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89211492

THIS INDENTURE WITNESSETH, That Vernon J. Lukowicz and Lynn Lukowicz, his wife

(hereinafter called the Grantor), of 10443 W. Dickens, Melrose Park, IL. 60164
(No. and Street) (City) (State)

for and in consideration of the sum of Seven Thousand Nine Hundred Forty Five Dollars and 56/100's Dollars
in hand paid, CONVEY AND WARRANT to Northlake Bank
of 26 W. North Ave., Northlake, IL. 60164
(No. and Street) (City) (State)

as Trustee, and to his successors in trust hereinafter named, the following described real estate, with the improvements thereon, including all heating, air-conditioning, gas and plumbing apparatus and fixtures, and everything appurtenant thereto, together with all rents, issues and profits of said premises, situated in the County of Cook and State of Illinois, to-wit:

Above Space For Recorder's Use Only

Lot 23 (except the East 5 feet) and Lot 24 (except the West 25 feet) in Block 2 in LYNDAL GARDENS a Subdivision of the north 20 acres of the South 40 acres of the East half of the North East quarter of Section 32, Township 40 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois
Hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois.

Permanent Real Estate Index Number(s): 12-32-207-037

Address(es) of premises: 10443 W. Dickens, Melrose Park, IL. 60164

IN TRUST, nevertheless, for the purpose of securing performance of the covenants and agreements herein.

WHEREAS, The Grantor is justly indebted upon principal promissory note bearing even date herewith payable

*** 220.71 on the 4th day of June, A.D. 1989
220.71 on the 4th day of each and every month thereafter for 35 months,
and a final payment of 220.71 on the 4th day of May, A.D. 1992

THE GRANTOR covenants and agrees as follows: (1) To pay said indebtedness, and the interest thereon, as herein and in said note or notes provided, or according to any agreement extending time or payment; (2) to pay when due in each year, all taxes and assessments against said premises, and on demand to exhibit receipts therefor; (3) within sixty days after destruction or damage to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) that waste to be committed or suffered; (5) to keep all buildings now or at any time on said premises insured in companies to be selected by the grantee herein, who is hereby authorized to place such insurance in companies acceptable to the holder of the first mortgage, with loss clause attached payable first, to the first Trustee or Mortgagee, and second, to the Trustee herein as their interests may appear, which policies shall be left and remain with the said Mortgagee or Trustee until the indebtedness is fully paid; (6) to pay all prior incumbrances, and the interest thereon, at the time or times when the same shall become due and payable.

IN THE EVENT of failure so to insure, or pay taxes or assessments, or the prior incumbrances or the interest thereon when due, the grantee or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or purchase any tax lien or title affecting said premises or pay all prior incumbrances and the interest thereon from time to time and all money so paid, the Grantor agrees to repay immediately without demand, and the same with interest thereon from the date of payment at 12.25 per cent per annum shall be so much additional indebtedness secured hereby.

IN THE EVENT of a breach of any of the aforesaid covenants or agreements the whole of said indebtedness, including principal and all earned interest, shall, at the option of the legal holder thereof, without notice, become immediately due and payable, and with interest thereon from time of such breach at the maximum per cent per annum allowable by law, shall be recoverable by foreclosure thereof, or by suit at law, or both, the same as if all of said indebtedness had then matured by express terms.

IT IS AGREED by the Grantor that all expenses and disbursements paid or incurred in behalf of plaintiff in connection with the foreclosure hereof—including reasonable attorneys' fees, outlays for documentary evidence, stenographer's charges, cost of preparing or completing abstract showing the whole title of said premises embracing foreclosure decree—shall be paid by the Grantor; and 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 Grantor. All such expenses and disbursements shall be an additional lien upon said premises, shall be taxed as costs and included in any decree that may be rendered in such foreclosure proceedings; which proceeding, whether decree of sale shall have been entered or not, shall not be dismissed, nor release hereof given, and all such expenses and disbursements, and the costs of suit, including attorneys' fees, have been paid. The Grantor for the Grantor and for his heirs, executors, administrators and assigns of the Grantor waives all right to the possession of, and income from, said premises pending such foreclosure proceedings, and agrees that upon the filing of any complaint to foreclose this Trust Deed, the court in which such complaint is filed, may at once and without notice to the Grantor, or to any party claiming under the Grantor, appoint a receiver to take possession and charge of said premises with power to collect the rents, issues and profits of the said premises.

The name of a record owner is Vernon J. Lukowicz and Lynn Lukowicz, his wife

IN THE EVENT of the death or removal from said Cook County of the grantee, or of his resignation, refusal or failure to act, then of said County is hereby appointed to be first successor in this trust, and if for any like cause said first successor fail or refuse to act, the person who shall then be the acting Recorder of Deeds of said County is hereby appointed to be second successor in this trust. And when all of the aforesaid covenants and agreements are performed, the grantee or his successor in trust, shall release said premises to the party entitled, on receiving his reasonable charges.

This trust deed is subject to None

Witness the hand and seal of the Grantor this 5th day of May, 19 89

Please print or type name(s)
below signature(s)

Vernon J. Lukowicz (SEAL)
Vernon J. Lukowicz

Lynn Lukowicz (SEAL)
Lynn Lukowicz

This instrument was prepared by Olga Rodriguez 26 W. North Ave., Northlake, IL. 60164
(NAME AND ADDRESS)

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STATE OF Illinois

COUNTY OF Cook

ss.

I, Olga G. Rodriguez, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Vernon J. Lukowicz and Lynn Lukowicz,
his wife

personally known to me to be the same persons whose names 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 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 official seal this 5th day of May, 19 89.



Olga G. Rodriguez
Notary Public

89211492

DEPT-01 \$12.00
T#4444 TR# 1920 05/10/89 15:19:00
#2388 # D - 89-211492
COOK COUNTY RECORDER

BOX No. 89211492

SECOND MORTGAGE

Trust Deed

Vernon J. Lukowicz and
Lynn Lukowicz, his wife

TO

Northlake Bank
26 W. North Ave.
Northlake, IL. 60164

#1200