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31295589

THIS INDENTURE WITNESSETH, That  
CHERYL A. WOODS

(hereinafter called the Grantor), of  
17809 School Street, Lansing, IL 60438  
(No. and Street) (City) (State)

for and in consideration of the sum of Thirteen Thousand Four Hundred Eighty and 20/100 Dollars

in hand paid, CONVEY AND WARRANT in  
First National Bank of Illinois  
of 3256 Ridge Road, Lansing, IL 60438  
(No. and Street) (City) (State)

as Trustee, and to his successors in trust hereinafter named, the following described real estate, with the improvements thereon, including all heating, air-conditioning, gas and plumbing apparatus and fixtures, and everything appurtenant thereto, together with all rents, issues and profits of said premises, situated in the County of Cook and State of Illinois, to-wit:

Above Space For Recorder's Use Only

LOTS 44 AND 45 AND THE SOUTH 1/2 OF LOT 46 IN BLOCK 2 IN SEMMELEACKS AND RUST'S SUBDIVISION IN THE NORTH 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 3, 1892 AS DOCUMENT NUMBER 1656575.

Hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois. IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Index Number 30-31-200-047

Address(es) of premises: 17809 SCHOOL STREET, LANSING, ILLINOIS 60438

IN TRUST, nevertheless, for the purpose of securing performance of the covenants and agreements herein

WHEREAS, The Grantor is justly indebted upon her principal promissory note bearing even date herewith, payable to order of First National Bank of Illinois, Lansing, Illinois, in 60 consecutive payments in the amount of Two Hundred Twenty Four and 67/100 Dollars (\$224.67) payable on the 15th day of July, 1991 and on the 15th day of every month thereafter until the entire balance has been paid in full.

DEPT-01 RECORDING \$13.00  
788888 TRAN 4054 06/19/91 10:52:00  
#9747 #H \*-91-295589  
COOK COUNTY RECORDER

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THE GRANTOR covenants and agrees as follows: (1) To pay said indebtedness, with the interest thereon, as herein and in said note or notes provided, or according to any agreement extending time of payment; (2) to pay when due in each year, all taxes and assessments against said premises, and on demand to exhibit receipts therefor; (3) within sixty days after destruction or damage to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) that waste to said premises shall not be committed or suffered; (5) to keep all buildings now or at any time on said premises insured in companies to be selected by the grantee herein, who is hereby authorized to place such insurance in companies acceptable to the holder of the first mortgage indebtedness, with loss clause attached payable first to the first Trustee or Mortgagee, and second, to the Trustee herein as their interests may appear, which policies shall be left and remain with the said Mortgagee or Trustee until the indebtedness is fully paid; (6) to pay all prior incumbrances, and the interest thereon, at the time or times when they shall become due and payable.

IN THE EVENT of failure so to insure, or pay taxes or assessments, or the prior incumbrances, or the interest thereon when due, the grantee or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or purchase any tax lien or title affecting said premises or pay all prior incumbrances and the interest thereon from time to time; and as trustee hereof, the Grantor agrees to repay immediately without demand, and the same with interest thereon from the date of payment at 10.05 per cent per annum shall be so much additional indebtedness secured hereby.

IN THE EVENT of a breach of any of the aforesaid covenants or agreements of said indebtedness, including principal and all earned interest, shall, at the option of the legal holder thereof, without notice, become immediately due and payable, and with interest thereon from time of such breach at 10.05 per cent per annum, shall be recoverable by foreclosure thereof, or by suit at law, or both, the same as if all of said indebtedness had then matured by express terms.

IT IS AGREED by the Grantor that all expenses and disbursements paid or incurred in behalf of plaintiff in connection with the foreclosure hereof — including reasonable attorney's fees, outlays for documentary evidence, stenographer's charges, cost of procuring or completing abstract showing the whole title of said premises embracing foreclosure decree — shall be paid by the Grantor; and the like expenses and disbursements, occasioned by any suit or proceeding wherein the grantee or any holder of any part of said indebtedness, as such, may be a party, shall also be paid by the Grantor. All such expenses and disbursements shall be an additional lien upon said premises, shall be taxed as costs and included in any decree that may be rendered in such foreclosure proceedings; which proceeding, whether decree of sale shall have been entered or not, shall not be dismissed, nor shall be hereof given, until all such expenses and disbursements, and the costs of suit, including attorney's fees, have been paid. The Grantor for the Grantor and for the heirs, executors, administrators and assigns of the Grantor, waives all right to the possession of, and income from, said premises pending such foreclosure proceedings, and agrees that upon the filing of any complaint to foreclose this Trust Deed, the court in which such complaint is filed, may at once and without notice to the Grantor, or to any party claiming under the Grantor, appoint a receiver to take possession or charge of said premises with power to collect the rents, issues and profits of the said premises.

The name of a record owner is: Cheryl A. Woods

IN THE EVENT of the death or removal from said Cook County of the grantee, or of his resignation, refusal or failure to act, then First National Bank of Illinois of said County is hereby appointed to be first successor in this trust.

and if for any like cause said first successor fail or refuse to act, the person who shall then be the acting Recorder of Deeds of said County is hereby appointed to be second successor in this trust. And when all of the aforesaid covenants and agreements are performed, the grantee or his successor in trust, shall release said premises to the party entitled, on receiving his reasonable charges.

This trust deed is subject to the laws of the State of Illinois regarding notes and mortgages.

Witness the hand and seal of the Grantor this 8th day of June, 1991.

Please print or type name(s)  
below signature(s)

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Cheryl A. Woods (SEAL)  
Cheryl A. Woods

(SEAL)

This instrument was prepared by Jill Bender, First National Bank of Illinois, 3256 Ridge Road, Lansing, IL 60438  
(NAME AND ADDRESS)

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# UNOFFICIAL COPY

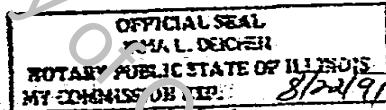
STATE OF Illinois }  
COUNTY OF Cook } ss.

I, Ima L. Deichen, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Cheryl A. Woods

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 she signed, sealed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of Homestead.

Given under my hand and official seal this 8th day of June, 19 91.

(Impress Seal Here)



Ima L. Deichen  
Notary Public

Commission Expires Aug. 27, 1991

110X No. 91295569

SECOND MORTGAGE  
**Trust Deed**

TO

GEORGE E. COLE®  
LEGAL FORMS