

THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS TRUST DEED, made April 3, 1989, between Allen H. Kulbersh and Rhona Kulbersh, his wife

herein referred to as "Mortgagors," and Edward P. Cremerius, of Palatine Cook County, Illinois, herein referred to as TRUSTEE, witnesseth THAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Promissory Note (herein called "Note") hereinafter described, said legal holder or holders being herein referred to as

Holders of the Note evidenced by one certain Promissory Note of the Mortgagors of even date herewith, made payable as stated therein and delivered, in and by which said Note the Mortgagors promise to pay an Amount Financed of NINE THOUSAND NINE HUNDRED NINETY-FIVE and 42/100 (\$9995.42) Dollars with interest thereon, payable in installments as follows:

ONE HUNDRED NINETY-NINE and 84/100 (\$199.84) Dollars or more on the 7th day of May, 1989, and ONE HUNDRED NINETY-NINE and 84/100 (\$199.84) Dollars or more on the same day of each month thereafter until said Agreement is fully paid and except that the final payment, if not sooner paid, shall be due on the 7th day of April, 1999

NOW, THEREFORE the Mortgagors to secure the payment of the said sum of money 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 the COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

UNIT NUMBER 23 C RIGHT IN BUILDING 23 IN WESTRIDGE TOWNHOMES CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: PART OF LOT 1, IN WESTRIDGE UNIT 1, BEING A SUBDIVISION IN THE SOUTHEAST 1/4 AND ALSO PART OF THE SOUTH EAST 1/4 BOTH FALLING IN SECTION 6, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED AS DOCUMENT 86-452160, RE-RECORDED AS DOCUMENT 86-506027, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 03-06-00-041

Prepared By:

EDWARD P. CREMERIUS ATTORNEY AT LAW 1 E. NORTHWEST HIGHWAY PALATINE, IL 60067

also known as 806 Happfield Dr., Arlington Heights, Illinois 60004 (Number and Street)

which, with the property hereinafter described, is referred to herein as the "premises."

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto being on, 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 parity 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 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.

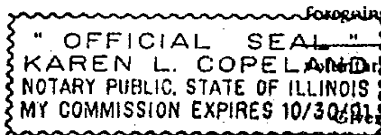
THIS TRUST DEED MAY NOT BE ASSUMED WITHOUT THE WRITTEN CONSENT OF THE LEGAL HOLDERS OF THE NOTE THAT THIS TRUST DEED SECURES.

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.

Allen H. Kulbersh [SEAL] Rhona Kulbersh [SEAL]

STATE OF ILLINOIS, I, Karen Copeland, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT County Cook Allen H. Kulbersh and Rhona Kulbersh, his wife



who 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 they signed, sealed and delivered the said Instrument as their free and act, for the uses and purposes therein set forth.

under my hand and Notarial Seal this 3rd day of April, 1989

Karen L. Copeland, Notary Public

Notarial Seal

RECORD DATA 32029964 APR 04 1989

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12-25 ORIGINAL

