

TRUST DEED

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THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made November 14, 1991, between Georgia White, a Widow

herein referred to as "Grantors"; and Robert D. Davis, Operatons 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 Twenty Two Thousand Four Hundred Fifty Three Dollars and Ninety Nine Cents, Dollars (\$22,453.99), together with interest thereon at the rate of (check applicable box)

Agreed Rate of Interest 18.00 % 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 0 3/4 percentage points above the Prime Loan Rate published in the Federal Reserve Board's Statistical Release H-15. The initial Prime Loan rate is 0 1/4 % which is the published rate as of the last business day of 10/1/91. Therefore, the initial interest rate is 0 1/4 % per year. The interest rate will increase or decrease with changes in the Prime loan rate when the Prime loan rate, as of the last business day of the preceding month, has increased or decreased by at least 1/4th of a percentage point from the 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 0 1/4 % per year nor more than 0 1/4 % 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 1991. 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 at \$ 415.80, followed by 119 at \$ 404.57, followed by 0 at \$ 400, with the first installment beginning on December 20, 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 Naperville, Illinois, or at such place as the Beneficiary or other holder may, from time to time, in writing appoint.

NOTE: THE HEREIN the Grantors agree to the payment of the said obligation in accordance with the terms, provisions and conditions of this Trust Deed, and the performance of the covenants and agreements herein contained, to the full extent to be performed, and also to consideration of the sum of One Dollar in hand paid, the receipt whereof is for the acknowledged debt, these presents CONVEY and WARRANT unto the Trustee, his successors and assigns, the County of Cook, Illinois, and of the County, City and interest therein, situate, being and lying in the County of Cook AND STATE OF ILLINOIS to wit:

The South 10 Feet of Lot 6 and Lot 7 (except the South 5 Feet thereof) in Block 4 in Glover's Subdivision of the East 1/2 of the South West 1/4 of the South East 1/4 of Section 4, Township 39 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois. PIN: 16-04-429-006 Commonly known as: 841 N. Lawler, Chicago, Illinois.

which, with the property hereinafter described, is referred to herein as the premises. TO HAVE AND TO HOLD the premises unto the said Trustee, his successors and assigns, for use, for the purpose, and upon the uses and trusts herein set forth, free from all claims and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which rights and tenures 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.

Georgia White (SEAL) GEORGIA WHITE (SEAL)

STATE OF ILLINOIS the undersigned State Public Administrator in said County of the State of Illinois DO HEREBY CERTIFY THAT Georgia White



18 personally known to me to be the said person whose name is she her 14th November 91 Kara Lee

P. Surman/Associates Finance 1275 Naper Blvd Naperville IL 60540

BX15

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COOK COUNTY RECORDER

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## THE COVENANTS, CONDITIONS AND RESTRICTIONS APPLICABLE TO THE REVERSE TRUST AGREEMENT

1. Grantors shall pay all taxes, including property taxes, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation.
2. Grantors shall pay all taxes, including property taxes, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation.
3. Grantors shall keep all buildings and improvements in good repair and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation.
4. In the event of default of the Trust Agreement, the Trustee or Beneficiary may, at its option, elect to exercise its power of sale and sell the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation.
5. The Trustee or Beneficiary may, at its option, elect to exercise its power of sale and sell the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation.
6. Grantors shall pay all taxes, including property taxes, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation.
7. When the Trust Agreement is terminated, the Trustee or Beneficiary may, at its option, elect to exercise its power of sale and sell the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation.
8. The proceeds of the sale of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation, shall be distributed to the Trustee or Beneficiary in accordance with the terms of the Trust Agreement, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation.
9. The Trustee or Beneficiary may, at its option, elect to exercise its power of sale and sell the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation.
10. The Trustee or Beneficiary may, at its option, elect to exercise its power of sale and sell the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation.
11. No action for the enforcement of the terms of any provision of this Trust Agreement shall be brought in any court of law.
12. Trustee or Beneficiary shall have the right to appoint a successor Trustee or Beneficiary in accordance with the terms of the Trust Agreement.
13. Trustee has no duty to exercise the power of sale of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation, unless expressly obligated by the terms hereof, and shall be responsible for the maintenance, repair, and replacement of the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation.
14. Upon presentation of satisfactory evidence that all indebtedness secured by this Trust Agreement has been paid in full, the Trustee or Beneficiary shall execute and deliver to the Grantors a proper instrument releasing the property and improvements thereon, including but not limited to the roof, gutters, downspouts, siding, windows, doors, and foundation, from all obligations under this Trust Agreement.
15. In case of the resignation, disability, or death of the Trustee or Beneficiary, the powers and authorities herein granted shall be exercised by the Trustee or Beneficiary named in the instrument creating this Trust Agreement, or by the Trustee or Beneficiary named in the instrument appointing a successor Trustee or Beneficiary, or by the Trustee or Beneficiary named in the instrument appointing a successor Trustee or Beneficiary, or by the Trustee or Beneficiary named in the instrument appointing a successor Trustee or Beneficiary.

DELIVERY

NAME

STREET

CITY

INSURANCE

OR

MEASUREMENT NUMBER