

THIS INDENTURE, WITNESSETH That IK SANG SHIN AND KYOUNG SOOK SHIN, HIS WIFE (hereinafter called the Grantor), of the CITY of NILES County of COOK and State of ILLINOIS for and in consideration of the sum of TWENTY THOUSAND (\$20,000) Dollars in hand paid, CONVEY AND WARRANT to FOSTER BANK of the CITY of CHICAGO County of COOK and State of ILLINOIS and to his successors in trust hereinafter named, for the purpose of securing performance of the covenants and agreements herein, 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 CITY of NILES County of COOK and State of Illinois, to-wit

THE SOUTH 27.33 FEET OF THE NORTH 80.0 FEET OF LOT 3 (EXCEPT THE WEST 160.6 FEET THEREOF) IN LAWRENCEWOOD GARDENS A SUBDIVISION IN THE NORTH WEST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. ALSO PARCEL 2: AN UNDIVIDED 1/16TH INTEREST IN THE WEST 15.0 FEET OF SAID LOT 3 IN COOK COUNTY, ILLINOIS. ALSO PARCEL 3: EASEMENTS AS SET FORTH IN THE DECLARATION OF COVENANTS AND RESTRICTIONS FOR LAWRENCEWOOD GARDENS TOWNHOUSE PROJECT RECORDED FEBRUARY 15, 1962 AS DOCUMENT NO. 18 402 993 AND BY PLAT OF SUBDIVISION RECORDED JULY 31, 1961 AS DOCUMENT NO. 18 232 529; AND AS CREATED BY THE MORTGAGE RECORDED JUNE 28TH, 1962 AS DOCUMENT NO. 18 518 764 ALL IN COOK COUNTY, ILLINOIS.

PROPERTY ADDRESS. 7937 NORDICA AVE NILES, IL 60648 P.I.N. NO. :10-30-125-051

Hereby releasing and waiving all rights under 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 IK SANG SHIN AND KYOUNG SOOK SHIN, HIS WIFE justly indebted upon FOSTER BANK principal promissory note bearing even date herewith, payable in 36 equal, consecutive installments \$673.87 each, beginning on the 6th day of May, 1990 and continuing on the same day of every month there after until fully paid, said payments to include both principal and interest at 13.00% per annum.

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 prior to the first day of time in each year, all taxes and assessments against said premises, and on demand to exhibit receipts therefor; (3) within sixty days of the destruction or damage to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged, and 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 grantor herein, who is hereby authorized to place such insurance in companies acceptable to the holder of the first mortgage indebtedness, with his clause attached payable first, to the first Trustee or Mortgagee, and second, to the Trustee herein, when 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 mortgages, and the interest thereon, at the time or times when the same shall become due and payable.

IN THE EVENT of failure to insure, or pay taxes or assessments, or the prior incurrence of the interest thereon, when by the grantor or the holder of said indebtedness may procure such insurance, or pay such taxes or assessments, or discharge or purchase any lien or title affecting said premises or pay all prior mortgages 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 seven 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 seven 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, and or incurred in behalf of plaintiff in connection with the foreclosure hereof, including reasonable attorney's fees, outlays for documentary 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 grantor 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 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 or charge of said premises with power to collect the rents, issues and profits of the said premises.

IN THE EVENT of the death or removal from said 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 the aforesaid covenants and agreements are performed, the grantor or his successor in trust, shall release said premises to the party entitled, on receiving his reasonable charges

Witness the hand and seal of the Grantor this 6th day of April, 1990

IK SANG SHIN (SEAL) KYOUNG SOOK SHIN (SEAL)

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