

Deliver To Recorder's Office

91538491

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE made AUGUST 29, 19 91, between AGNES S. KRYGOWSKI, DIVORCED AND NOT REMARRIED

1st HERITAGE BANK an Illinois corporation doing business in C. C. HILLS Illinois, herein referred to as Trustee, witnesseth: THAT, WHEREAS the Mortgagors are justly indebted to the legal holder or holders of the Installment Note herein after described, said legal holder or holders being herein referred to as Holders of this Note, in the principal sum of TWO THOUSAND TWO HUNDRED AND NO/100'S (\$2,200.00) Dollars, evidenced by one certain Installment Note of the Mortgagors of even date herewith, made payable to BEARD

1st HERITAGE BANK and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest on the balance of principal remaining from time to time unpaid at the rate of 9.99 per cent per annum in installments as follows:

ONE HUNDRED NINETY FOUR AND 05/100'S (\$194.05) Dollars on the 10TH day of OCTOBER 19 91 and ONE HUNDRED NINETY FOUR AND 05/100'S (\$194.05) Dollars on the 10TH day of each MONTH thereafter until said note is fully paid except the final payment of principal and interest, if not sooner paid, shall be due on the 10TH day of SEPTEMBER, 1992. 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 installment unless paid when due shall bear interest at the rate of maximum allowed by law per annum, and all of said principal and interest being made payable at such banking house or trust company in C. C. HILLS 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 1st HERITAGE BANK said City, COUNTRY CLUB HILLS, ILLINOIS.

NOW, THEREFORE, the Mortgagors to secure 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 COUNTY OF COOK AND STATE OF ILLINOIS, to wit:

LOT 26, 27, 28 & 29 IN BLOCK 1 IN REXFORD AND BELLAMY'S ADDITION TO HARVEY, BEING A SUBDIVISION OF PART OF THE NORTH FRACTIONAL 1/2 OF SECTION 7, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, NORTH OF THE INDIAN BOUNDARY LINE AND SOUTHWESTERLY OF GRAND TRUNK RAILROAD RIGHT OF WAY MAP RECORDED JUNE 27, 1892 AS DOCUMENT 1690854 IN BOOK 55, PAGE 33, IN COOK COUNTY, ILLINOIS.

R.E.I.N.: 29-07-105-025, 026, & 027.

ADDRESS: 14347 DIVISION POSEN, IL. 60469-1018 91538491

DEPT-01 RECORDING \$13.50 T43333 TRAN 1906 10/16/91 09:13:00 \$8550 + C \* - 91-538491 COOK COUNTY RECORDER

which, with the property hereinafter described, is referred to herein as the "premises." TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, in 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, in-door 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 conditions and provisions appearing on this page and on page two (the reverse side hereof) 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 and seal of Mortgagors the day and year first above written.

Agnes S. Krygowski (SEAL) AGNES S. KRYGOWSKI (SEAL)

STATE OF ILLINOIS, County of COOK ss. I, THE UNDERSIGNED, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT AGNES S. KRYGOWSKI

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, including the release and waiver of the right of homestead.

GIVEN under my hand and Notarial Seal this 29TH day of AUGUST, A.D. 19 91

THIS INSTRUMENT WAS PREPARED BY: KIM ELLIS NAME 1st HERITAGE BANK 4101 W. 183RD ST. ADDRESS COUNTRY CLUB HILLS, IL. 60478

OFFICIAL SEAL Notary Public. EDDIE MAE BETTS Notary Public, State of Illinois My Commission Expires 11/7/94

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1st HERITAGE BANK  
4101 WEST 183rd STREET  
COUNTRY CLUB HILLS, IL 60478

FOR RECORDERS INDEX PURPOSES  
INSERT STREET ADDRESS OF ABOVE  
DESCRIBED PROPERTY HERE

IMPORTANT  
FOR THE PROTECTION OF BOTH THE BORROWER AND  
LENDER, THIS NOTE SECURED BY THIS TRUST DEED  
SHOULD BE IDENTIFIED BY THE TRUSTEE NAMED HEREIN  
BEFORE THIS TRUST DEED IS FILED FOR RECORD

The installment Note mentioned in the within Trust Deed has been identified  
by \_\_\_\_\_  
Assistant Vice President

1. Mortgages shall (1) be subject to the terms, conditions and provisions of this Trust Deed, and (2) shall be deemed to be secured by the same. (b) Whenever any mortgage is made, the trustee shall, as a condition of the making of the mortgage, cause to be recorded in the public records a copy of this Trust Deed, and the trustee shall be deemed to have accepted the mortgage as being made in conformity with the terms, conditions and provisions of this Trust Deed.

2. Mortgages shall be made by the mortgagor, his heirs, assigns, personal representatives, trustees, administrators, executors or assigns, and the trustee shall be deemed to have accepted the mortgage as being made in conformity with the terms, conditions and provisions of this Trust Deed.

3. Mortgages shall be made by the mortgagor, his heirs, assigns, personal representatives, trustees, administrators, executors or assigns, and the trustee shall be deemed to have accepted the mortgage as being made in conformity with the terms, conditions and provisions of this Trust Deed.

4. In case of default under any mortgage, the trustee shall have the right to take any action which he may deem proper to protect the interests of the lender, including the right to foreclose, to sell, lease, convey or otherwise dispose of the premises, and to receive the proceeds of any sale, lease, conveyance or other disposition of the premises.

5. The trustee of the holder of the note hereby acquired making any payment required by the mortgagee shall be deemed to have received the same, and the trustee shall be deemed to have accepted the mortgage as being made in conformity with the terms, conditions and provisions of this Trust Deed.

6. Mortgages shall be made by the mortgagor, his heirs, assigns, personal representatives, trustees, administrators, executors or assigns, and the trustee shall be deemed to have accepted the mortgage as being made in conformity with the terms, conditions and provisions of this Trust Deed.

7. When the trustee has been notified in writing of the death of the mortgagor, the trustee shall be deemed to have accepted the mortgage as being made in conformity with the terms, conditions and provisions of this Trust Deed.

8. The proceeds of any sale, lease, conveyance or other disposition of the premises shall be applied to the payment of the principal and interest on the mortgage, and the trustee shall be deemed to have accepted the mortgage as being made in conformity with the terms, conditions and provisions of this Trust Deed.

9. The trustee shall be deemed to have accepted the mortgage as being made in conformity with the terms, conditions and provisions of this Trust Deed.

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