

TRUST DEED

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THE ABOVE SPACE FOR REBODER'S USE ONLY  
LaSalle National Trust, N.A., Successor Trustee to

THIS INDENTURE, made NOVEMBER 15, 1990, between LASALLE NATIONAL BANK, SUCCESSOR TRUSTEE TO THE EXCHANGE NATIONAL BANK OF CHICAGO, A NATIONAL BANKING ASSOCIATION UNDER TRUST AGREEMENT DATED JULY 29, 1960 AND KNOWN AS TRUST #10-11457-09 is not personally.

herein referred to as "Mortgagors," and

XXXXXX XXXX XXXX XXXX

1ST CHICAGO BANK OF WINNETKA

an Illinois corporation doing business in Winnetka, Illinois, herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS the Mortgagors are justly indebted to the legal holder or holders of the Instalment Note hereinafter described, said legal holder or holders being herein referred to as Holders of the Note, in the principal sum of \*\*\*\*\* Dollars.

\*\* TWO HUNDRED THOUSAND AND NO/100 \*\*\*\*\* (\$200,000.00)\*\*\*\*\* Dollars, evidenced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to THE WINNETKA BANK and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest from -----

- NOVEMBER 15, 1990 ----- on the balance of principal remaining from time to time unpaid at the rate specified in said note, and in installments as follows: ACCRUED INTEREST ONLY \*\*\*\*\*

\*\*\*\*\* Dated on the 15TH day of FEBRUARY 19 91 and ACCRUED INTEREST ONLY \*\*\*\*\*

\*\*\*\*\* Dated on the 15TH day of each QUARTER thereafter until said Note is fully paid except that the final payment of

principal and interest, if not sooner paid, shall be due on the 15TH day of NOVEMBER 1991  
All such payments on account of the indebtedness evidenced by said note to be first applied to interest on the unpaid principal balance and the remainder to principal, provided that the principal of each instalment unless paid when due shall bear interest at the rate of \*\* per cent per annum, and all of said principal and interest being made payable at such banking house or trust company in Cook County, Illinois, as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of 1ST CHICAGO BANK in the Village of Winnetka, Cook County, Illinois.

NOW, THEREFORE, the Mortgagors do hereby pay the sum of One Dollar in hand paid to 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, where, being in the VILLAGE OF GLENCOE COUNTY OF COOK AND STATE OF ILLINOIS,

LOTS 25 AND 26 IN KINGS RESUBDIVISION OF LOTS 1,2,3,4,5 AND 11 IN HUBBARD WOODS VILLAS IN THE NORTH WEST 1/4 OF SECTION 17, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 5, 1915, AS DOCUMENT 5627230, IN COOK COUNTY, ILLINOIS

C/K/A: 185 EUCLID AVE., GLENCOE, IL 60022

PIN: 05-17-107-001-0000

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\*\* 2.50% OVER THE HIGHER RATE IF MORE THAN ONE PUBLISHED IN THE MONEY RATES COLUMN OF THE WALL STREET JOURNAL DAILY

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 secondary), 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, indoor beds, awnings, stoves and water heaters. All of the foregoing are deemed 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 put upon the premises by the mortgagors or their assigns shall be constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, 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 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 of Mortgagors the day and year first above written. LaSalle National Trust, N.A.,  
Successor Trustee to LASALLE NATIONAL BANK, SUCCESSOR TRUSTEE TO THE EXCHANGE NATIONAL BANK OF CHICAGO,  
A NATIONAL BANKING ASSOCIATION U/T/A DATED JULY 29, 1960 KNOWN AS TRUST # 10-11457-09 (SEAL)  
is not personally,BY \_\_\_\_\_ (SEAL) BY \_\_\_\_\_ (SEAL) BY \_\_\_\_\_ (SEAL)  
Asst Vice President Asst Secretary

STATE OF ILLINOIS

County of Cook (Seal)

Harriet Denisewicz

I, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT  
Corinne Bek, Asst Vice President and Rosemary Collins, Asst  
Secretary respectively of LaSalle National Trust, N.A.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 they signed, sealed and delivered the  
said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead."OFFICIAL SEAL"  
Notary Public  
State of Illinois  
My Commission Expires - 1991

GIVEN under my hand and Notarial Seal this 1st day of November, AD 19 90

Harriet Denisewicz  
Notary Public

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D E R I V E R Y

SNOOK

1

CHICAGO, IL 60622

THIS RECORD IS INDEXED AND FILED  
INSERT STREET ADDRESS OF ABOVE  
DECRIBED PROPERTY HERE

WINNETKA, IL 60093

TRADE

11ST CHICAGO BANK OF MINNETKA

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<p><b>IMPORTANT</b></p> <p>The information contained in this within Trust Deed has been identified as being relevant under Law No.</p> <p>THIS CHICAGO BANK OF WINNETKA LITERALLY AGREED AND SIGNED IN THE PRESENCE OF THE TRUSTEE THIS DAY OF JUNE, ONE THOUSAND EIGHT HUNDRED EIGHTY-THREE.</p> <p>ASSISTANT SECRETARY VICE PRESIDENT TRUST OFFICER</p>	<p>FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER, THE NOTE SECURED BY THIS TRUST AGREEMENT SHOULD BE IDENTIFIED BY THE TRUSTEE NAMED HEREIN BEFORE THE TRUST DEED IS FILED FOR RECORD.</p>
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1. **Intergovernmental relations**: This study identifies several key dimensions of intergovernmental relations that are critical for effective water management. These include: (1) the role of different government levels in decision-making processes; (2) the relationship between central government and local governments; (3) the role of international organizations in setting global standards and providing technical assistance; (4) the impact of international trade policies on water management; and (5) the role of non-governmental organizations in advocacy and monitoring.

2. **Water scarcity and climate change**: The study highlights the increasing frequency and severity of droughts and floods, which are leading to water scarcity in many parts of the world. It also emphasizes the need for integrated water resources management approaches that take into account both surface and groundwater resources, as well as the impacts of climate change on water availability and quality.

3. **Policy instruments and governance structures**: The study identifies a range of policy instruments and governance structures that can be used to manage water resources more effectively. These include: (1) market-based instruments such as water pricing and trading; (2) regulatory instruments such as environmental standards and permits; (3) institutional arrangements such as basin-wide management plans and transboundary agreements; and (4) community-based management approaches such as participatory planning and local governance.

4. **Technological innovation and infrastructure development**: The study emphasizes the importance of technological innovation in addressing water scarcity and climate change. This includes: (1) developing more efficient irrigation systems and water reuse technologies; (2) improving water supply infrastructure such as dams, reservoirs, and pipelines; (3) developing new water storage and desalination technologies; and (4) using remote sensing and satellite imagery for better water resource management.

5. **International cooperation and global governance**: The study underscores the importance of international cooperation in addressing water scarcity and climate change. This includes: (1) developing international standards and guidelines for water management; (2) promoting transboundary cooperation and sharing of information and resources; (3) addressing global climate change through international agreements such as the Paris Agreement; and (4) supporting sustainable development goals related to water and sanitation.

DEED) : DEED) : DEED) : DEED) : DEED) :

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RIDER ATTACHED TO AND MADE A PART OF THE TRUST DEED OR MORTGAGE  
DATED November 15, 1990 UNDER TRUST NO. 10-11457-09

This Mortgage or Trust Deed in the nature of a mortgage is executed by LA SALLE NATIONAL TRUST, N.A., not personally, but as Trustee under Trust No. 10-11457. In the exercise of the power and authority conferred upon and vested in it as such Trustee (and said LA SALLE NATIONAL TRUST, N.A. hereby warrants that it possesses full power and authority to execute the Instrument) and it is expressly understood and agreed that nothing contained herein is in the note, or in any other instrument given to evidence the indebtedness incurred hereby shall be construed as creating any liability on the part of said mortgagor or grantor, or on said LA SALLE NATIONAL TRUST, N.A. personally to pay said note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant, either express or implied, herein contained, all such liability, if any, being hereby expressly waived by the mortgagor or trustee under said trust deed, the legal owners or holders of the note, and by every person now or hereafter obtaining any right or security hereunder; and that so far as the mortgagor or grantor and said LA SALLE NATIONAL TRUST, N.A. personally are concerned, the legal holders of the note, and the owner or owners of any indebtedness accruing hereunder shall look solely to the principal to whom mortgaged or conveyed for the payment thereof by the enforcement of the lien created in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor or guarantors, if any. Trustee does not warrant, indemnify, defend title nor is it responsible for any environmental damage.

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