operate said to the Mortgagee of all such leases and agreements and all the avals, issues and profits on a remainder, together with the right in case of default, such pledge shall not be deemed merged in any foreclosure decree, and (b) to establish an absolute transfer and assignment the intention hereof (a) to pledge said rents, issues and profits on a party with said real estate and not secondarily and use or occupancy of said property, or any part thereof, whether now due or hereafter to become due under or by virtue of any lease or agreement for the over unto the Mortgagee, whether now due or hereafter to become due under or by virtue of any lease or agreement and set all easements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set of which are declared to be a part of said real estate whether physically attached thereto or not; and also together with thereon the furnishing of which by lessors to lessees as customary or appropriate, in-a-door beds, awnings, clothes and water heaters (all conditioning, water, light, power, refrigeration, whether in single units or centrally controlled, used to supply heat, gas, air all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air TOGETHER with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon, including

Clerk's Office

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Box **BOX 333--WJ**

MORTGAGE

HOMETOWN SAVING AND LOAN
ASSOCIATION, F.A.

6041 WEST CERMAK ROAD

CICERO, ILLINOIS 60650

to

RIVERSIDE NATIONAL BANK

MAIL TO:
HOMETOWN SAVING AND LOAN
ASSOCIATION, F.A.
6041 WEST CERMAK ROAD
CICERO, IL. 60650

Loan No. 1814-4

UNOFFICIAL COPY

A. THE MORTGAGOR COVENANTS:

(1) To pay immediately when due and payable all general taxes, special taxes, special assessments, water charges, sewer service charges and other taxes and charges against said property, including those heretofore due, (the monthly payments provided by said note in anticipation of such taxes and charges to be applied thereto), and to furnish the Mortgagee, upon request, with the original or duplicate receipts therefor, and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement.

(2) To keep the improvements now or hereafter situated upon said premises insured against loss or damage by fire, lightning, windstorm and such other hazards, including liability under laws relating to intoxicating liquors and including hazards not now contemplated, as the Mortgagee may reasonably require to be insured against, under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagee, until said indebtedness is fully paid, or in the case of foreclosure, until expiration of the period of redemption; such insurance policies, including additional and renewal policies shall be delivered to and kept by the Mortgagee and shall contain a clause satisfactory to the Mortgagee making them payable to the Mortgagee, as its interest may appear, and in case of foreclosure sale payable to the owner of the certificate of sale, owner of any deficiency, any receiver or redemptioner, or any grantee in the Master's or Commissioner's Deed; and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, all claims thereunder, and the Mortgagor agrees to sign, upon demand, all receipts, vouchers and releases required of him by the insurance companies; application by the Mortgagee of any of the proceeds of such insurance to the indebtedness hereby secured shall not excuse the Mortgagor from making all monthly payments until the indebtedness is paid in full.

(3) To complete within a reasonable time any buildings or improvements now or at any time in process of erection upon said premises;

(4) To promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed;

(5) To keep said premises in good condition and repair, without waste, and free from any mechanic's, or other lien or claim of lien not expressly subordinated to the lien hereof;

(6) Not to suffer or permit any unlawful use of or any nuisance to exist on said property nor to diminish nor impair its value by any act or omission to act;

(7) To comply with all requirements of law with respect to the mortgaged premises and the use thereof;

(8) Not to suffer or permit without the written permission of the Mortgagee being first had and obtained, (a) any use of the property for any purpose other than that for which it is now used, (b) any alterations, additions, demolition, removal or sale of any improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said property, (c) a purchase on conditional sale, lease or agreement under which title is reserved in the vendor, of any apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said property.

(9) That if the Mortgagor shall procure contracts of insurance upon his life and disability insurance for loss of time by accidental injury or sickness, or either such contract, making the Mortgagee assignee thereunder, the Mortgagee may pay the premiums for such insurance and add said payments to the principal indebtedness secured by this mortgage, to be repaid in the same manner and without changing the amount of the monthly payments, unless such change is by mutual consent.

B. THE MORTGAGOR FURTHER COVENANTS:

(1) That in the case of failure to perform any of the covenants herein, the Mortgagee may do on the Mortgagor's behalf everything so covenanted; that the Mortgagee may also do any act it may deem necessary to protect the lien hereof; that the Mortgagor will repay upon demand any moneys paid or disbursed by the Mortgagee for any of the above purposes and such moneys together with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness hereby secured and may be included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises if not otherwise paid; that it shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance, or claim in advancing moneys as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any moneys for any purpose nor to do any act hereunder; and that Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder;

(2) That it is the intent hereof to secure payment of said note whether the entire amount shall have been advanced to the Mortgagor at the date hereof or at a later date, or having been advanced, shall have been repaid in part and further advances made at a later date, which advances shall in no event operate to make the principal sum of the indebtedness greater than the original principal amount plus any amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage for the purpose of protecting the security and for the purpose of paying premiums under Section A(2) above, or for either purpose;

(3) That in the event the ownership of said property or any part thereof becomes vested in a person other than the Mortgagor, the Mortgagee may, without notice to the Mortgagor, deal with such successor or successors in interest with reference to this mortgage and the debt hereby secured in the same manner as with the Mortgagor and may forebear to sue or may extend time for payment of the debt hereby secured without discharging or in any way affecting the liability of the Mortgagor hereunder or upon the debt hereby secured;

(4) That time is of the essence hereof, and if default be made in performance of any covenant herein contained or in making any payment under said note or obligation or any extension or renewal thereof, or if proceedings be instituted to enforce any other lien or charge upon any of said property, or upon the filing of a proceeding in bankruptcy by or against the Mortgagor, or if the Mortgagor shall make an assignment for the benefit of his creditors or if his property be placed under control of or in custody of any court or officer of the government, or if the Mortgagor abandon any of said property, then and in any of said events, the Mortgagee is hereby authorized and empowered, at its option, and without affecting the lien hereby created or the priority of said lien or any right of the Mortgagee hereunder, to declare, without notice all sums secured hereby immediately due and payable, whether or not such default be remedied by Mortgagor, and apply toward the payment of said mortgage indebtedness any indebtedness of the Mortgagee to the Mortgagor, and said Mortgagee may also immediately proceed to foreclose this mortgage, and in any foreclosure a sale may be made of the premises en masse without offering the several parts separately;

(5) That upon the commencement of any foreclosure proceeding hereunder, the court in which such bill is filed may at any time, either before or after sale, and without notice to the Mortgagor, or any party claiming under him, and without regard to the solvency of the Mortgagor or the then value of said premises, or whether the same shall then be occupied by the owner of the equity of redemption as a homestead, appoint a receiver with power to manage and rent and to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and the statutory period of redemption, and such rents, issues and profits, when collected, may be applied before as well as after the Master's sale, towards the payment of the indebtedness, costs, taxes, insurance or other items necessary for the protection and preservation of the property, including the expenses of such receivership, or on any deficiency decree whether there be a decree therefor in personam or not, and if a receiver shall be appointed he shall remain in possession until the expiration of the full period allowed by statute for redemption, whether there be redemption or not, and until the issuance of deed in case of sale, but if no deed be issued, until the expiration of the statutory period during which it may be issued and no lease of said premises shall be nullified by the appointment or entry in possession of a receiver but he may elect to terminate any lease junior to the lien hereof; and upon foreclosure of said premises, there shall be allowed and included as an additional indebtedness in the decree of sale all expenditures and expenses together with interest thereon at the rate of

which may be paid or incurred by or on behalf of the Mortgagee for attorney's fees, Mortgagee's fees, appraiser's fees, outlays for exhibits attached to pleadings, documentary and expert evidence, stenographer's fees, Master's fees and commission, court costs, publication costs and costs (which may be estimated as to and include items to be expended after the entry of the decree) of procuring all such abstracts of title, title searches, examinations and reports, guaranty policies,

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My commission expires 11 87

Notary Public

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I, Lawrence A. Bolosic, a Notary Public, in and for said County, in the state aforesaid, DO HEREBY CERTIFY, THAT RIVERSIDE NATIONAL BANK and Patricia Backman, Secretary of said corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such VICE President, and Patricia Backman, Secretary of said corporation, did affix said seal to said instrument as Trustee as aforesaid, for the uses and purposes therein set forth.

STATE OF ILLINOIS }
COUNTY OF DU PAGE } ss.

IN WITNESS WHEREOF, RIVERSIDE NATIONAL BANK, not personally but as Trustee as aforesaid, has caused these presents to be signed by its VICE President, and Secretary, this 29th day of MARCH, A. D. 1986.

ATTEST:
Patricia Backman Secretary
By Patricia Backman As Trustee as aforesaid and not personally
VICE President

86124678

1986 APR -2 PM 12:17

1986 APR -2 PM 12:17

Tortens certificates and similar data and assurances with respect to title as Mortgagee may reasonably deem necessary either to prosecute such suit or to evidence to bidders at any sale held pursuant to such decree the true title to or value of said premises; all of which aforesaid amounts together with interest as herein provided shall be immediately due and payable by the Mortgagee in connection with (a) any proceeding, including probate or bankruptcy proceedings to which either party hereto shall be a party by reason of this mortgage or the note hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after the accrual of the right to foreclose, whether or not actually commenced; or (c) preparations for the defense of or intervention in any suit or proceeding or any threatened or contemplated suit or proceeding, which might affect the premises or the security hereof. In the event of a foreclosure sale of said premises there shall first be paid out of the proceeds thereof all of the aforesaid items, then the entire indebtedness whether due and payable by the terms hereof or not and the interest due thereon up to the time of such sale, and the overplus, if any, shall be paid to the Mortgagee, and the purchaser shall not be obliged to see to the application of the purchase money. (6) That each right, power and remedy herein conferred upon the Mortgagee is cumulative of every other right or remedy of the Mortgagee, whether herein or by law conferred, and may be enforced concurrently therewith; that no waiver by the Mortgagee of performance of any covenant herein or in said obligation contained shall thereafter in any manner affect the right of the Mortgagee to require or to enforce performance of the same or any other of said covenants; that whenever the context hereof requires, the masculine gender, as used herein, shall include the feminine, and the singular number, as used herein, shall include the plural; that all rights and obligations under this mortgage shall extend to and be binding upon the respective heirs, executors, administrators, successors and assigns of the Mortgagee and the successors and assigns of the Mortgagee; and that the powers herein mentioned may be exercised as often as occasion therefor arises. (7) This mortgage is executed by RIVERSIDE NATIONAL BANK hereby warrants that it possesses full power and authority to execute this instrument and it is expressly understood and agreed that nothing herein or in said note contained shall be construed as creating any liability on the said RIVERSIDE NATIONAL BANK, either individually or as Trustee as aforesaid, or its successors, personally as concerned, or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by the Mortgagee and by every person now or hereafter claiming any right or security hereunder, and that so far as stated as creating any liability on the said RIVERSIDE NATIONAL BANK, either individually or as Trustee as aforesaid, or its successors, personally as concerned, or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by the Mortgagee and by every person now or hereafter claiming any right or security hereunder, and that so far as the legal holder or holders of said note or the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created in the manner herein and in said note provided or by action to enforce the personal liability of the Guarantor, if any.

ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Rider is made this 28TH day of MARCH, 1986, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to HOMETOWN SAVINGS AND LOAN ASSOCIATION, F.A. (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at 4521 CRACOW STREET, LYONS, ILLINOIS 60534.

Property Address

Modifications. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note has an "Initial Interest Rate" of 9.75%. The Note interest rate may be increased or decreased on the 01ST day of the month beginning on MAY 01ST, 1987, and on that day of the month every 12 months thereafter.

Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the: *[Check one box to indicate Index.]*

- (1) ☐ "Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major Types of Lenders" published by the Federal Home Loan Bank Board.
- (2) ☒ T-BILL INDEX PLUS .30%

[Check one box to indicate whether there is any maximum limit on changes in the interest rate on each Change Date; if no box is checked there will be no maximum limit on changes.]

- (1) ☐ There is no maximum limit on changes in the interest rate at any Change Date.
 - (2) ☒ The interest rate cannot be changed by more than .40 percentage points at any Change Date.
- If the interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.*

B. LOAN CHARGES

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower.

C. PRIOR LIENS

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

D. TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

By signing this, Borrower agrees to all of the above.

* EXCEPT THAT IN NO EVENT, WILL THE ADJUSTED RATE BE LESS THAN THE INITIAL INTEREST RATE, AND IN NO EVENT WILL THE ADJUSTED RATE BE GREATER THAN THE INITIAL RATE PLUS 5.0%.

..... (Seal)
—Borrower

..... (Seal)
—Borrower

(over)

* If more than one box is checked or if no box is checked, and Lender and Borrower do not otherwise agree in writing, the first Index named will apply.

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IN TESTIMONY WHEREOF, the undersigned
..... RIVERSIDE NATIONAL BANK
hath caused these presents to be signed by its VICE President and its corporate seal to be here-
unto affixed and attested by its Secretary this 29th day of MARCH A. D., 1986.

ATTEST

Patricia L. Bachman
Secretary

..... RIVERSIDE NATIONAL BANK
By *Richard L. Bowen*
VICE President

STATE OF ILLINOIS }
COUNTY OF DUPage } SS.

I, LAURENCE A. DOLOSIC, a Notary Public in and for said County, in
the State aforesaid, DO HEREBY CERTIFY THAT *Richard L. Bowen*
..... Vice President of RIVERSIDE NATIONAL BANK
and *Patricia L. Bachman* Secretary of said Corpora-
tion, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such
..... Vice President, and Secretary, respectively, appeared before me this day in person and
acknowledged that they signed and delivered the said Instrument as their own free and voluntary act and as the free and
voluntary act of said Corporation, for the uses and purposes therein set forth;
and the said Secretary then and there acknowledged that as custodian of the corporate seal
of said Corporation, did affix the corporate seal of said Corporation to said Instrument as own free and voluntary
act and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 29 day of March, A. D., 1986.

James A. Dolan
Notary Public.

86124678

Mail To:

WOMETOWN SAVINGS AND LOAN ASSOCIATION
6041 W. Cermak Rd., Cicero, IL 60650