

TRUST DEED

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THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made NOVEMBER 11TH 1991, between BERNICE M. BERRAFATO  
herein referred to as "Grantors", and ROBERT DAVIS  
OPERATIONS VICE PRESIDENT of OAKBROOK TERRACE, Illinois,  
herein referred to as "Trustee", witnesseth.  
THAT, WHEREAS the Grantors have promised to pay to Associates Finance, Inc., herein referred to as "Beneficiary", the legal holder  
of the Loan Agreement hereinafter described, the principal amount of EIGHTY SEVEN THOUSAND FIVE HUNDRED AND  
FIFTEEN DOLLARS AND NINETY NINE CENTS Dollars (\$ 87515.99),  
together with interest thereon at the rate of (check applicable box):

Agreed Rate of Interest: 16.40% 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 N/A percentage points above the Bank Prime Loan Rate published in the Federal Reserve Board's Statistical Release H15. The initial Bank Prime Loan rate is N/A %, which is the published rate as of the last business day of N/A, N/A; therefore, the initial interest rate is N/A % 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 1/4% 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 N/A % per year nor more than N/A % 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 N/A, N/A. 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 60 consecutive monthly installments: 1 at \$ 1255.49, followed by 1 at \$ 85121.45, followed by 0 at \$ 0, with the first installment beginning on DECEMBER 15TH, 1991 and the remaining installments continuing on the same day of each month thereafter until fully paid. All of said payments being made payable at WAUKEGAN, Illinois, 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 covenants 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 the Total Consideration herein specified, do hereby give, grant, and WARRANT unto the Trustee its successors and assigns, the following described Real Estate and all of their estate, title and interest therein situated being and lying in the CITY OF ARLINGTON HEIGHTS,

COUNTY OF COOK AND STATE OF ILLINOIS:

LOT 7 IN BLOCK 10 IN FEUERBORN AND KLODE'S ARLINGTON MANOR BEING A SUBDIVISION OF PART OF THE NORTH WEST QUARTER OF SECTION 10 AND PART OF THE NORTH EAST QUARTER OF SECTION 9, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

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COOK COUNTY RECORDER

which with the property hereinafter described is referred to hereinafter as the "property".

TOGETHER WITH IMPROVEMENTS AND FEATURES NOW ATTACHED TOGETHER WITH THE PROPERTY, OR WHICH MAY HEREAFTER BE ATTACHED TO THE PROPERTY.

TO HAVE AND TO HOLD the premises unto the said Trustee as aforesaid, as well as all the property, rights, title, interest, rents, issues, profits, and benefits, under and by virtue of the Homestead exemption laws of the State of Illinois, which said right and benefit the Grantors to have the same vested in the Trustee.

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.

Bernice M. Berrafato  
BERNICE M. BERRAFATO

SEAL

SEAL

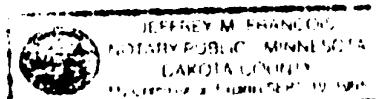
SEAL

SEAL

STATE OF XXXXX MINNESOTA,  
DAKOTA

JEFFREY M. FRANCOIS  
NOTARY PUBLIC, MINNESOTA  
CAROLA COUNTY  
My Commission Expires Sept. 19, 1995

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I HEREBY CERTIFY THAT THE FOREGOING IS A TRUE COPY OF THE TRUST DEED  
BERNICE M. BERRAFATO

11TH NOVEMBER 1991

LYN RAMIREZ

509 S GREEN BAY RD WAUKEGAN, IL 60085

