

UNOFFICIAL COPY

① Damsel C. Thomas
L-10233561-7

87236451

(Space Above This Line For Recording Data)

Loan # 2982488

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on April 23rd
1987. The mortgagor is
BRUCE M PILLMAN and KATHLEEN C. PILLMAN, husband and wife
("Borrower"). This Security Instrument is given to

GLENVIEW STATE BANK
which is organized and existing under the laws of the State of Illinois
800 WAUKEGAN ROAD, GLENVIEW IL 60025

, and whose address is

("Lender").

Borrower owes Lender the principal sum of One hundred thirty-five thousand and NO/100 - - -

Dollars (U.S. \$ 135,000.00) 1. This debt is evidenced by Borrower's note
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on May 1st, 2017. This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property

located in NORTHBROOK, Cook

County, Illinois:

SEE RIDER ATTACHED HERETO AND MADE A PART HEREOF

DEPT-91 RECORDING \$16.00
TM4444 TRAN 1R77 06/04/87 09:26:00
#2046 H I > 00-1977-21344251
COOK COUNTY RECORDER

*This instrument was prepared by

GLENVIEW STATE BANK

By Marilyn J. Kosak
800 WAUKEGAN ROAD
GLENVIEW, ILLINOIS 60025

Item # 04-08-311-004 FGO m

which has the address of

7 COURT OF CHARLWOOD
(Street)

NORTHBROOK
(City)

Illinois

60062
(Zip Code)

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or
hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the
foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to
mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

\$16.00

87236451

UNOFFICIAL COPY

GLENVIEW STATE BANK
800 W/WAURBURN ROAD
GLENVIEW, IL 60025

My Commission Expires 8/10/88
Notary Public, State of Illinois
MICHELLE THOMAS
OFFICIAL SEAL

My Commission Expires:

Given under my hand and official seal this 2nd day of April, 1987

signed and delivered the said instrument as **THEIR** legal and voluntary act, for the uses and purposes herein set forth.

subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they

personally known to me to be the same person(s) whose name(s) are

BRUCE M PILLMAN and KATHLEEN C. PILLMAN and do hereby certify that

a Notary Public in and for said county and state,

County ss:

STATE OF ILLINOIS, COOK

[Space Below This Line For Acknowledgment]

Borrower
(Seal)

Borrower
(Seal)

KATHLEEN C. PILLMAN
Borrower
(Seal)

BRUCE M PILLMAN
Borrower
(Seal)

87-236451

Instrument and in any rider(s) executed by Borrower and recorded with it.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Instrument the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement this instrument. If one or more riders are executed by Borrower and recorded together with

this Security Instrument, the covenants and agreements of each such rider shall be a part of this Security Instrument and in any rider(s) executed by Borrower and recorded together with

23. Rider to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, if one or more riders are executed by Borrower and recorded together with

22. Waiver of Homeestead. Borrower waives all right of homestead exemption in the Property.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recodation costs.

20. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorney fees and costs of title evidence.

19. Acceleration. Upon acceleration of the Property and at any time before the date specified in the notice, Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including,

18. Security Interest. Lender may require immediate payment in full of all sums secured by this Security Interest without further demand and may foreclose this Security Interest by judicial proceeding.

17. Default or any other defenue of Borrower to remit late fees and other amounts due, Lender may require immediate payment in full of all sums secured by this Security Interest by judicial proceeding.

16. Notice of Default. Lender may require immediate payment in full of all sums secured by this Security Interest by judicial proceeding.

15. Acceleration. Lender may require immediate payment in full of all sums secured by this Security Interest by judicial proceeding.

14. Breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless specifically otherwise), the notice shall be given to Borrower, by which the default must be cured;

13. Default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured;

12. Breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless specifically otherwise), the notice shall be given to Borrower, by which the default must be cured;

11. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

UNOFFICIAL COPY

3 7 2 6 6 - 1 5 1

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, 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. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

87226451

UNOFFICIAL COPY

the date of distribution. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from Any amounts disbursed by Lender under this Paragraph 7 shall become additional debt of Borrower secured by this instrument.

Lender may take action under this Paragraph 7, Lender does not have to do so.

in the event of default, paying reasonable attorney fees and costs of collection or the property to make repairs. Although instruments, then Lender may do and pay whatever is necessary to protect the value of the property and Lender's rights in the property, Lender may do and pay in bankruptcy, probate, for condemnation or to enforce laws or regulations, then Lender may do and pay in bankinstrument, or there is a legal proceeding that may significantly affect covenants and agreements contained in this Security Instrument, or Lender's rights in the property to make repairs.

7. Protection of Lender's Rights in the Property; Right to Writin. If Borrower fails to perform the fee title shall not merge unless Lender agrees to the merger in writing.

Borrower shall comply with provisions of the lease, and if Borrower acquires title to the property, the leasehold, change the property, allow the property to deteriorate to commit waste. If this Security Instrument is on a leasehold, change of the property prior to the acquisition of property; Leaseholds. Borrower shall not destroy, damage or subdivide instruments that may interfere with the enjoyment of property prior to the acquisition.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount, or the payments under Paragraph 19 the property is acquired by Lender, Borrower's right to any insurance proceeds resulting from damage to the property prior to the acquisition shall pass to Lender to the extent of the sums secured by this security instrument, unless Lender fails to pay sums secured by this security instrument, whether or not then due. The day period will begin

when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal by Borrower applied to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore Borrower abandons the property, or does not answer within 30 days a notice from Lender that the insurance carrier has applied to the sums secured by this Security Instrument, whether or not then due, excess paid to Borrower. If the restoration or repair is not economically feasible and Lender's security is lessened, if the insurance proceeds shall be applied to the property damage, if the restoration or repair is economic, Borrower shall be liable to Lender and Lender may make prompt payment to Borrower all receipts of paid premiums and renewals shall be acceptable to Lender, Borrower shall give to Lender a standard mortgage clause.

All insurance policies and renewals shall be held by Lender, Borrower shall include to Lender a copy of the insurance certificate provided within the term "extreme coverage" and any other hazards for which Lender shall have the right to hold the policies and renewals, if Lender receives, Borrower shall promptly give to Lender notices of paid premiums and renewals, all receipts of paid premiums and renewals shall be acceptable to Lender, Borrower shall give to Lender a standard mortgage clause.

3. Hazard Insurance. Borrower shall keep the improvements in good condition or heretofore effected on the property insured against loss by fire, hazards included within the term "extreme coverage" and any other hazards for which Lender shall be liable to pay all sums chosen by Borrower subject to Lender's approval which shall not be

reduced after payment of losses if not made promptly by Borrower.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impossibilities attributable to the property to the lien in a manner acceptable to Lender; (b) contains in good receiptes evidencing the payments.

Borrower shall pay all taxes, assessments, charges, fines and impossibilities attributable to the property to the lien in a manner acceptable to Lender; (c) secures from the holder of the lien an amount paid directly to the person named in paragraph 2, or if not paid in full, if any

Property which may attach to the property over this Security Instrument, and Lender shall furnish to Lender all notices of amounts held by, or defends against enforcement of, the lien in a manner acceptable to Lender, Borrower shall pay all taxes, assessments, charges, fines and impossibilities attributable to the property to the lien in a manner acceptable to Lender; (d) contains in good

receipts evidencing the payments.

4. Application of Proceeds. Unless sums secured by this Security Instrument by Lender to the time of Note: third, to amounts payable under Paragraph 2, fourth, to interests, to prepayment received by Lender under Paragraph 1 and 2 shall be applicable: first, to late charges due under the Note; second, to prepayment received by Lender under the Note; third, to amounts payable under Paragraph 2, fourth, to interests, to prepayment received by Lender under the Note.

5. Assignment of Property. If under the Note, to late charges due otherwise, all payments received by Lender under Paragraph 1 and 2 shall be applicable: unless sums secured by this Security Instrument by Lender at the time of Note held by Lender. If under the Note, to late charges due under the Note; second, to prepayment received by Lender under the Note; third, to amounts payable under Paragraph 2, fourth, to interests, to prepayment received by Lender under the Note.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any amount necessary to make up the deficiency in one or more payments when due, if the excess shall be applied to the escrow items, either promptly paid to Borrower or credited to the escrow items when due, the escrow shall be

amount of the funds held by Lender is not sufficient to pay the escrow items when due, if the excess shall be applied to the escrow items, shall exceed the amount required to pay the escrow items when due, the escrow shall be applied to the escrow items held by Lender to pay the escrow items when due, if the escrow shall be

If the amount of the funds held by Lender together with the future monthly payments of funds payable prior to this Security instrument the funds held by Lender is such an institution the depository of federal or state agency (including funds held in an institution the depository of which are issued by a federal or

state agency including funds held in an institution the depository of which is such an institution the depository of federal or state agency (including funds held in an institution the depository of which are issued by a federal or

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment made by a federal or

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

UNOFFICIAL COPY

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 23rd day of April, 1987 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to GLENVIEW STATE BANK

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:
7 COURT OF CHARLWOOD NORTHBROOK, ILLINOIS 60062

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in

(the "Declaration"). The Property is a part of a planned unit development known as
ANCIENT TREE

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

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

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the : (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage provided by the master or blanket policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

(Seal)
Borrower

Bruce M. Pillman
BRUCE M. PILLMAN

(Seal)
Borrower

(Seal)
Borrower

Kathleen C. Pillman
KATHLEEN C. PILLMAN
(Seal)

UNOFFICIAL COPY

Property of Cook County Clerk's Office

87236451



COMMONWEALTH LAND
TITLE INSURANCE COMPANY
A Reliance Group Holdings Company

UNOFFICIAL COPY

37236451

LEGAL DESCRIPTION

L-102335-C1

Parcel 1:

Lot 11 in Ancient Tree Unit One-A, being a subdivision of part of Lot 1003 and all of Lot 1004 in Ancient Tree Unit One, being a subdivision of parts of the Northeast quarter of the Southwest quarter and the Southeast quarter of the Northwest quarter of Section 8, Township 42 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.

Parcel 2:

Easement for ingress and egress appurtenant to and for the benefit of Parcel 1 as set forth on the plat of subdivision of Ancient Tree Unit One, recorded May 17, 1973, as Document No. 22328735 and as created by Declaration of Easements, Covenants, and Restrictions, made between American National Bank and Trust Company of Chicago, a National Banking Association, as Trust No. 32211, and Ancient Tree, an Illinois Limited Partnership, dated May 1, 1974, and recorded May 21, 1974, as Document No. 22723117, and by deed from American National Bank and Trust Company of Chicago, a National Banking Association, as Trustee under Trust Agreement dated August 23, 1973, and known as Trust No. 32211 to Republic Realty Mortgage Corporation, dated January 9, 1973, and recorded October 19, 1973, as Document No. 22516070, for ingress and egress.

Parcel 3:

Easement for ingress and egress appurtenant to and for the benefit of Parcel 1 as set forth on plat of subdivision of Ancient Tree Unit One-A, recorded December 26, 1973, as Document No. 22576909, and as created by Declaration of Easements, Covenants and Restrictions, made between American National Bank and Trust Company of Chicago, a National Banking Association, as Trustee under Trust Agreement dated August 23, 1973, and known as Trust No. 32211, and Ancient Tree, an Illinois Limited Partnership, dated May 1, 1974, and recorded May 21, 1974, as Document No. 22723117, and by deed from American National Bank and Trust Company of Chicago, a National Banking Association, as Trustee under Trust Agreement dated August 23, 1973, and known as Trust no. 32211.

87236451