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THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made 11-14-89, 19, between Jerry Kaluza and Katarzuna Kaluza his wife in joint tenancy

herein referred to as "Mortgagors," and Security Pacific Financial Services Inc., a Delaware corporation, herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Instalment Note hereinafter described, said legal holder being herein referred to as Holder of the Note, in the principal sum of 26250.08

Twenty six thousand two hundred fifty and 08/100-----Dollars, evidenced by one certain Note of the Mortgagors of even date herewith, made payable to the Holder and delivered, which said Note provides for [X] monthly instalments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on 11-20-2004; or [] an initial balance stated above and a credit limit of \$ N/A under a Revolving Loan Agreement, and any extensions, renewals, modifications, or refinancings thereof.

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, lying and being in Crestwood, COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

Commonly Known as: 5202 W Midlothian, Crestwood, Illinois 60445

P.I.N.: 28-04-301-008-1009

Unit 109 together with its undivided 3.8390 percent interest in the Common Elements in Sandpiper South Condominium Number 1 as delineated and defined in the declaration recorded as document number 22570316, in the Southwest 1/4 of Section 4, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

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DEPT-01 11/21/89 09:01:00 11/21/89 09:01:00 11/21/89 09:01:00 COOK COUNTY RECORDER

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, 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 set forth 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 may not be assumed.

This trust deed consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this trust deed) 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.

Jerzy Kaluza (SEAL) Katarzuna Kaluza (SEAL) Katarzuna Kaluza (SEAL)

This Trust Deed was prepared by pm 1910 highland lombard, illinois 60148

STATE OF ILLINOIS, I, the undersigned, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT Jerzy Kaluza and Katarzuna Kaluza, his wife in joint tenancy

Notary Public, State of Illinois, My Commission Expires 9/1/93, personally known to me to be the same person S whose name S are Laurie Mayberry signed, sealed and delivered the said Instrument as their free the uses and purposes therein set forth Given under my hand and Notarial Seal this 14 day November 19 89

Notarial Seal

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