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This Indenture, Made this 16th day of May A.D. between

13.00 in the State

Barbara E. Zarnecki, a single person having never been married of the Village of Orland Park in the County of Cook of Illinois, party of the first part, and James E. Cooper of the County of Will, and State of Illinois, as trustee, party of the second part.

WITNESSETH: THAT WHEREAS, the said

Barbara E. Zarnecki, a single person having never been married

grantors herein are justly indebted upon one principal promissory note bearing even date herewith, payable to bearer and by the grantors duly executed and delivered to the said trustee for the use and benefit of the legal owners and holders thereof. Said note is for the principal sum of Forty-three thousand (\$43,000.00) Dollars, and is due and payable as follows: Four hundred one (\$401.00) Dollars, or more, to be paid on the 15th day of July, A.D. 1987, and payments of Four hundred one (\$401.00) Dollars, or more, to be paid on the 15th day of each and every month thereafter, from which payments interest at the rate of nine and one half (9.5%) per centum per annum on the whole sum remaining from time to time unpaid, shall first be deducted and balance applied on the principal until said principal is paid in full. Payments and interest not paid when due to bear interest at the rate of nine and one half (9.5%) per centum per annum, until paid. Final balloon payment is due June 15, 1992. Both principal and interest being payable at the office of the Mokena State Bank, Mokena, Illinois.

Now therefore, the said party of the first part for the purpose of securing the payment of said principal sum of money and said interest, and all future advances together with interest thereon, pursuant to the terms hereof, according to the true intent and meaning of said note, for the purpose of securing the faithful performance of the covenants and agreements herein contained, do hereby presents convey and warrant unto the said party of the second part the following described real estate, with the improvements thereon and all lifting, heating, air conditioning, lighting and plumbing apparatus and other machinery and fixtures now, or that may hereafter be attached to or form a part of said premises, and everything appurtenant thereto, together with the rents, issues and profits thereof, which are hereby absolutely assigned, set over and transferred unto second party whether now due or which may hereafter become due under or by virtue of any verbal or written lease or occupancy agreement, said real estate being situated in the County of Will, in the State of Illinois, to-wit:

Unit No. 1D and Garage Unit NO. 01D in Clearview Condominium as delineated on a survey of the following described real estate: Lot 15 in Heritage Manor, a subdivision of part of the West 1/2 of the North East 1/4 of Section 13, Township 36 North, Range 2 East of the Third Principal Meridian, in Cook County, Illinois which survey is attached as Exhibit "A" to Declaration of Condominium made by Clearview Construction Corporation, an Illinois corporation, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document 2630227, together with its undivided percentage interest in the common elements.

10, 610 7435 W. Penderburg Ct., Orland Park, IL 60467

Hereby releasing and waiving any and all rights of exemption in or to said premises whether by virtue of Homestead Exemption Laws of the State of Illinois or bankruptcy laws of the United States of America.

Hereby releasing and waiving all rights under and by virtue of all laws of the State of Illinois

TO HAVE AND TO HOLD the above described premises, with the appurtenances and fixtures unto the said party of the second part and its successors and assigns forever, for the use and purposes and upon the trusts herein set forth.

It is understood that at any time before the cancellation and release of this trust deed, said note, including the terms of repayment thereof, may from time to time be modified or amended in writing thereon by the parties liable thereon and the holder thereof to include any future advance or advances for any purpose made by the holder, at its option, to or for said parties liable thereon. Grantors covenant and agree that this trust deed secures any and all such future advance or advances, together with the specified interest thereon, as well as the hereinbefore described principal and interest now evidenced by said note, the total principal secured not to exceed \$43,000.00 at any one time. The term note as used in this trust deed includes said principal promissory note above described as so modified or amended, if the same shall be modified or amended, and nothing contained in this paragraph shall be considered as limiting the interest which may be secured hereby or the amount or amounts that shall be secured herein when advanced to protect the security.

And the said grantors covenant and agree as follows: To pay said indebtedness and the interest thereon as herein and in said note provided; to pay prior to the first day of June in each year, all taxes and assessments levied upon said premises; to commit or suffer no waste to said premises, to keep any and all buildings thereon in good repair but not to cause, suffer or permit, without first obtaining written permission or consent of said trustee, any remodeling or alteration of the building or buildings thereon or construction of any new improvement thereon; to keep all buildings at any time on said premises insured to the full insurable value thereof, and at least in the amount of the indebtedness secured hereby against loss by fire, lightning and those hazards covered by extended coverage endorsement, and such other hazards as the legal holder of said indebtedness may designate until said indebtedness is fully paid, and in case of foreclosure, until expiration of the period of redemption therefrom; to place and keep such insurance in companies to be approved by the legal holder of said indebtedness and to deliver to said legal holder the said insurance policies, with the usual mortgage or trustee clause attached thereto, making all loss, if any, thereunder payable to said Trustee, as its interest may appear; not to suffer or permit: (1) any liens of mechanics or material men or other claim to attach to said premises; (2) any nuisance to exist on said property; (3) any unlawful use of same; or, (4) without written consent of the trustee, (a) any use of said property for a purpose other than that for which the same is now used, or (b) the placing in or upon any building or improvement on said property, any apparatus, fixtures or equipment leased or subject to Security Agreement. And in the event of the failure of said grantors to pay said taxes and assessments, or to keep said buildings insured as aforesaid, or to keep said premises free from any such liens of mechanics or material men, the holder of said indebtedness may pay such taxes or assessments, or discharge, or purchase any tax lien or title affecting said premises, or may procure such insurance, or settle any lien of any mechanic or material men or other claims attached to said property, and all moneys so paid and any other moneys disbursed by the legal holder of said indebtedness to protect the lien hereof with interest thereon at the highest rate for which it is now in such case lawful to contract, from the date of payment, shall be so much additional indebtedness secured hereby; and it shall not be obligatory upon the holder of said indebtedness to inquire into the validity of any such tax liens or titles, taxes or special assessments or sales therefor, or into the validity of any lien of mechanics or material men, or of other claims attaching to said property, in advancing moneys in that behalf as above authorized.

And as security for the performance of their aforesaid obligations to provide insurance on said premises and pay all taxes thereon, grantors further covenant and agree that together with and in addition to each of said payments of principal and interest payable under the terms of said note, they will deposit with the legal holder of said note a sum equal to the premiums that will next become due and payable on said policies of fire and other hazard insurance covering the conveyed property, plus taxes and assessments next due thereon (all as estimated

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by said holder) less all sums already paid for the same by the number of payments to be made before one month prior to the date of maturity of such premium, taxes and special assessments; all deposits to be made as aforesaid and all payments to be made pursuant to the note secured hereby shall be added together and the aggregate thereof shall be applied by the holder to the following items in the order set forth: (1) the payment or (insofar as may be practicable) part payment of those taxes, special assessments, fire and other hazard insurance premiums which grantors are obligated to pay or provide pursuant to the provisions of the preceding paragraph, but in the order in which the holder may deem advisable for its own protection; (2) interest on said note secured hereby; and (3) amortization of the principal of said note. Any deficiency in the amount of such aggregate payments shall constitute a default under this trust deed. In the event of loss covered by any such policy of insurance, said holder or the grantee may, at their option, enforce said insurance or take any other action they deem appropriate in regard thereto, but neither the holder nor the grantee shall be under any duty or obligation in respect thereto.

IN CASE OF DEFAULT in the payment of principal, interest or any installment thereof provided in said note, and, notwithstanding any provisions in said note to the contrary, in the event of a breach of or failure to perform any of the covenants and agreements contained in this trust deed, or if proceedings are instituted to enforce any other lien or charge upon any of said real estate, or for partition thereof, or upon the filing of a proceeding in bankruptcy by or against any one or more of the mortgagors, or if any one or more of the mortgagors shall make an assignment for the benefit of his creditors or if said property shall be placed under control of or in custody of any court, the whole of said indebtedness shall, at the option of the legal holder thereof, without notice become immediately due and payable and shall be recoverable by foreclosure hereof or by suit at law, or both, in like manner as if all of said indebtedness had then matured by lapse of time.

IT IS FURTHER AGREED by the grantors that in case a right of foreclosure or other right of procedure shall arise hereunder, the legal holder of said principal note or if any part thereof, or the said trustee for the benefit of such holder, shall have the right to bring such legal or equitable proceedings for the collection of the moneys hereby secured as they may deem necessary; that all reasonable expenses and disbursements, paid or incurred in behalf of the complainant in connection with the foreclosure hereof, including reasonable solicitor's fees, outlays for documentary evidence, stenographer's charges, cost of furnishing a Guarantee Title Insurance Policy (in the amount of the foreclosure sale price) or complete abstract to said premises, shall be paid by the grantors; that the like expenses and disbursements, occasioned by any suit or 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 grantors; that such fees, expenses and disbursements shall be an additional lien and charge upon said premises secured by this deed, may be taxed as costs and shall be included in any decree or order that may be rendered in such proceedings, and that such proceedings shall not be dismissed, nor shall any order for the sale of said premises be entered unless the same shall provide for the payment of said fees out of the proceeds thereof, nor shall a release be given, until all such fees, expenses and disbursements, and the costs of such suit have been paid. The proceeds of any foreclosure 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 proceeding, including all such items as are mentioned in the preceding sentence of this paragraph; Second, any amounts advanced by the grantee or holder for taxes, assessments, purchase of tax liens or titles, insurance or settlement of mechanic's or material men's liens as aforesaid; Third, all interest and principal remaining unpaid on the indebtedness evidenced by said note; Fourth, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by said note, with interest thereon as herein provided; Fifth, any over-plus to grantors, their legal representatives or assigns, as their rights may appear.

The grantors waive all right to the possession of, and income from said premises pending foreclosure of this trust deed and pending any other action relating to said premises wherein said trustee or said holder shall be a party, and until the period of redemption, if any, from any sale therein shall expire, whether there be redemption from such sale or not, and grantors agree that upon the filing of any bill to foreclose this trust deed or upon the commencement of any such action, the court in which such bill is filed or such action is commenced may at once and without notice to the said grantors or any party claiming under said grantors, and regardless of whether said premises or any part thereof are then or at any time occupied as a homestead, appoint a receiver to take possession or charge of said premises with power to collect the rents, issues and profits of the said premises, during the pendency of such foreclosure suit or other action, and until the time to redeem the same from any sale thereunder shall expire; and such rents, issues and profits, including those collected during such period of redemption, may be applied toward the payment of the indebtedness secured hereby, costs, taxes, insurance and other items necessary for the protection and preservation of said property. In addition thereto, said holder is empowered by grantors, in case of default in the payment of the indebtedness secured hereby or other default under this trust deed, to take possession of said premises pursuant to the statute in such case made and provided, and with the same authority and powers as are hereinabove provided for a receiver.

If there be only one person designated herein as grantors, said word or words wherever used herein, and the verbs and pronouns associated therewith, although expressed as plural, shall be read and construed as singular.

In the event of the refusal, resignation or inability of the grantee to act as trustee, then... Phillip B. Grigus is hereby appointed to be the first successor in this trust and the then Recorder of Deeds of said Will County is hereby appointed to be second successor in this trust.

When all the aforesaid covenants and agreements have been fully performed, the said Trustee shall release said premises to the party entitled to receive the same, on receiving his reasonable charges therefor.

WITNESS the hands and seals of the grantors this 16th day of May A.D. 19 87

This document prepared by Mildred F. Murray, Asst-Cashier Mokena State Bank, Mokena, Ill.

Barbara E. Zarnecki (SEAL) Barbara E. Zarnecki (SEAL) (SEAL) (SEAL)

I, Phillip B. Grigus, a Notary Public, in and for said County, do hereby certify that Barbara E. Zarnecki

is the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said instrument as her 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 May A.D. 19 87

Mildred F. Murray Notary Public

TRUST DEED

Barbara E. Zarnecki

TO

James E. Cooper Trustee

Trust No.

Loan No.

\$ 43,000.00 years at 9.5 %

Date May 18 19 87

STATE OF ILLINOIS, County of Will

No. _____

I hereby certify that the within instrument was filed for record in the office of the Recorder of Deeds, in the County aforesaid, on the _____ day of _____ A.D. 19 _____ at _____ o'clock _____ M., and recorded in Book _____ page _____

Recorder of Deeds

Fee, \$5.00 PAID

MAIL TO:

Mokena State Bank

11100 Front St.

Mokena, Ill. 60448

Form 80-667 BANKCRAFT

18688228

BOX 333-GG 9

Identified by: James E. Cooper Trustee

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