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TRUST DEED

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(Trust Deed Form T-3) REV 6-81

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THE ABOVE SPACE FOR RECORDERS USE ONLY

71-69-9175
61832254

THIS INDENTURE, Made July 14, 1988, between ALBANY BANK AND TRUST COMPANY N.A., an association organized under the laws of the United States of America, not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to said Bank in pursuance of a Trust Agreement dated July 12, 1986 and known as trust number 11-4558, herein referred to as "First Party," and Chicago Title and Trust Company an Illinois corporation herein referred to as TRUSTEE, witnesseth: THAT, WHEREAS First Party has concurrently herewith executed an instalment note bearing even date herewith in the Principal Sum of Four Hundred Forty Two Thousand and 00/100-----

Dollars, made payable to BEARER and delivered, in and by which said Note the First Party promises to pay out of that portion of the trust estate subject to said Trust Agreement and hereinafter specifically described, the said principal sum and interest from date of disbursement on the balance of principal remaining from time to time unpaid at the rate of 10.25% * per cent per annum in instalments as follows: Four Thousand Ninety Four and 61/100-----

Dollars on the 1st day of September 1988 and Four Thousand Ninety Four and 61/100----- Dollars on the 1st day of each month thereafter until said note is fully paid except that the final payment of principal and interest, if not sooner paid, shall be due on the 1st day of August 1997. All such payments on account of the indebtedness evidenced by said note to be first applied to interest on the unpaid principal balance and the remainder to principal; provided that the principal of each instalment unless paid when due shall bear interest after maturity at the highest legal rate per annum, and all of said principal and interest being made payable at such banking house or trust company in Chicago, 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 Albany Bank and Trust Company N.A., 3400 W. Lawrence Avenue, Chicago, Illinois 60625 in said City.

This loan is payable in full at the end of 9 years. At maturity or if The Holder of the Note demands payment you must repay the entire principal balance of the loan and unpaid interest then due. The Holder of the Note is under no obligation to refinance the loan at that time. You will therefore be required to make payment out of other assets you may own, or you will have to find a lender willing to lend you the money at prevailing market rates, which may be considerably higher than the interest rate on this loan. A late charge in the amount of 5 % of this monthly payment due hereunder will be assessed for any payment made more than 15 days after the due date.

NOW, THEREFORE, First Party to secure the payment of the said principal sum of money and said interest at maturity with the terms, conditions and limitations of this trust deed, and also in consideration of the sum of One Dollar as hereinafter provided, the receipt whereof is hereby acknowledged, does by these presents grant, remise, release, alien and convey unto the Trustee, its successors and assigns, the following described Real Estate situated, lying and being in the County of Cook AND STATE OF ILLINOIS, to wit:

Lot 1 in Wiehe's Subdivision of that part of block 19 lying northerly of the north easterly line of Milwaukee Avenue in Grayland in the Northwest quarter of Section 22, Township 40 North, Range 13, east of the third principle meridian, in Cook County, Illinois, Commonly known as - 3845 N. Milwaukee Ave., Chicago, Illinois 60641 Permanent Index Number - 13-22-102-013

*The interest rate shall be adjusted to Albank Prime Rate + .75% on the first day of August, 1991 and on the first day every three years thereafter until maturity. The payment due for principal and interest shall also be adjusted to reflect any change in the interest rate, based upon the then remaining term. Prepayment Penalty - 1% prior to June 1, 1997

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 (including but not limited to the right of first refusal) and all other rights and interests therein (whether single units or generally controlled) and ventilation, including without limitation the foregoing, to be a part of said premises, together with all other rights and interests therein, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by the First Party or its successors or assigns shall be deemed to be a 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 terms and conditions herein set forth. IT IS FURTHER UNDERSTOOD AND AGREED THAT 1. Until the indebtedness aforesaid shall be fully paid, and in case of the failure of First Party, its successors or assigns to (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed, (b) 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, (c) pay when due any assessments (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 assessments, (d) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof, (e) refrain from making material alterations in said premises except as required by law or municipal ordinance, (f) pay before any penalty attaches all general taxes, and pay special taxes, special assessments, water charges, sewer charges and other charges against the premises when due, and upon written request, to furnish to Trustee or to holders of the note duplicate receipts therefor, (g) pay on full under protest, in the manner provided by statute, any tax or assessment which First Party may incur to correct or 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 the net, 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 to deliver all policies, including additional and renewal policies, to holders of the note, and in case of insurance about

MAIL TO DELIVER

NAME Albany Bank and Trust Company N.A.
STREET 3400 W. Lawrence Ave.
CITY Chicago, Illinois 60625
OR
INSTRUCTIONS 35
RECORDER'S OFFICE BOX NUMBER

FOR RECORDERS INDEX PURPOSES: INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE.
3845 N. Milwaukee Ave.
Chicago, Illinois 60641

Prepared By: Gary A. Worrestler, Senior Vice President
Albany Bank & Trust Co., N.A.
3400 W. Lawrence Avenue, Chicago, ILL 60625

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to expire, to deliver renewal policies not less than ten days prior to the respective date of expiration; then Trustee or the holders of the note may, but need not, make any payments or perform any act herebefore set forth in any form and manner deemed expedient and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or foreclosure 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 such matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shall become due and payable without notice and with interest thereon at the highest lawful rate per annum. 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 of the provisions of this paragraph.

2. The Trustee or the holders of the note hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public officer without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, foreclosure, tax lien or title or claim thereof.

3. At the option of the holders of the note and without notice to First Party, its successors or assigns, 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 in the event of default in making payment of any installment of principal or interest on the note, or (b) in the event of the failure of First Party, or its successors or assigns to do any of the things specifically set forth in paragraph one hereof and such default shall continue for three days, said option to be exercised at any time after the expiration of said three day period.

4. 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 as 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 documents and expert evidence, stenographers' 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 highest lawful rate per annum, when paid or incurred by Trustee or holders of the note in connection with (a) any proceedings, 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.

5. 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 paragraphs in all the items which under the terms hereof constitute secured indebtedness to the Trustee or holders of the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any surplus to First Party, its legal representatives or assigns, as their rights may appear.

6. 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 at the time of application for such receiver of the person or persons, if any, liable for the payment of the indebtedness secured hereby, and without regard to the value of the premises or whether the same shall be person or persons, if any, liable for the payment of the indebtedness secured hereby, and without regard to the value of the premises or whether the same shall be person or persons, if any, liable for the payment of the indebtedness secured hereby. Such receiver shall have power to collect the rents, issues and profits of said premises during the 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 First Party, its successors or assigns, 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.

7. 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. Trustee has no duty to vacate 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 acts 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.

8. 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, accompanied by a certificate of Trustee or Trustee's 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 hereon contained of the note and which purports to be executed on behalf of First Party, and when 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 on behalf of First Party.

9. Trustee may assign 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 of act of Trustee, the then 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 powers and authority as are herein given Trustee, and any Trustee or successor shall be entitled to reasonable compensation for all acts performed hereunder.

10. For prepayment privilege, see Note hereby secured.

11. In addition to payments to principal and interest hereinafter provided, the Mortgagees shall pay each month to the holder or holders of said Note 1/12th of the annual general real estate taxes assessed or to be assessed against said premises.

12. The mortgagees are prohibited from selling, conveying, assigning, or otherwise disposing of their beneficial interest in and to, or entering into Article of Agreement for the sale of, leasing, leasing, or in any manner transferring title to the mortgaged premises without the prior written consent of the mortgagee. Failure to obtain prior written consent shall constitute a default hereunder entitling the mortgagee to declare the whole of the debt immediately due and payable.

13. The holders of the Note secured by this Trust Deed, at their sole option, shall have the right to extend, modify or renew the Note secured hereby at any time and from time to time. This Trust Deed shall secure any and all renewals or extensions of any change in the term or rate of interest shall not impair in any manner the validity of or priority of this Trust Deed nor release the Mortgagees from personal liability for the indebtedness hereby secured, in the event of any extension, modification or renewal, extension agreements shall not be necessary and need not be filed.

14. Mortgagees agree that until said Note and any extension or renewal thereof are paid, any and all other indebtedness of Mortgagees to the holders of the Note, hereinafter or hereafter incurred, and without regard to the nature thereof, shall have been paid in full. Mortgagees will not, and agree that neither they nor any successors, shall in any manner permit any lien or other encumbrance (other than a lien created by this trust deed) to be placed or taken against the premises, or any part of the premises, or any interest therein, or the fee simple estate, or its transfer, sell, convey or in any manner dispose of said real estate.

15. The real estate described herein shall be, and the obligations and shall also secure, any other liabilities, direct or indirect, absolute or contingent, due to or become due, now existing or hereafter arising, of Mortgagee to Mortgagee or its successors and assigns, provided however, that in event shall this Trust Deed secure indebtedness of the Mortgagee to the Mortgagee in an amount exceeding **1,000,000.00**.

16. The Mortgagees hereby waive any and all rights of redemption from sale under any order or decree of foreclosure pursuant to rights herein granted on behalf of the Mortgagees, the Trust Estate, and all persons beneficially interested therein and each and every person acquiring any lien or title to the premises described herein subsequent to the date of this mortgage, and on behalf of all other persons to the extent permitted by the provisions of Chapter 77, Section 11-B 20 of Illinois Statutes.

The undersigned will not transfer, assign or in any way hypothecate or attempt to transfer, assign or hypothecate his (its) right, title or interest in and to the premises described herein without first obtaining the written consent of the holder of the Note secured by this Trust Deed.

THIS TRUST DEED is executed by Albany Bank and Trust Company N.A., not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said Albany Bank and Trust Company N.A., hereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or in said note contained shall be construed as creating any liability on said Albany Bank and Trust Company N.A. personally to pay the said note or any interest thereon, or any indebtedness accruing hereunder, or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by Trustee and by every person now or hereafter claiming any right or security hereunder, and that so far as the First Party and its successors and said Albany Bank and Trust Company N.A. personally are concerned the legal holders or holders of said note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the pay out thereon, by the enforcement of the lien hereby created, in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor, if any.

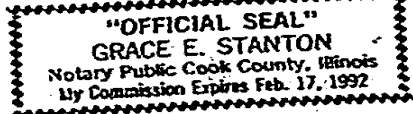
IN WITNESS WHEREOF Albany Bank and Trust Company N.A., not personally but as Trustee as aforesaid, has caused these presents to be signed by its Vice President, Trust Officer, and its corporate seal to be hereunto affixed and attested by its Assistant Cashier, on this _____ day and year first above written.

ALBANY BANK AND TRUST COMPANY N.A. As Trustee as aforesaid and not personally,

By *Richard J. [Signature]* TRUST OFFICER
VICE PRESIDENT-TRUST OFFICER
 Attest: *[Signature]* ASST. VICE PRESIDENT- ASSISTANT CASHIER

STATE OF ILLINOIS }
 COUNTY OF COOK } SS

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that the above-named Vice President-Trust Officer and Assistant Cashier of ALBANY BANK AND TRUST COMPANY 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 and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth, and the said Vice President and Assistant Cashier then and there acknowledged that said Assistant Cashier, as custodian of the corporate seal of said Bank, did affix the seal of said Bank to said instrument as said Assistant Cashier's own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth.



Given under my hand and Notarial Seal this 15th day of July, 1988
Grace E. Stanton
 Notary Public

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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 Instrument Note mentioned in the within Trust Deed has been identified herewith under Identification No. **724888**
[Signature] Trustee
 ASST. SECRETARY