

REVOLVING TRUST DEED

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This instrument was prepared by

TALAN & KITSANES

175 W JACKSON, A-1220

CHICAGO, IL 60604

30091-179

FEB 27 1990

THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS TRUST DEED, made FEBRUARY 24, 1990, betweenROD WESTFALL AND CINDY A. WESTFALL, H-W, IN JOINT TENANCYherein referred to as "Mortgagors," and LINDA H. KITSANES, of

COOK

County, Illinois, herein referred to as TRUSTEE, witnesseth THAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Revolving Loan Agreement (herein called "Agreement") hereinafter described, said Agreement being a revolving credit loan as defined by S.H.A. ch. 17, para. 6405, said legal holder or holders being herein referred to as Holders of the Agreement evidenced by one certain Revolving Loan Agreement of the Mortgagors of even date herewith, made payable as stated therein and delivered, in and by which said Agreement the Mortgagors promise to pay the indebtedness outstanding from time to time with interest thereon, payable in installments pursuant to the Agreement providing for a line of credit of THIRTEEN THOUSAND DOLLARS(\$13,000.00) and, additional advances not exceeding the amount of the line of credit. The interest rate provided for in the Agreement is a fixed interest rate of 18.5 %. The obligations of the Holder of the Agreement to make further or future advances shall be optional with the Holder and no commitment is hereby made to make future advances.NOW, THEREFORE, the Mortgagors to secure the payment of the initial advance of THIRTEEN THOUSAND DOLLARS(\$13,000.00) with interest thereon, and payment of all future advances made within 20 yearsof the date of this Deed, to or on behalf of Mortgagors, or any one of them, such future advances to have the same priority as the initial advance made on the date of this trust deed, with interest thereon, in accordance with the terms, provisions and limitations of this trust deed, and the Agreement of even date herewith 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:LOT 20 IN BLOCK 5 IN MITCHELL'S ADDITION TO CLARKDALE, DEPT-01
SUBDIVISION OF THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF. T#1111 TRAN 9952 02/27/90 11:40:00
SECTION 35, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE #2498 A *-90-091479
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

\$13.25

COOK COUNTY RECORDER

TAX ID NO: 19-35-404-004

TRW REAL ESTATE
LOAN SERVICES
SUITE #1015
100 N. LaSALLE
CHICAGO, IL 60602

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 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 article 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, to care, 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 AGREEMENT
THAT THIS TRUST DEED SECURES.

THE COVENANTS, CONDITIONS AND PROVISIONS.

1. Mortgagors shall (a) promptly repair, restore, or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (b) keep said premises in good condition and repair, without waste, and free from mechanic's and other liens or claims for lien not expressly subordinate to the lien hereof; (c) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and notwithstanding any right or option granted by any superior lien or by any superior lienholder to permit the principal balance of such superior lien to increase, not permit the principal balance of any superior lien to increase above the balance existing at the time of the making of this Trust Deed until this Trust Deed shall have been paid in full, and upon request exhibit satisfactory evidence of the discharge of such prior lien to Trustee or to holders of the agreement, (d) complete within a reasonable time any building or building now or at any time in process of erection upon said premises; (e) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (f) make no material alterations in said premises except as required by law or municipal ordinance.

This trust deed consists of two pages. The covenants, conditions and provisions continued on page 2 (the reverse side of this trust deed) are incorporated herein by reference and are a part thereof 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.

Rod Westfall

(SEAL)

(SEAL)

(SEAL)

(SEAL)

STATE OF ILLINOIS,

County COOK

} SS.

1. ROBERT B. TALAN

a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY

ROD WESTFALL AND CINDY A. WESTFALL, H-W

who is personally known to me to be the same person whose name are

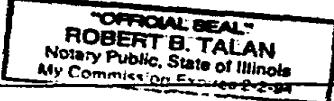
subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that

they signed, sealed and delivered the said instrument as their

free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 24TH day of FEBRUARY, 1990.

Notarial Seal

Robert B. Talan

Notary Public

GTEG006

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UNOFFICIAL COPY

TALAN AND KITSANES ATTORNEYS AT LAW
REGISTRATION NUMBER 116255
INSERTEE'S ADDRESS FOR PURPOSES
DESCRIBED PROPERTY HERE
100 BROADWAY, SUITE 1000
NEW YORK, NY 10006

The following table illustrates the relationship between the number of employees and the projected costs for various service levels under different contract terms. The table shows how the cost per employee decreases as the contract term increases, assuming a constant rate of growth in labor costs.

and the half-day session recorded or filed, unless otherwise directed by the referee or the chairman of the committee in writing.

18. The trustee shall release the trustee-deed and the title to the real property held in the name of the deceased individual to the heirs or devisees of the deceased individual.

2. **Outcomes** have now due to examine whether, location, extreme of precipitation or flooding, to determine the magnitude of the damage.

The above-mentioned party, in accordance with the principles of the Geneva Convention, has agreed to the following terms of reference:

As a result, the new system will be able to determine whether or not such a decree, given the circumstances, is applicable.

any other agreement to accept or to receive or to make any offer or proposal or to do any act or thing which may appear to the party to whom it is addressed to be made in furtherance of the object of this Agreement or to be in opposition thereto or to be in conflict therewith.

After the introduction of the new system, the average number of cases per day decreased from 10.2 to 4.2, and the average number of deaths per day decreased from 1.2 to 0.2. The average number of hospitalizations per day decreased from 1.8 to 0.8. The average number of outpatient visits per day decreased from 1.5 to 0.5. The average number of laboratory tests per day decreased from 1.2 to 0.4. The average number of prescriptions per day decreased from 1.0 to 0.4. The average number of admissions per day decreased from 0.5 to 0.2. The average number of discharges per day decreased from 0.5 to 0.2. The average number of transfers per day decreased from 0.1 to 0.05. The average number of deaths per day decreased from 0.2 to 0.1. The average number of hospitalizations per day decreased from 0.8 to 0.4. The average number of outpatient visits per day decreased from 0.5 to 0.2. The average number of laboratory tests per day decreased from 0.4 to 0.2. The average number of prescriptions per day decreased from 0.4 to 0.2. The average number of admissions per day decreased from 0.2 to 0.1. The average number of discharges per day decreased from 0.2 to 0.1. The average number of transfers per day decreased from 0.05 to 0.02. The average number of deaths per day decreased from 0.1 to 0.05.

A formalized treatment plan is developed by the physician, which includes a detailed history and physical examination, laboratory tests, imaging studies, and diagnostic procedures. The physician also considers the patient's medical history, family history, and social factors that may contribute to the problem. The treatment plan is tailored to the patient's specific needs and may include medications, physical therapy, surgery, or other interventions. The physician also monitors the patient's progress and makes adjustments to the treatment plan as needed.

Additional information is needed on the degree to which other expenses may be limited by the availability of funds. In addition, the degree to which other expenses may be limited by the availability of funds.

6. The trustee or the holders of the agreement under which the trustee or the holder of any other agreement or instrument shall have the power to require the payment of any amount due under such agreement or instrument by the trustee or the holder of any other agreement or instrument, shall have the right to require the payment of any amount due under such agreement or instrument by the trustee or the holder of any other agreement or instrument.

A typical case of delinquent behavior, trustees of the Agreement may, but need not, make any payment or performance any act demanded, except as provided in the Agreement.

On another page of the same book, Keppel discusses the relationship between now, other categories, and temporalities. Now, he argues, is about what is and what is to come. Other categories are about what has been and what has gone. Temporalities are about what is past and what is future. The book ends with a chapter on the concept of time and its relation to memory.

1. THE COVENANTS. CONDITIONAL COUNTERNUED FROM PAGE 1 THE REVERSE SIDE OF THIS TRUST DEED;

MAJAT BETHESDA COMMUNITY SERVICES INC.