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THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made OCTOBER 10TH 19 91, between JOHNNY D. EPPERSON AND

NELL T. EPPERSON, HIS WIFE, AND LOIS D. FELICIANO, AS TENANTS IN COMMON
herein referred to as "Mortgagors," and SECURITY PACIFIC FINANCIAL SERVICES, INC.
a DELAWARE corporation, herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Instalment Note hereinafter described,
said legal holder being herein referred to as Holder of the Note, in the principal sum of 20792.26

TWENTY THOUSAND, SEVEN HUNDRED, NINETY-TWO AND 26/100-----Dollars,
evidenced by one certain Note of the Mortgagors of even date herewith, made payable to the Holder and delivered,
which said Note provides for 300 monthly instalments of principal and interest, with the balance of indebtedness, if
not sooner paid, due and payable on 10/16/2006; or an initial balance
stated above and a credit limit of \$ N/A under a Revolving Loan Agreement, and any
extensions, renewals, modifications, or refinancings thereof.

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

THE SOUTH 154.3 FEET (EXCEPT THE WEST 50 FEET AND EXCEPT THE EAST 150
FEET THEREOF) OF LOT 23 IN BLOCK 2 IN WOLF ROAD HIGHLANDS, ROBERTSON AND
YOUNGS SUBDIVISION IN SECTION 7, TOWNSHIP 39 NORTH, RANGE 12, EAST OF
THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT PARCEL NUMBER: 15-07-215-028
COMMONLY KNOWN AS: 5412 HAWTHORNE, BERKLEY, IL 60163

- DEPT-01 RECORDING \$13.50
- T#5555 TRAN 0676 10/17/91 09:40:00
- #1368 ÷ E * -91-541976
- COOK COUNTY RECORDER

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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 articles hereafter placed on 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 set forth 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.

This trust deed consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse
side of this trust deed) 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 S and seal S of Mortgagors the day and year first above written.

JOHNNY D. EPPERSON (SEAL)

NELL T. EPPERSON (SEAL)

LOIS D. FELICIANO (SEAL)

This Trust Deed was prepared by C. REISENAUER 1910 S. HIGHLAND LOMBARD, IL 60148

STATE OF ILLINOIS,

THE UNDERSIGNED

County of DUPAGE ss. a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY
CERTIFY THAT JOHNNY D. EPPERSON AND NELL T. EPPERSON,

HIS WIFE, AND LOIS D. FELICIANO, AS TENANTS IN COMMON

who ARE personally known to me to be the same person S whose name S 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 10TH day OCTOBER 19 91

"OFFICIAL SEAL"

CATHERINE M. REISENAUER

Notary Public, State of Illinois

My Commission Expires 9/15/93

Catherine M. Reisner Notary Public

Notarial Seal

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