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TRUST DEED

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-88-549902

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THIS INDENTURE made November 19, 1988, between Agnes S. Krygowski, divorced and not remarried, herein referred to as "Mortgagor", and

HERITAGE BANK OF COUNTRY CLUB HILLS

an Illinois corporation doing business in C.C.Hills Illinois, herein referred to as Trustee, witnesseth: THAT, WHEREAS the Mortgagors are justly indebted to the legal holder or holders of the Installment Note herein after described, said legal holder or holders being herein referred to as Holders of this Note, in the principal sum of SEVEN THOUSAND FIVE HUNDRED AND NO/100's Dollars, evidenced by one certain Note of the Mortgagors of even date herewith, made payable to BEARER

HERITAGE BANK OF COUNTRY CLUB HILLS

and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest on the balance of principal remaining from time to time unpaid at the rate of 11.00 per cent per annum at maturity until said note is fully paid.

All such payments on account of the indebtedness evidenced by said note to be first applied to principal balance and the remainder to interest; provided that the principal of each installment unless paid when due shall bear interest at the rate of maximum allowed by law per annum, and all of said principal and interest being made payable at such banking house or trust company in C.C.Hills 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 Heritage Bank of C.C.Hills in said City, Country Club Hills

NOW, THEREFORE, the Mortgagors to secure 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 heretofore 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, lying and being in the COUNTY OF COOK AND STATE OF ILLINOIS, to wit:

Lots 26, 27, 28 and 29 in Block J in Rexford and Bellamy's Addition to Harvey being a Subdivision of part of the North fractional half of Section 7, Township 36 North, Range 14 East of the Third Principal Meridian North of the Indian Boundary Line and Southwesterly of Grand Trunk Railroad right of way map recorded June 27, 1892 as Document 1690854 in Book 55 Page 33 in Cook County, Illinois.

THIS IS A JUNIOR MORTGAGE -88-549902

PERMANENT REAL ESATE INDEX NUMBER: 29-07-105-025 also 026 and 027
PROPERTY LOCATED AT 14347 Division Street, Posen, Illinois 60469

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 times as Mortgagors may be entitled thereto (which are pledged primarily and on a party 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 on 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.

This Trust Deed consists of two pages, the conditions and provisions appearing on this page and on page two (the reverse side hereof) are incorporated herein by reference and are a part hereof and shall be binding on the Mortgagors, their heirs, successors and assigns.

WITNESS the hand and seal of Mortgagors the day and year first above written.

Agnes S. Krygowski (SEAL) _____ (SEAL)

(SEAL) _____ (SEAL)

STATE OF ILLINOIS,

County of Cook

SS. I, _____, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT --Agnes S. Krygowski, divorced and not remarried--

who is personally known to me to be 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 19th day of November, A.D. 1988

THIS INSTRUMENT WAS PREPARED BY:

NAME Jacqueline G. Campbell

ADDRESS 4101 W. 183rd Street, Country Club Hills, IL 60477

OFFICIAL SEAL
JACQUELYN CAMPBELL
Notary Public, State of Illinois
My Commission Expires 11/1/91

R11-706
A. CHAMBERS, Notary Public

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POBORN, IL 60469

11317 DIVISION STREET

FOR RECORDS INDEX PURPOSES
PLEASE PRINT STREET ADDRESS OF ABOVE
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RECORDS SECTION
ADDITIONAL INFORMATION

1006 - 001 3900
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