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THIS INDENTURE, WITNESSETH, That Howard I. Richardson and Mary Jo Richardson, his wife

(hereinafter called the Grantor), of 306 Dickens Street Northfield Illinois  
(No and Street) (City) (State)

for and in consideration of the sum of Eighty-five Thousand and 00/100 Dollars  
in hand paid, CONVEY AND WARRANT, to Bank of Northfield  
of 400 Central Avenue Northfield Illinois  
(No. and Street) (City) (State)

and to his successors in trust hereinafter named, for the purpose of securing performance of the covenants and agreements herein, 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 Village and Northfield County of Cook and State of Illinois, to-wit:

Lot 32 and the South half of Lot 31 in Block 1 in George F. Nixon and Company's First Addition to Northfield being a Subdivision in the North half of the South East quarter of Section 24, Township 42 North, Range 12 East of the Third Principal Meridian according to the plat recorded June 18, 1927 as document 9689906 in Cook County, Illinois.

PERM TAX ID #04-24-401-044

ADDRESS: See above

306 Dickens St.

11.00

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 Howard I. Richardson and Mary Jo Richardson, his wife

justly indebted upon their principal promissory note bearing even date herewith, payable

in 59 payments of \$966.10 beginning August 22, 1986 and a final payment of \$71,101.52 on July 22, 1991.

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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 to exhibit receipts therefor; (3) within sixty days after destruction of damage to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) to cause to 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 grantee 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 first Trustee or Mortgagee, and second, to the holder 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 to insure, or pay taxes or assessments, or the interest thereon when due, the grantee or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or purchase any tax lien or title 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 eight per cent per annum shall be so much additional indebtedness secured hereby.

IN THE EVENT of a breach of any of the aforesaid covenants or agreements the whole or said indebtedness, including principal and all earned interest, shall, at the option of the legal holder thereof, upon notice, become immediately due and payable, and with interest thereon from time of such breach at eight per cent per annum, shall be recoverable by foreclosure thereof, or in suit at law, or both, the same as if all of said indebtedness had then matured by each term.

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, and costs for documentary evidence, stenographer's charges, costs 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 proceeding wherein the grantee 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 on 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 dismissed, 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 to the possession 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 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 Howard I. Richardson and Mary Jo Richardson, 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 the Bank of Northfield 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 the aforesaid covenants and agreements are performed, the grantee or his successor in trust, shall release said premises to the party entitled, on receiving his reasonable charges.

Witness the hand<sup>s</sup> and seal<sup>s</sup> of the Grantor, S this 18th day of July, 1986

X Howard I. Richardson (SEAL)  
X Mary Jo Richardson (SEAL)

Mail P. Bk of Northfield

This instrument was prepared by Susan J. Schlobohm 400 Central Ave. Northfield, IL 60093  
(NAME AND ADDRESS)

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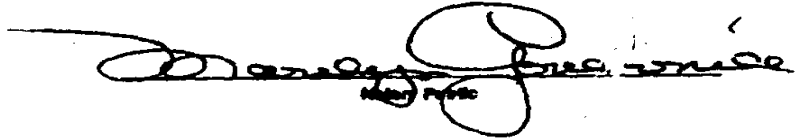
STATE OF Illinois )  
COUNTY OF Cook ) ss.

I, Marilyn Governile, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Howard I. Richardson and Mary Jo Richardson his wife

personally known to me to be the same persons whose names 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 estoppel.

Given under my hand and notarial seal this 18th day of July, 1986

(Impress Seal Here)

  
Marilyn Governile  
Notary Public

Commission Expires Feb 22, 1989

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Filed

BOX No. 333 J. - E. B.

SECOND MORTGAGE  
**Trust Deed**

TO

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