RELEASE DEED

90190981

Know all Men by these Presents that the MIDWEST BANK AND TRUST COMPANY, Trustee, of the County of Cook and State of Illinois, for and in consideration of One ($1.00) Dollar, and for other good and valuable considerations, the receipt whereof is hereby confessed, does hereby remise, convey, release and quit-claim unto Midwest Bank and Trust Company as trustee U/T/A 86-03-4949 dated March 20, 1986

of the County of Cook and State of Illinois

and it's assigns, all the right, title, interest and claim whatsoever, said Bank as Trustee may have acquired in, through or by a certain Trust Deed, & Assignment of Rents bearing date the March 29, 1986 in the State of Illinois, as Document No. 86126190 & 86126191 in Book ---------- of ---------- beginning at page ---------- to the premises therein described, as follows, to-wit: SEE RIDER ATTACHED

$16.25

situated in the County of Cook and State of Illinois; together with all the appurtenances and privileges thereunto belonging or appertaining.

In Witness Whereof, the said MIDWEST BANK AND TRUST COMPANY has caused these presents to be signed, executed, acknowledged and delivered in its name and behalf, by Robert Figarelli, its Executive Vice President, and attested by Janice Eppelheimer, its Loan Officer ~~xxxxxxx~~ and its Corporate seal to be hereto affixed, this 20th day of April A.D., 19 90.

MIDWEST BANK AND TRUST COMPANY, Trustee

By Robert Figarelli

Its Executive Vice President.

Attest: Janice Eppelheimer

Its Loan Officer ~~xxxxxxx~~

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Corporate Seal.

THIS INSTRUMENT WAS PREPARED BY:
Robert Figarelli
1606 N. Harlem Avenue
Elmwood Park, Illinois 60635

90190981

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STATE OF ILLINOIS
COUNTY OF COOK
} ss.

I, Sheila R. Zeeman a Notary Public in and for the County and State aforesaid, **Do Hereby Certify,** that Robert Figarelli Executive Vice President and Janice Eppelheimer Loan Officer ~~Secretary~~ who are personally known to me to be the same persons whose names are subscribed to the foregoing Release Deed as such Executive Vice President and Loan Officer ~~Secretary~~, appeared before me this day in person and acknowledged that they signed sealed and delivered the said Insturment of writing as their free and voluntary act, and as the free and voluntary act of the said **MIDWEST BANK AND TRUST COMPANY**, and caused the Corporate Seal of said Company to be thereto attached, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal, this 20th day of April 19 90

Sheila R. Zeeman
Notary Public.

"OFFICIAL SEAL"
Sheila R. Zeeman
Notary Public, State of Illinois
My Commission Expires Aug. 21, 1993

Loan No. ______ Return to Box No. 552

Release Deed

MIDWEST BANK AND TRUST COMPANY
AS TRUSTEE,
TO

STATE OF ILLINOIS, } ss. No. ______
COOK COUNTY,

This Instrument was filed for Record in the Recorder's Office of Cook County aforesaid, on the ______ day of ______ A.D. 19___, at ______ o'clock ______ M., and recorded in Book ______ on Page ______

______ Recorder

MIDWEST BANK AND TRUST COMPANY
ELMWOOD PARK, ILLINOIS

THIS RIDER IS ATTACHED TO AND FORMS PART OF A CERTAIN RELEASE DEED DATED APRIL 20, 1990, EXECUTED BY MIDWEST BANK AND TRUST COMPANY, TRUSTEE U/T/A 86-03-4949.

P.I.N.'S

Parcel 1:
Lots 33, 34, 35 and 36 in Block 4 in Thomas Rowan's Subdivision of Lots 1 to 6 inclusive, 15 to 23 inclusive, 32 to 37 inclusive and Lots 42, 43, 48, 49, 50, 56 and 57 together with vacated street between said Lots 2, 3 and 4 all in J. H. Whiteside and Company's Madison Street Addition to Section 8, Township 39 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.

15-08-420-021
15-08-420-020
15-08-420-019
15-08-420-018

Parcel 2:
The East half of the vacated alley lying West of and adjoining parcel 1, all in Cook County, Illinois.

Parcel 3:
Lots 1, 2 and 3 (except that portion of said Lots 1, 2 and 3 lying North of a straight line extending from a point in the East line of said Lot 1, 54.83 feet North of the South East corner of said Lot 1 to a point in the Westerly line of said Lot 3, 78.45 feet Northerly of the South West corner of said Lot 3) in Block 4 in Thomas Rowan's Subdivision of Lots 1 to 6 inclusive, 15 to 23 inclusive, 32 to 37 inclusive and Lots 42, 43, 48, 49, 50, 56 and 57 together with vacated street between said Lots 2, 3 and 4 all in J. H. Whiteside and Company's Madison Street Addition in Section 8, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

15-08-420-008
15-08-420-007
15-08-420-006

Parcel 4:
Lot 4 (except that portion of said Lot 4 described as follows: Commencing at the North East corner of said Lot, thence Southerly along the Easterly line of said Lot a distance of 21.55 feet; thence West a distance of 15.8 feet to a point; thence Westerly along a line parallel with and 17 feet South of the South line of Butterfield Road a distance of 9.85 feet to the Westerly line of said Lot 4; thence Northerly along the Westerly line of said Lot 4 a distance of 17 feet to the Southerly line of Butterfield Road; thence Easterly along the Southerly line of Butterfield Road to the place of beginning); in Block 4 in Thomas Rowan's Subdivision of Lots 1 to 6 inclusive, 15 to 23 inclusive, 32 to 37, inclusive, Lots 42, 43, 48, 49 50, 55, 56 and 57 together with vacated streets between said Lots 2, 3 and 4 all in J. H. Whiteside and Company's Madison Street Addition in Section 8, Township 39 North, Range 12 East of the Third Principal Meridian; together with North half of alley abutting Lots 6 and 7 aforesaid, in Cook County, Illinois.

15-08-420-005

Parcel 5:
Lots 5, 6 and 7 (except the Northwesterly 17 feet of said Lots 5, 6 and 7 being the portion of said Lots lying Northwesterly of a line parallel with and 17 feet Southeasterly of the Southeasterly street line of Butterfield Road), all in Block 4 in Thomas Rowan's Subdivision of Lots 1 to 6 inclusive, 15 to 23, inclusive, 32 to 37, inclusive, Lots 42, 43, 48, 49, 50, 55, 56 and 57 together with vacated streets between said Lots 2, 3 and 4 all in J. H. Whiteside and Company's Madison Street Addition in Section 8, Township 39 North, Range 12 East of the Third Princpal Meridian; together with North half of alley abutting Lots 6 and 7 aforesaid, in Cook County, Illinois.

15-08-420-004
15-08-420-003
15-08-420-002

Parcel 6:
All that part of Lots 11, 12 and half of the vacated alleys adjoining said Lots 11 and 12 in Block 4 in Thomas Rowan's Subdivision of Lots 1 to 6, both inclusive 15 to 23, both inclusive, 32 to 37, both inclusive, 42, 43, 48, 49, 50, 55, 56 and 57, together with the vacated street between said Lots 2, 3 and 4 in J. H. Whiteside and Company's Madison Street Addition in Section 8, Township 39 North, Range 12, East of the Third Principal Meridian, bounded and described as follows:
Commencing at the point of intersection of the center line of the Easterly and Westerly vacated alley in Block 4, aforesaid, and the extension Southerly of the Westerly line of Lot 7 in Block 4, aforesaid; thence Northeasterly along the center line of said vacated alley a distance of 30.98 feet to its intersection with the center line of said vacated North and South alley in Block 4, aforesaid; thence South along the center line of said vacated North and South alley to the South line of said Lot 12 extended East; thence West along the South line extended East of said Lot 12 a distance of 4.76 feet to its intersection with the Westerly line extended Southerly of said Lot 7; thence Northerly along the extension Southerly of the Westerly line of said Lot 7 a distance of 82.69 feet to the place of beginning in Cook County, Illinois.

15-08-420-029

Parcel 7:
The vacated alley lying Northerly of Lot 40 and between the East and West lines of said Lot 40 extended North in Block 4 in Thomas Rowan's Subdivision aforesaid, in Cook County, Illinois.

15-08-420-033

Parcel 8:
Lots 37, 38, 39 and 40 in Block 4 in Thomas Rowan's Subdivision of Lots 1 to 6, inclusive, 15 to 23, inclusive, 32 to 37, inclusive, 42, 43, 48, 49, 50, 55, 56 and 57, together with vacated streets between said Lots 2, 3, 4, all in J. H. Whiteside and Company's Madison Street Addition in Section 8, Township 39 North, Range 12, East of the Third Principal Meridian, all in Cook County, Illinois together with East half of alley abutting said Lots 37, 38, 39 and 40, and abutting the West line of said Lot 40 extended North to the center line of the East and West alley North of and adjoining said Lot 40 and said North line extended West to the center of North and South alley, all in Cook County, Illinois.

15-08-420-017
15-08-420-016

90180081

Mail to:

MIDWEST BANK

ELMWOOD PARK, ... 60635

Mail to:

MIDWEST ... CO.

ELMWOOD PARK, ILLINOIS 60635

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BALLOON RIDER
(CONDITIONAL RIGHT TO REFINANCE)

LOAN# 200735316

THIS BALLOON RIDER is made this 26 day of APRIL , 1990 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to D & N MORTGAGE CORPORATION, A MICHIGAN CORPORATION (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

1628 S ORCHARD ST, DES PLAINES, IL 60018

[Property Address]

The interest rate stated on the Note is called the "Note Rate." The date of the Note is called the "Note Date." I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder."

ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree as follows (despite anything to the contrary contained in the Security Instrument or the Note):

1. CONDITIONAL RIGHT TO REFINANCE

At the maturity date of the Note and Security Instrument (the "Maturity Date"), I will be able to obtain a new loan ("New Loan") with a new Maturity Date of MAY 01 , 20 20 , and with an interest rate equal to the "New Note Rate" determined in accordance with Section 3 below if all the conditions provided in Sections 2 and 5 below are met (the "Conditional Refinancing Option"). If those conditions are not met, I understand that the Note Holder is under no obligation to refinance or modify the Note, or to extend the Maturity Date, and that I will have to repay the Note from my own resources or find a lender willing to lend me the money to repay the Note.

2. CONDITIONS TO OPTION

If I want to exercise the Conditional Refinancing Option at maturity, certain conditions must be met as of the Maturity Date. These conditions are: (1) I must still be the owner and occupant of the property subject to the Security Instrument (the "Property"); (2) I must be current in my monthly payments and cannot have been more than 30 days late on any of the 12 scheduled monthly payments immediately preceding the Maturity Date; (3) no lien against the Property (except for taxes and special assessments not yet due and payable) other than that of the Security Instrument may exist; (4) the New Note Rate cannot be more than 5 percentage points above the Note Rate; and (5) I must make a written request to the Note Holder as provided in Section 5 below.

3. CALCULATING THE NEW NOTE RATE

The New Note Rate will be a fixed rate of interest equal to the Federal National Mortgage Association's required net yield for 30-year fixed rate mortgages subject to a 60-day mandatory delivery commitment, plus one-half of one percentage point (0.5%), rounded to the nearest one-eighth of one percentage point (0.125%) (the "New Note Rate"). The required net yield shall be the applicable net yield in effect on the date and time of day that the Note Holder receives notice of my election to exercise the Conditional Refinancing Option. If this required net yield is not available, the Note Holder will determine the New Note Rate by using comparable information.

4. CALCULATING THE NEW PAYMENT AMOUNT

Provided the New Note Rate as calculated in Section 3 above is not greater than 5 percentage points above the Note Rate and all other conditions required in Section 2 above are satisfied, the Note Holder will determine the amount of the monthly payment that will be sufficient to repay in full (a) the unpaid principal, plus (b) accrued but unpaid interest, plus (c) all other sums I will owe under the Note and Security Instrument on the Maturity Date (assuming my monthly payments then are current, as required under Section 2 above), over the term of the New Note at the New Note Rate in equal monthly payments. The result of this calculation will be the amount of my new principal and interest payment every month until the New Note is fully paid.

5. EXERCISING THE CONDITIONAL REFINANCING OPTION

The Note Holder will notify me at least 60 calendar days in advance of the Maturity Date and advise me of the principal, accrued but unpaid interest, and all other sums I am expected to owe on the Maturity Date. The Note Holder also will advise me that I may exercise the Conditional Refinancing Option if the conditions in Section 2 above are met. The Note Holder will provide my payment record information, together with the name, title and address of the person representing the Note Holder that I must notify in order to exercise the Conditional Refinancing Option. If I meet the conditions of Section 2 above, I may exercise the Conditional Refinancing Option by notifying the Note Holder no later than 45 calendar days prior to the Maturity Date. The Note Holder will calculate the fixed New Note Rate based upon the Federal National Mortgage Association's applicable published required net yield in effect on the date and time of day notification is received by the Note Holder and as calculated in Section 3 above. I will then have 30 calendar days to provide the Note Holder with acceptable proof of my required ownership, occupancy and property lien status. Before the Maturity Date the Note Holder will advise me of the new interest rate (the New Note Rate), new monthly payment amount and a date, time and place at which I must appear to sign any documents required to complete the required refinancing. I understand the Note Holder will charge me a $250 processing fee and the costs associated with updating the title insurance policy, if any.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Balloon Rider.

90198861

Peter J Meehan (Seal)
PETER J MEEHAN -Borrower

X Mary A. Meehan (Seal)
MARY A MEEHAN -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

[Sign Original Only]