

TRUST DEED

UNOFFICIAL COPY

91013447

This instrument was prepared by JAN 29 1991

TALAN & KTSANES
175 W. JACKSON A-1220
CHICAGO, ILLINOIS 60604

THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS TRUST DEED, made JANUARY 26, 1991, between ROBERT L. BROWNLOW MARRIED TO PEARLIE BROWNLOW

herein referred to as "Mortgagors," and LINDA H. KTSANES, of COOK County, Illinois, herein referred to as TRUSTEE, witnesseth THAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Promissory Note (herein called "Note") hereinafter described, said legal holder or holders being herein referred to as Holders of the Note evidenced by one certain Promissory Note of the Mortgagors of even date herewith, made payable as stated therein and delivered, in and by which said Note the Mortgagors promise to pay an Amount Financed of FOORTY TWO THOUSAND FIVE HUNDRED DOLLARS AND TWELVE CENTS (\$42,500.12) Dollars with interest thereon, payable in installments as follows:

SIX HUNDRED THIRTY NINE DOLLARS AND NINETY TWO CENTS (\$639.92) Dollars or more on the 1st day of MARCH, 19 91, and SIX HUNDRED THIRTY NINE DOLLARS AND NINETY TWO CENTS Dollars or more on the same day of each month thereafter, except a final payment of \$639.92 Dollars, until said Agreement is fully paid and except that the final payment, if not sooner paid, shall be due on the 1st day of FEBRUARY X 2006

NOW, THEREFORE, the Mortgagors to secure the payment of the said sum of money 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 the COUNTY OF COOK AND STATE OF ILLINOIS, to wit:

LOT 19 AND THE SOUTH HALF OF LOT 18 IN BLOCK 17 IN WEST PULLMAN IN THE WEST HALF OF THE NORTH EAST QUARTER AND THE NORTHWEST QUARTER OF SECTION 28, TOWNSHIP 37 NORTH, RANGE 14 LYING EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. # 25-28-112-035

DEPT-01 RECORDING \$13.25
T#2222 TRAN 3498 01/27/91 11:11:00
#0515 # B *-91-043447
COOK COUNTY RECORDER

TRW REAL ESTATE
LOAN SERVICES
SUITE #1015
100 N LASALLE
CHICAGO, IL 60602

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 in 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 purpose, and 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 WITHOUT THE WRITTEN CONSENT OF THE LEGAL HOLDERS OF THE NOTE THAT THIS TRUST DEED SECURES.

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.

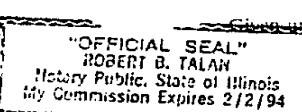
WITNESS the hand _____ and seal _____ of Mortgagors the day and year first above written.

Robert L. Brownlow [SEAL] Pearlie Brownlow [SEAL]

[SEAL] [SEAL]

STATE OF ILLINOIS, {
County COOK } ss.

I, ROBERT B. TALAN, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT ROBERT L. BROWNLOW, MARRIED TO PEARLIE BROWNLOW who 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.



Notarial Seal

Notary Public

12-0475 (REV. 8-89)

ORIGINAL

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190470-A-074-A77E
DISCRETE INFORMATION REPORTER'S GUIDE
INSTITUTE STAFF UNION PROPOSES
TO ORGANIZE WORKERS IN VARIOUS INDUSTRIES

TS 0-14250-A-001020
MAIL TO
T4100-45100

This section of the Discrete Information Reporter's Guide is intended for use by those who desire to make their first application for membership in the Institute Staff Union. It is designed to assist the prospective member in understanding the basic principles and procedures of the union and its aims and objectives. It also provides information on how to become a member of the union and what rights and privileges are available to members.

The Discrete Information Reporter's Guide is divided into several sections, each dealing with a specific aspect of union membership. These sections include:

1. **What is the Institute Staff Union?** This section describes the history and purpose of the Institute Staff Union, and explains its basic principles and objectives.
2. **How to Join the Institute Staff Union?** This section provides information on how to apply for membership in the Institute Staff Union, and includes a form for application.
3. **Union Rights and Duties.** This section outlines the rights and duties of members, including the right to organize and bargain collectively, the duty to work peacefully, and the obligation to support the union's goals.
4. **Union Structure and Leadership.** This section describes the structure of the Institute Staff Union, including the Local, District, and National levels of organization, and the roles of various officers and committees.
5. **Union Benefits.** This section lists the benefits available to members, such as health insurance, retirement plans, and educational assistance.
6. **Union Activities and Events.** This section provides information on the various activities and events organized by the Institute Staff Union, including local meetings, regional conferences, and national conventions.
7. **Union Publications.** This section lists the publications produced by the Institute Staff Union, including the monthly newspaper "The Voice of the Staff" and the quarterly magazine "Staff News".
8. **Union Grievances and Arbitration.** This section provides information on the process for filing grievances and the arbitration process.
9. **Union Contract Negotiations.** This section provides information on the negotiation process, including the preparation of proposals and the conduct of negotiations.
10. **Union Training and Education.** This section provides information on the training and education programs offered by the Institute Staff Union.
11. **Union Organizing and Membership Drive.** This section provides information on the process for organizing new locals and the steps involved in a membership drive.
12. **Union Financial Management.** This section provides information on the financial management of the Institute Staff Union, including the budgeting and accounting processes.
13. **Union Legal Protection.** This section provides information on the legal protection available to members, including the right to sue for discrimination and the right to file a complaint with the Equal Employment Opportunity Commission.
14. **Union Political Involvement.** This section provides information on the political involvement of the Institute Staff Union, including the right to endorse candidates and the right to participate in political campaigns.

7. **What is the Institute Staff Union?** The Institute Staff Union is a labor organization that represents the interests of professional staff members in various industries. The union is committed to the principle of collective bargaining and the protection of workers' rights. The union is also involved in issues related to workplace safety, health care, and retirement benefits.

8. **How to Join the Institute Staff Union?** To join the Institute Staff Union, you must complete an application form and submit it to the appropriate local office. You will also need to pay a one-time initiation fee and a monthly dues payment. Once your application is approved, you will receive a membership card and be considered a full member of the union.

9. **Union Rights and Duties.** As a member of the Institute Staff Union, you have certain rights and responsibilities. Your rights include the right to organize and bargain collectively, the right to strike if necessary, and the right to receive a fair wage for your work. Your responsibilities include the duty to work peacefully, the duty to support the union's goals, and the obligation to follow the rules and regulations of the union.

10. **Union Structure and Leadership.** The Institute Staff Union is organized into three levels: Local, District, and National. Each Local is led by a President and a Vice-President, and is divided into smaller units called Committees. The District level is responsible for coordinating the work of multiple Locals, and the National level is responsible for setting policy and direction for the entire union.

11. **Union Benefits.** The Institute Staff Union offers several benefits to its members, including a comprehensive health insurance plan, a pension plan, and educational assistance for children of members.

12. **Union Activities and Events.** The Institute Staff Union hosts several events throughout the year, including local meetings, regional conferences, and national conventions. These events provide opportunities for members to network, learn about industry trends, and participate in union activities.

13. **Union Publications.** The Institute Staff Union publishes several publications, including "The Voice of the Staff", a monthly newspaper that covers local news and events, and "Staff News", a quarterly magazine that features articles on union issues and other topics of interest to members.

14. **Union Grievances and Arbitration.** If you have a grievance against your employer, you can file a complaint with the Institute Staff Union. The union will handle the grievance and negotiate with your employer to resolve the issue. If a resolution is not reached, the union may file an arbitration case.

15. **Union Training and Education.** The Institute Staff Union offers training and education programs for members, including workshops on topics such as workplace safety, communication skills, and union basics.

16. **Union Legal Protection.** The Institute Staff Union provides legal representation for members in cases involving discrimination, harassment, and other legal issues.

17. **Union Political Involvement.** The Institute Staff Union is involved in political issues, including supporting candidates who share the union's values and working to pass legislation that protects workers' rights.

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