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ILLINOIS STATE BAR ASSOCIATION, SPRINGFIELD, ILLINOIS

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This instrument is a copy of a document filed in the name of the Beneficiary, the Person referred to as "Custodian," and Charles D. Smith, Notary Public, State of Illinois, on July 19, 1991, in the County of Cook, State of Illinois.

THIS IS AN AGREEMENT between the Beneficiary, the Person referred to as "Custodian," and Charles D. Smith, Notary Public, State of Illinois, dated July 19, 1991, concerning the amount of \$10,000.00, Two Thousand Dollars, Sixty Six and 00/100 cents, together with interest thereon.

TERMS AND CONDITIONS: EXCEPT AS PROVIDED IN THIS AGREEMENT, THE INTEREST RATE WILL INCREASE OR DECREASE WITH CHANGES IN THE PRIME RATE, AS PUBLISHED IN THE MONEY RATES SECTION OF THE WALL STREET JOURNAL, WHICH WILL BE DETERMINED MONTHLY, AND WILL BE DETERMINED BY THE SUM OF THE PRIME RATE PLUS A MARGIN, AND CHANGES IN THE PRIME RATE AND MARGIN WILL SUBJECT TO CHANGE IS THE "PRIME CHANGE DATE." THE DATE ON WHICH THE CHANGES IN THE PRIME RATE AND MARGIN OCCUR IS THE "PRIME RATE TERMINATION DATE," AND WILL BE THE LAST BUSINESS DAY PRECEDING THE "PRIME RATE DATE."

The current Prime Rate is 10.5 percent, and the current Margin is 1.5 percent, so the Margin is 13.50 percent per annum.

Interest will be calculated monthly at the rate of 13.50 percent per year.

Interest will be calculated monthly at the rate of 13.50 percent per year. If the interest rate is increased or decreased, the new interest rate will be determined by the sum of the Prime Rate plus a margin. The new interest rate will be effective on the first day of the month following the date upon which the changes in the prime rate and margin occur. During the period between the Prime Rate Change Date and the new Prime Rate Change Date, the interest rate will be determined by the sum of the previous Prime Rate plus a margin above the new prime rate and margin rate. This will be done by adding the new prime rate and margin to the previous prime rate and margin for the month preceding the month period. In no event, however, will the interest rate be increased or decreased by more than one percent per year. If the Index is no longer used, the new interest rate will be determined by the last available comparable information. Lender will give notice of this change. Under these circumstances, the new interest rate will be determined by the new prime rate and margin rate plus the margin.

Interest will be paid monthly on the principal amount of \$10,000.00, followed by \$1,000.00, \$2,000.00, \$3,000.00, \$4,000.00, \$5,000.00, \$6,000.00, \$7,000.00, \$8,000.00, \$9,000.00, and \$10,000.00.

Interest will be paid monthly on the principal amount of \$10,000.00, followed by \$1,000.00, \$2,000.00, \$3,000.00, \$4,000.00, \$5,000.00, \$6,000.00, \$7,000.00, \$8,000.00, \$9,000.00, and \$10,000.00.

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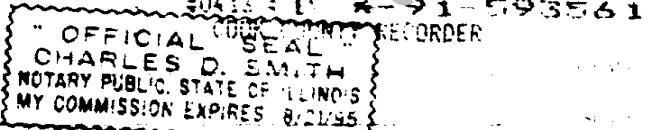
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Charles D. Smith
Notary Public, State of Illinois
My Commission Expires 8/21/95

B.P.C.

EC 124794
ECC 124794

EXPIRED
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THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1

The Covenants, Conditions and Provisions referred to on Page 1 of this instrument are incorporated herein by reference and made a part hereof. In the event of any conflict between the provisions of this instrument and the provisions of the Covenants, Conditions and Provisions referred to on Page 1, the provisions of this instrument shall control.

ARTICLE I - CONTRACTUAL RELATIONSHIP. This instrument is a contract of insurance. It is a policy of insurance issued by the Company to the Insured. It is not a lease, sale, or transfer of property. It does not give the Insured any right to possession or ownership of the property covered by the insurance.

ARTICLE II - INSURANCE POLICY. This instrument is an insurance policy. It insures the Insured against damage to the property covered by the insurance. It also insures the Insured against loss of income due to interruption of business caused by damage to the property covered by the insurance.

ARTICLE III - POLICY TERM. This instrument is a policy of insurance. It covers the property covered by the insurance for the term specified in the policy. The term of the policy is one year, unless otherwise specified. The term of the policy begins on the date of issuance and ends on the date of expiration.

ARTICLE IV - POLICY COVERAGE. This instrument is a policy of insurance. It covers the property covered by the insurance for the amount specified in the policy. The amount of coverage is \$100,000.

ARTICLE V - POLICY EXCLUSIONS. This instrument is a policy of insurance. It excludes coverage for damage to the property covered by the insurance caused by war, riot, civil commotion, or strike. It also excludes coverage for damage to the property covered by the insurance caused by any act of God, such as fire, lightning, or flood.

ARTICLE VI - POLICY ENDORSEMENTS. This instrument is a policy of insurance. It includes several endorsements. One endorsement is the "Automobile Endorsement". Another endorsement is the "Boat Endorsement". A third endorsement is the "Business Interruption Endorsement". All three endorsements are attached to the policy.

ARTICLE VII - POLICY PREMIUM. This instrument is a policy of insurance. The premium for the policy is \$100.00 per year. The premium is payable in advance at the time the policy is issued.

ARTICLE VIII - POLICY PAYMENT. This instrument is a policy of insurance. If there is a claim under the policy, the Company will pay the amount of the claim to the Insured. The payment will be made in accordance with the terms of the policy. The payment will be made within 30 days of the date of the claim.

ARTICLE IX - POLICY TERMINATION. This instrument is a policy of insurance. The policy will terminate on the date specified in the policy. The date of termination is December 31, 2025.

ARTICLE X - POLICY ENDORSEMENT. This instrument is a policy of insurance. It includes an endorsement for "Automobile Coverage". The endorsement provides coverage for the Insured's automobile while it is being used for personal purposes.

ARTICLE XI - POLICY PAYMENT. This instrument is a policy of insurance. If there is a claim under the policy, the Company will pay the amount of the claim to the Insured. The payment will be made in accordance with the terms of the policy. The payment will be made within 30 days of the date of the claim.

ARTICLE XII - POLICY TERMINATION. This instrument is a policy of insurance. The policy will terminate on the date specified in the policy. The date of termination is December 31, 2025.

ARTICLE XIII - POLICY ENDORSEMENT. This instrument is a policy of insurance. It includes an endorsement for "Business Interruption Coverage". The endorsement provides coverage for the Insured's business if it is interrupted by damage to the property covered by the insurance.

ARTICLE XIV - POLICY PAYMENT. This instrument is a policy of insurance. If there is a claim under the policy, the Company will pay the amount of the claim to the Insured. The payment will be made in accordance with the terms of the policy. The payment will be made within 30 days of the date of the claim.

ARTICLE XV - POLICY TERMINATION. This instrument is a policy of insurance. The policy will terminate on the date specified in the policy. The date of termination is December 31, 2025.

ARTICLE XVI - POLICY ENDORSEMENT. This instrument is a policy of insurance. It includes an endorsement for "Boat Coverage". The endorsement provides coverage for the Insured's boat while it is being used for personal purposes.

ARTICLE XVII - POLICY PAYMENT. This instrument is a policy of insurance. If there is a claim under the policy, the Company will pay the amount of the claim to the Insured. The payment will be made in accordance with the terms of the policy. The payment will be made within 30 days of the date of the claim.

ARTICLE XVIII - POLICY TERMINATION. This instrument is a policy of insurance. The policy will terminate on the date specified in the policy. The date of termination is December 31, 2025.

ARTICLE XIX - POLICY ENDORSEMENT. This instrument is a policy of insurance. It includes an endorsement for "Automobile Coverage". The endorsement provides coverage for the Insured's automobile while it is being used for personal purposes.

ARTICLE XX - POLICY PAYMENT. This instrument is a policy of insurance. If there is a claim under the policy, the Company will pay the amount of the claim to the Insured. The payment will be made in accordance with the terms of the policy. The payment will be made within 30 days of the date of the claim.

ARTICLE XXI - POLICY TERMINATION. This instrument is a policy of insurance. The policy will terminate on the date specified in the policy. The date of termination is December 31, 2025.

ARTICLE XXII - POLICY ENDORSEMENT. This instrument is a policy of insurance. It includes an endorsement for "Business Interruption Coverage". The endorsement provides coverage for the Insured's business if it is interrupted by damage to the property covered by the insurance.

ARTICLE XXIII - POLICY PAYMENT. This instrument is a policy of insurance. If there is a claim under the policy, the Company will pay the amount of the claim to the Insured. The payment will be made in accordance with the terms of the policy. The payment will be made within 30 days of the date of the claim.

ARTICLE XXIV - POLICY TERMINATION. This instrument is a policy of insurance. The policy will terminate on the date specified in the policy. The date of termination is December 31, 2025.

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ON
12/15/2025
BY
SUSAN M. CLARK

NAME: ZONE CONSUMER FINANCIAL
ADDRESS: 1111 MILLENNIUM PLAZA, SUITE 500
CITY: CHICAGO, ILLINOIS
STATE: ILLINOIS

OR

RECORDED DATE: 12/15/2025