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TRUST DEED
INSTALLMENT
VARIABLE RATE
ADJUSTABLE PAYMENT

1987 DEC 18 PM 2:49

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LOVE SPACE FOR RECORDERS USE ONLY

71-44-951 D 2 (4) Cook 1822

THIS INDENTURE, MADE December 17, 1987, between HARRIS BANK BARRINGTON, NATIONAL ASSOCIATION a national banking association, not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to said Company in pursuance of a Trust Agreement dated 12/8/87 and known as trust number 11-3962. herein referred to as "Mortgagors," and

Harris Bank Barrington, National Association, A National Banking Association doing business in Barrington, Illinois, herein referred to as TRUSTEE, witnesseth: THAT, WHEREAS the Mortgagors are justly indebted to Harris Bank Barrington, National Association (herein referred to as Lender) under the Note hereinafter described, said Lender or the legal holder or holders being herein referred to as Holders of the Note, in the principal sum of TWO HUNDRED FIFTY THOUSAND AND 00/100 Dollars, evidenced by one certain Note of the Mortgagors of even date herewith, made payable to Harris Bank Barrington, National Association and delivered, in and by which said Note the Mortgagors promise to pay the principal sum of \$ 250,000.00 plus interest on the balance of principal from time to time unpaid at the rate of -0- percent per annum in excess of the Lender's Prime Interest Rate from time to time in effect, payable in 180 monthly installments of \$ 2,500.00 each, except as adjusted, beginning on 1/17/88 and on the same day of each successive month thereafter. The payments will be adjusted as follows: Beginning 1/1/89 and on 1/1 of each year thereafter, the monthly payment of undersigned shall be adjusted by written notice to undersigned of the then outstanding principal balance due on said Note and shall set forth the new monthly payment necessary to amortize the outstanding principal balance over the remaining term of the Note. If undersigned's payments prior to any adjustment are insufficient to pay in full the interest due on said Note, said interest due shall be added to the principal balance due on said Note before calculation of adjusted monthly payment contemplated herein. All installment payments received on said Note shall be applied first to the payment of interest accrued to the date of the installment is paid and any amount remaining from an installment after application to interest shall be applied in reduction of unpaid principal. Interest on said Note will be computed based upon a 365-day year for the actual number of days elapsed from date of disbursement until paid in full.

All of said principal and interest being made payable at such banking house or trust company in Barrington, 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 Harris Bank Barrington, National Association in said City, Barrington, 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:

Quit Claim

lying and being in the to wit:

COUNTY OF

Cook

14⁰⁰

AND STATE OF ILLINOIS.

SEE RIDER ATTACHED

* The interest rate shall be fixed at the Harris Bank Barrington, National Association Prime Interest Rate at the time of disbursement, and thereafter adjusted annually, beginning 1/1/89, to be fixed at the Harris Bank Barrington, National Association Prime Interest Rate at the time of adjustment. In no event shall the adjusted payment amount exceed 125% of the prior monthly payment amount.

THIS IS A FIRST MORTGAGE.

THIS INSTRUMENT WAS PREPARED BY
VIVIAN C. DROLET
HARRIS BANK BARRINGTON N.A.
201 S. GROY AVE.
BARRINGTON, ILLINOIS 60010

87666514

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 time 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, 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.

IT IS FURTHER UNDERSTOOD AND AGREED THAT:

- Mortgagors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien hereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such priority to Trustee or to holders of the note; (4) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance.
- Mortgagors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall upon written request, furnish to Trustee or to holders of the note duplicate receipts therefor. To prevent default hereunder, Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.
- Mortgagors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or windstorm 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, all in companies satisfactory to the holders of the note, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the holders of the note, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to holders of the note, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.
- In case of default thereon, Trustee or the holders of the note may, but need not, make any payment or perform any act hereinbefore required of Mortgagors in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest or prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereon, or redeem from any tax sale or forfeiture affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith including attorneys' fees, and any other moneys advanced by Trustee, or the holders of the note to protect the mortgaged premises and the lien hereof, plus reasonable compensation to Trustee for each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the rate on the note. Inaction of Trustee or holders of the note shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of Mortgagors.

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5. The Trustee or the holders of the note... estimate procured from the appropriate public authority without injury to the accuracy of such statement or estimate...

6. Mortgagors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the holders of the note, and without notice to Mortgagors, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the note or in this Trust Deed to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment of principal or interest on the note, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagors herein contained.

7. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, holders of the note or Trustee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included an additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Trustee or holders of the note for attorneys' fees, Trustee's fees, appraiser's fees, outlays for documentary and expert evidence, stenographer's charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, guarantee policies, Torrens certificates, and similar data and assurances with respect to title as Trustee or holders of the note may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the rate on the note when paid or incurred by Trustee or holders of the note in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this trust deed or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

8. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any overplus to Mortgagors, their heirs, legal representatives or assigns, as their rights may appear.

9. Upon, or at any time after the filing of a bill to foreclose this trust deed, the court in which such bill is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagors at the time of application for such receiver and without regard to the value of the premises or whether the same shall be then occupied as a homestead or not and the Trustee hereunder may be appointed as such receiver. Such receiver shall have power to collect the rents and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this trust deed, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.

10. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.

11. Trustee or the holders of the note shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

12. Trustee has no duty to examine the title, location, existence, or condition of the premises, nor shall Trustee be obligated to record this trust deed or to exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any act or omissions hereunder, except in case of its own gross negligence or misconduct or that of the agents or employees of Trustee, and it may require indemnities satisfactory to it before exercising any power herein given.

13. Trustee shall release this trust deed and the lien thereof by proper instrument upon presentation of satisfactory evidence that all indebtedness secured by this trust deed has been fully paid; and Trustee may execute and deliver a release hereof to and at the request of any person who shall, either before or after maturity thereof, produce and exhibit to Trustee the note, representing that all indebtedness hereby secured has been paid, which representation Trustee may accept as true without inquiry. Where a release is requested of a successor trustee, such successor trustee may accept as the genuine note herein described any note which bears a certificate of identification purporting to be executed by a prior trustee hereunder or which conforms in substance with the description herein contained of the note and which purports to be executed by the persons herein designated as the makers thereof; and where the release is requested of the original trustee and it has never executed a certificate on any instrument identifying same as the note described herein; it may accept as the genuine note herein described any note which may be presented and which conforms in substance with the description herein contained of the note and which purports to be executed by the persons herein designated as makers thereof.

14. Trustee may resign by instrument in writing filed in the office of the Recorder or Registrar of Titles in which this instrument shall have been recorded or filed. In case of the resignation, inability or refusal to act of Trustee, the Recorder of Deeds of the county in which the premises are situated shall be Successor in Trust. Any Successor in Trust hereunder shall have the identical title, powers and authority as are herein given Trustee, and any Trustee or successor shall be entitled to reasonable compensation for all acts performed hereunder.

15. In order to provide for the payment of taxes, the undersigned promises to pay monthly in addition to the above payments, one-twelfth of the annual real estate taxes as estimated by the holder of said note, in such manner as the holder may prescribe, so as to provide for the current year's tax obligation on the last day of each such year during the term of said obligation. The undersigned promises further to pay monthly a pro-rata share of all assessments, future hazard insurance premiums, and any other charges that may accrue against the property securing said indebtedness. If the amount estimated to be sufficient to pay said taxes, insurance, assessments, and other charges is not sufficient, the undersigned promises to pay the difference upon demand. It is agreed that all such payments may, at the option of the holder (1) be held in trust by it without earnings for the payment of such items; (2) be carried in a borrower's tax and insurance account and withdrawn by it to pay such items; or (3) be credited to the unpaid balance of said indebtedness as received, provided that the holder advances upon said obligation sums sufficient to pay said items as the same accrue and become payable. If such sums are held in trust or carried in a borrower's tax and insurance account, the same are hereby pledged to pay with any other account of the undersigned with the holder to further secure said indebtedness and any officer of the holder is authorized to withdraw the same and apply hereon. The holder of said note is authorized to pay said items as charged or billed without further inquiry.

16. This Trust Deed and all provisions hereof, shall extend to and be binding upon Mortgagors and all persons claiming under or through Mortgagors, and the word "Mortgagors" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the note or this Trust Deed, and shall, if Mortgagor is a land trustee, specifically include, without limitation, the beneficiaries of said trust.

17. If all or any part of the Premises or an interest therein is sold or transferred to Mortgagors without prior written consent of the holder of the Note secured hereby (Holder), excluding (a) the creation of a lien or encumbrance subordinate to this mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant, or (d) the grant of an irrevocable interest of five (5) years or less not containing an option to purchase, Holder may, at Holder's option, declare all the sums secured by this Mortgage to be immediately due and payable. Holder shall have a revocable option to accelerate if, prior to the sale or transfer, Holder and the person to whom the property is to be sold or transferred reach an agreement, in writing, that the credit of such person is satisfactory to Holder and that the interest payable on the sums secured by this Mortgage shall be at such rate as Holder shall request. If Holder has waived the option to accelerate provided in this paragraph, and if Mortgagor's successor in interest has executed a written assumption agreement accepted in writing by Holder, Holder shall release Mortgagor from all obligations under this Trust Deed.

If Holder exercises such option to accelerate, Holder shall mail notice of acceleration to Mortgagors, and the Mortgagors shall have not more than thirty (30) days from the date the notice is mailed within which to pay the sums due to Holder. If Mortgagors fail to do so, the sums due to Holder shall be immediately due and payable. Mortgagors, by executing this Trust Deed, invoke any remedies provided in this Trust Deed.

HERE TO AND MADE A PART HEREOF

HARRIS BANK BARRINGTON, N.A., not personally but solely as Trustee u/t/a dated December 8, 1987 a/k/a Trust No. 11-3962

Attest: Gerald A. Wiel (SEAL) By: Jane M. Feeney (SEAL)
Gerald A. Wiel, Ass't Trust Officer Jane M. Feeney, Ass't Trust Officer

STATE OF ILLINOIS I, the undersigned
County of Cook ss. a Notary Public in and for and residing in said County in the State aforesaid DO HEREBY CERTIFY THAT
Jane M. Feeney, Ass't Trust Officer, and Gerald A. Wiel, Ass't Trust Officer, of HARRIS BANK BARRINGTON, N.A.

who are 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 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 16th day of December, A.D. 19 87
Margaret W. Donnelly
Notary Public.

My commission expires 8/30/89

IMPORTANT
FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER, THE NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY THE TRUSTEE NAMED HEREIN BEFORE THE TRUST DEED IS FILED FOR RECORD.

The Note mentioned in the within Trust Deed has been identified herewith under Identification No. 9153
Harris Bank Barrington, National Association of Barrington, Ill.
as Trustee, by William C. Brannin, C.L.O.

D E L I V E R Y
NAME HARRIS BANK BARRINGTON, NATIONAL ASSOCIATION
STREET 201 S. Grove Avenue
CITY Barrington, IL 60010
ATTN: W. C. Brannin, C.L.O.
INSTRUCTIONS OR BOX 333 - HV
RECORDER'S OFFICE BOX NUMBER

FOR RECORDER'S INDEX PURPOSES
INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE
6930-32 West 62nd Street
Chicago, IL 60638

87666514

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RIDER TO TRUST DEED DATED 12/17/87 IN THE AMOUNT OF \$250,000.00, HARRIS BANK BARRINGTON, NATIONAL ASSOCIATION AS TRUSTEE U/T/A DATED 12/8/87 A/K/A TRUST NO. 11-3962.

PARCEL 1:

THE EAST 107.33 FEET (AS MEASURED ON THE NORTH AND SOUTH LINES) OF THAT PART OF THE SOUTH EAST 1/4 OF THE SOUTH WEST 1/4 OF SECTION 18, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN DESCRIBED AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE WEST RIGHT OF WAY LINE OF SOUTH NEW ENGLAND AVENUE (AS DEDICATED BY INSTRUMENT RECORDED SEPTEMBER 23, 1957 AS DOCUMENT 17017838) WITH THE SOUTH LINE OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF THE SOUTH WEST 1/4 OF SAID SECTION 18; THENCE NORTHERLY ALONG SAID WEST RIGHT OF WAY LINE OF SOUTH NEW ENGLAND AVENUE, A DISTANCE OF 23.0 FEET; THENCE WESTERLY ALONG A LINE 23.0 FEET NORTH OF (AS MEASURED PARALLEL WITH AND PERPENDICULAR TO) SAID SOUTH LINE OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF THE SOUTH WEST 1/4 OF SECTION 18, A DISTANCE OF 260.0 FEET FOR A PLACE OF BEGINNING; THENCE CONTINUING WESTERLY ALONG THE LAST DESCRIBED LINE, A DISTANCE OF 228.65 FEET TO A POINT ON THE EAST RIGHT OF WAY LINE OF SOUTH SAYRE AVENUE AS SHOWN ON PLAT RECORDED OCTOBER 16, 1962 AS DOCUMENT 18618830; THENCE NORTHERLY ALONG SAID EAST LINE OF SOUTH SAYRE AVENUE, A DISTANCE OF 200.0 FEET; THENCE EASTERLY ALONG A LINE PARALLEL WITH SAID SOUTH LINE OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF THE SOUTH WEST 1/4 OF SECTION 18 A DISTANCE OF 228.91 FEET TO A POINT 260.0 FEET WEST OF SAID WEST RIGHT OF WAY LINE OF SOUTH NEW ENGLAND AVENUE; THENCE SOUTHERLY ALONG A LINE PARALLEL WITH SAID WESTERLY RIGHT OF WAY LINE OF SOUTH NEW ENGLAND AVENUE, A DISTANCE OF 200.0 FEET TO THE PLACE OF BEGINNING.

PARCEL II

THAT PART OF THE SOUTH EAST 1/4 OF SECTION 18, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE WEST RIGHT OF WAY LINE OF SOUTH NEW ENGLAND AVENUE (AS DEDICATED BY INSTRUMENT RECORDED SEPTEMBER 23, 1957 AS DOCUMENT 17017838) WITH THE SOUTH LINE OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF THE SOUTH WEST 1/4 OF SAID SECTION 18; THENCE NORTHERLY ALONG SAID WEST RIGHT OF WAY LINE OF SOUTH NEW ENGLAND AVENUE, A DISTANCE OF 23.0 FEET; THENCE WESTERLY ALONG A LINE 23.0 FEET NORTH OF (AS MEASURED PARALLEL WITH AND PERPENDICULAR TO) SAID SOUTH LINE OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF THE SOUTH WEST 1/4 OF SECTION 18, A DISTANCE OF 260.0 FEET FOR A POINT OF BEGINNING; THENCE CONTINUING WESTERLY ALONG THE LAST DESCRIBED LINE, A DISTANCE OF 228.65 FEET TO A POINT ON THE EAST RIGHT OF WAY LINE OF SOUTH SAYRE AVENUE AS SHOWN ON PLAT RECORDED OCTOBER 16, 1962 AS DOCUMENT 18618830; THENCE NORTHERLY ALONG SAID EAST LINE OF SOUTH SAYRE AVENUE, A DISTANCE OF 200.0 FEET; THENCE ALONG A LINE PARALLEL WITH SAID SOUTH LINE OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF SECTION 18, A DISTANCE OF 228.91 FEET TO A POINT 260.0 FEET WEST OF SAID RIGHT OF WAY LINE OF SOUTH NEW ENGLAND AVENUE; THENCE SOUTHERLY ALONG A LINE PARALLEL WITH SAID WESTERLY RIGHT OF WAY LINE OF SOUTH NEW ENGLAND AVENUE, A DISTANCE OF 200.0 FEET TO THE POINT OF BEGINNING. (EXCEPT THE WEST 14 FEET OF SAID TRACT, AND EXCEPT THE EAST 107.33 FEET AS MEASURED ON THE NORTH AND SOUTH LINES THEREOF OF SAID TRACT), IN COOK COUNTY, ILLINOIS.

Permanent Tax Index No.: 19-18-302-029
19-18-302-028

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BY RIDER ATTACHED
DE A PART HEREOF

This instrument is executed by HARRIS BANK BARRINGTON, National Association, a national banking association, not personally but solely as Trustee under the provisions of a deed or deeds in trust duly recorded and delivered to said Company in pursuance of a Trust Agreement dated December 8, 1927, and known as Trust No. 11-3962 (hereinafter "the Trust") in the exercise of the power and authority conferred upon and vested in it as such Trustee.

It is expressly understood and agreed by and between the parties hereto, any/all herein contained to the contrary notwithstanding, that (1) each and all of the representations, warranties, covenants, undertakings and agreements made by the Trustee are for made for the purpose or with the intention of binding HARRIS BANK BARRINGTON, National Association, in its individual capacity, but are made and intended solely for the purpose of binding (a) the Trustee in its capacity as Trustee (b) only the assets of the Trust; (ii) any provision of this instrument referring to a right of any person to be indemnified, held harmless, or reimbursed by the Trustee for any costs, claims, losses, fines, penalties, damages or expenses of any nature, including without limitation, attorney's fees, arising in any way out of the execution of this instrument or the transaction in connection with which this instrument is executed and delivered, shall be construed to be only a right of reimbursement in favor of such person out of the assets of the Trust, and in no case shall any claim of liability or right of reimbursement be asserted against HARRIS BANK BARRINGTON in its individual capacity; (iii) this instrument is executed and delivered by the Trust solely in the exercise of the powers expressly conferred upon the Trustee under the Trust and upon the written direction of the beneficiary or beneficiaries of the Trust and in accordance with the written direction of the Trustee; and (iv) that no personal liability or personal responsibility is assumed by, nor shall at any time be asserted or enforceable against HARRIS BANK BARRINGTON, on account of any representations, warranties, indemnities, covenants, undertakings or agreements contained in this instrument, either express or implied or arising in any way out of the transaction in connection with which this instrument is executed and delivered, all such personal liability or responsibility, if any, being expressly assumed and released by all other parties hereto and by all persons claiming by, through or under said parties. The parties to this instrument hereby acknowledge that HARRIS BANK BARRINGTON has no obligations or duties in regard to the operation, management and control of the trust property, nor does it have any possessory interest therein; and that said Company has no right or claim in this instrument, and proceeds from said trust property. Notwithstanding anything in this instrument contained, HARRIS BANK BARRINGTON is not the agent for the beneficiary of said trust; and in the event of any conflict between the provisions of this recital paragraph and the body of this instrument, the provisions of this paragraph shall control.

Except as against the trustee, nothing herein contained shall limit the right of any party to this instrument to enforce the personal liability of any other party to this instrument.

87666514

Prop

Office

2/11/27