

TRUST DEED  
SECOND MORTGAGE (ILLINOIS)

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CAUTION: Consult a lawyer before using or acting under this form  
All warranties, including merchantability and fitness, are excluded

00010270

THIS INDENTURE WITNESSETH, That Hu Xiong and Zer Xiong  
his wife

(hereinafter called the Grantor), of  
5682 N. Ridge, Chicago, IL.  
(No and Street) (City) (State)

for and in consideration of the sum of Ten and 00/100 (\$10.00)  
and other valuable consideration Dollars  
in hand paid, CONVEY AND WARRANT to Yvonne B. Baer

of 5146 N. Mulligan, Chicago, IL  
(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 21 in the Germania Addition to Evanston, said Addition being a Subdivision of part of a Subdivision of part of the South 1/2 of the NorthWest Fractional 1/4 of Section 23, Township 41 North, Range 14, East of the Third Principal Meridian in Cook County, IL.

Common address: 7711 N. Ashland, Chicago, IL 60626 PIN#11-29-102-020-0000

Hereby releasing and waiving all rights in and by virtue of the homestead exemption laws of the State of Illinois.

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

WHEREAS, The Grantor is justly indebted upon one principal promissory note bearing even date herewith, payable in the amount of \$57,000.00 payable as follows:

in installments of \$753.26 commencing on 1/1/90 and installments of \$753.26 on the 1st day of each month thereafter through 12/1/94. Said monthly payments shall increase to \$769.62 on 1/1/95 and there shall be equal monthly installments of \$779.69 payable on the 1st day of each month thereafter with a final installment of \$779.69 due on 12/1/99.

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 of 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 said premises shall not 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 indebtedness, with loss clause attached payable 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 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 13 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 13 per cent per annum, 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 attorney's fees, outlays for documents, evidence, stenographer's charges, cost of procuring 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, until all such expenses and disbursements, and the costs of suit, including attorney's fees, have been paid. The Grantor for the Grantor and for the 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 said premises.

The name of a record owner Hu Xiong and Zer Xiong

IN THE EVENT of the death, removal from said Cook County of the grantee, or of his resignation, refusal or failure to act, then

Eddie Chu 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 a first mortgage held by Citicorp Savings

Witness the hand and seal of the Grantor this 7 day of December, 19 89.

Hu Xiong (SEAL)

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

Zer Xiong (SEAL)

This instrument was prepared by Lawrence Rolla, 205 W. Randolph, Chicago, IL.  
(NAME AND ADDRESS)

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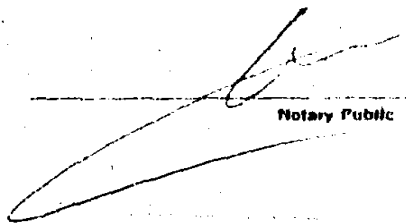
STATE OF Illinois )  
COUNTY OF Cook ) ss.

I, Lawrence Rolla, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Hu Xiong and Zer Xiong

personally known to me to be the same person whose name \_\_\_\_\_ subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that \_\_\_\_\_ signed, sealed and delivered the said instrument as \_\_\_\_\_ 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 7 day of December, 1989

Impress Seal (Here)  
Notary Public, State of Illinois  
Commission Expires June 4, 1991  
Commission Expires June 4, 1991

  
Notary Public

96019272

DEPT-01 413.25  
14111 TANK 113-01 11/90 16120300  
41323 \* -90-019272  
COOK COUNTY RECORDER

96019272  
Office

BOX No. \_\_\_\_\_  
SECOND MORTGAGE  
**Trust Deed**

TO \_\_\_\_\_

Mail to Lawrence Rolla #1310  
205 W Randolph  
Chicago, IL 60606

GEORGE E. COLE  
LEGAL FORMS