

TRUST DEED **UNOFFICIAL COPY**

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THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made October 29, 19 91, between Sereda Monroe,  
a single person herein referred to as "Grantors", and S.H. Lewis, A.V.P.

of 250 E. Carpenter Freeway, Irving TX ~~Illinois~~,  
herein referred to as "Trustee", witnesseth:

THAT, WHEREAS the Grantors have promised to pay to ~~XXXXXXXXXXXXXXXXXXXX~~ FORD CONSUMER FINANCE CO., INC.  
of the Loan Agreement hereinafter described, the principal amount of SIXTY SIX THOUSAND FIVE HUNDRED AND NO/100  
66,500.00 Dollars (\$ 66,500.00 ),  
together with interest thereon at the rate of (check applicable box):

Agreed Rate of Interest: 12.00 % per year on the unpaid principal balances.  
 Agreed Rate of Interest: This is a variable interest rate loan and the interest rate will increase or decrease with changes in the Prime Loan rate. The interest rate will be \_\_\_\_\_ percentage points above the Bank Prime Loan Rate published in the Federal Reserve Board's Statistical Release H-10. The initial Bank Prime Loan rate is \_\_\_\_\_ %, which is the published rate as of the last business day of \_\_\_\_\_; therefore, the initial interest rate is \_\_\_\_\_ % per year. The interest rate will increase or decrease with changes in the Bank Prime Loan rate when the Bank Prime loan rate, as of the last business day of the preceding month, has increased or decreased by at least 1/16 of a percentage point from the Bank Prime loan rate on which the current interest rate is based. The interest rate cannot increase or decrease more than 2% in any year. In no event, however, will the interest rate ever be less than \_\_\_\_\_ % per year nor more than \_\_\_\_\_ % per year. The interest rate will not change before the First Payment Date.

Adjustments in the Agreed Rate of Interest shall be given effect by changing the dollar amounts of the remaining monthly payments in the month following the anniversary date of the loan and every 12 months thereafter so that the total amount due under said Loan Agreement will be paid by the last payment date of \_\_\_\_\_, 19 \_\_\_\_\_. Associates waives the right to any interest rate increase after the last anniversary date prior to the last payment due date of the loan.

The Grantors promise to pay the said sum in the said Loan Agreement of even date herewith, made payable to the Beneficiary, and delivered in 120 consecutive monthly installments: 1 at \$ 772.70, followed by 118 at \$ 684.03 followed by 1 at \$ 62,806.37 with the first installment beginning on December 8, 19 91 and the remaining installments continuing on the same day of each month thereafter until fully paid. All of said payments being made payable at Irving, Texas or at such place as the Beneficiary or other holder may, from time to time, in writing appoint.

NOW, THEREFORE the Grantors to secure the payment of the said obligation in accordance with the terms, provisions and implications of this Trust Deed, and the performance of the covenants and agreements herein contained, by the Grantors to be performed, and also in consideration of the sum of One Dollar (cash paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY and WARRANT unto the Trustee, his successors and assigns, the following described Real Estate and all of their estate, title and interest therein, situate, lying and being in the City of Chicago COUNTY of Cook AND STATE OF ILLINOIS, to wit: LOT 21 IN BLOCK 107 IN CORNELL, BEING A SUBDIVISION OF THE WEST 1/2 OF SECTION 26, AND THE WEST/EAST 1/4 OF SECTION 26, (WITH THE EXCEPTION OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SAID SOUTHEAST 1/4) AND THE NORTH 1/2 OF THE NORTHWEST 1/4, THE SOUTH 1/2 OF THE NORTHWEST 1/4 LYING WEST OF THE ILLINOIS CENTRAL RAILROAD, AND THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 35, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 7950 S. AVALON CHICAGO, ILLINOIS 60619  
PERMANENT PARCEL NO.: 204354200-032  
with the property hereinafter described, is referred to herein as the "premises".

TOGETHER with improvements and fixtures now attached together with easements, rights, privileges, interests, rents and profits TO HAVE AND TO HOLD the premises unto the said Trustee, his successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth, free from all liens and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Grantors do hereby expressly release and waive.

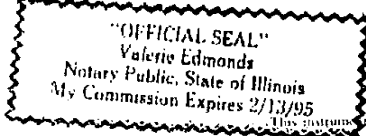
This Trust Deed consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this trust deed) are incorporated herein by reference and are a part hereof and shall be binding on the Grantors, their heirs, successors and assigns. WITNESS the hand(s) and seal(s) of Grantors the day and year first above written.

Sereda Monroe  
SEREDA MONROE (SEAL)

(SEAL)

STATE OF ILLINOIS, )  
County of Cook ) ss. The Undersigned  
a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT  
Sereda Monroe

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 and delivered the said instrument as her free and voluntary act for the use and purposes therein set forth.



GIVEN under my hand and Notarial Seal this 29th day of October, 1991  
Valerie Edmonds  
Notary Public

M. Witucki (Notary)  
One: Mid-America Plaza Suite 500  
Oak Brook Terr. (Address) IL 60181

Box 64

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