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TRUST DEED

This Document Prepared by
Allan S. Cutler for First Security
Trust and Savings Bank
7315 W. Grand Avenue
Elmwood Park, IL 60647

BOX 35

CHICAGO, ILLINOIS

1ST EDITION

1989

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THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made April 3, 1989,

1989, between Maria I. Kardas, Divorced and Not Since Remarried

herein referred to as "Mortgagors," and CHICAGO TITLE AND TRUST COMPANY, an Illinois corporation doing business in Chicago, Illinois, 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 or holders being herein referred to as Holders of the Note, in the principal sum of

THIRTY THOUSAND AND 00/100-----

Dollars,

evidenced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to THE ORDER OF BEARER

and delivered, it and by which said Note the Mortgagors promise to pay 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 3/4 percent per annum in instalments (including principal and interest) as follows:

Three Hundred Thirty Six and 29/100----- Dollars or more on the 1st day of June 1989; and Three Hundred Thirty Six and 2/100----- Dollars or more 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 May, 2004. 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 at the rate of 10 3/4 per annum, and all of said principal and interest being made payable at such banking house or trust company in Elmwood Park, 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 First Security Trust & Savings Bank in said City,

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 the Village of Elmwood Park, COUNTY OF

Cook AND STATE OF ILLINOIS, to wit:

The North 1/2 of the South 1/2 of Lot 17 in Volk Brothers Third Addition to Chicago Home Gardens in the West 1/2 of the South East 1/4 of Section 26, Township 40 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.

P.I.N. # 12-26-413-068

Commonly Known as: 2536 N. Budd Street
River Grove, Illinois 60171

which, with the property hereinabove 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 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, indoor 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 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 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 of Maria I. Kardas and seal of Mortgagors the day and year first above written.

Official Seal T. Kardas [SEAL]

[SEAL]

[SEAL]

[SEAL]

STATE OF ILLINOIS,

ss. I, Jeffrey L. Gonsiewski
a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY
that Maria I. Kardas, Divorced and Not Since 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.

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

Jeffrey L. Gonsiewski

Notary Public

"OFFICIAL SEAL"
Jeffrey L. Gonsiewski
Notary Public, State of Illinois
My Commission Expires 6/29/91
[Signature]

