

TRUST DEED

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THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made JUNE 28, 1991, between MICHAEL H. WELCH AND JOANNE WELCH, WELCH, HIS WIFE hereinafter referred to as "Grantors"; and STEVE H. LEWIS

of DALLAS, TEXAS herein referred to as "Trustee", witnesseth:

THAT, WHEREAS the Grantors have promised to pay to FOLD Consumer Finance Company, Inc. hereinafter referred to as "Beneficiary", the legal holder of the Loan Agreement hereinafter described, the principal amount of EIGHTY FOUR THOUSAND AND 00/100***** Dollars (\$ 84,000.00) together with interest thereon at the rate of (check applicable box):

[X] Agreed Rate of Interest: 14.49 % 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 percentage points above the Prime Loan Rate published in the Federal Reserve Board's Statistical Release H.15. The initial Prime Loan rate is % which is the published rate as of the last business day of 1991 heretofore, the initial interest rate is % 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 % per year nor more than % 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 JULY 5, 2001. XXXXXXXXXX waives the right to any interest rate increase after the last anniversary date prior to the last payment due date of the loan lender.

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: 1 at \$ 1095.58, followed by 118 at \$ 1027.96 followed by 1 at \$ 81,382.94 with the first installment beginning on AUGUST 5, 1991 and the remaining installments continuing on the same day of each month in arrears until fully paid. All of said payments being made payable at IRVING, TEXAS or at such place as the Beneficiary or other holder may, from time to time, in writing appoint.

IN WITNESS WHEREOF, the Grantors in secure the payment of the said obligation in accordance with the terms, provisions and limitations 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 One Dollar in hand paid to the Trustee, do hereby CONVEY and WARRANT unto the Trustee its successors and assigns, the following described Real Estate and all of their estate, title and interest therein, situate, situate, situate in the CITY OF WHEELING, COUNTY OF COOK AND STATE OF ILLINOIS, to-wit:

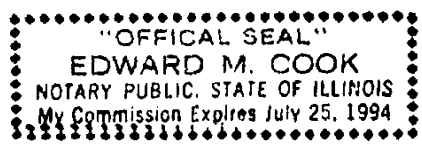
LEGAL DESCRIPTION: PARCEL 1: UNIT NUMBER 2, BUILDING NUMBER 26, LOT NUMBER 06 IN LAKESIDE VILLAS, UNIT 2 BEING A RESUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 709 BAYSIDE COURT, WHEELING, IL 60090 PIN #: 03-09-404-128

which, with the property hereinafter described, is referred to herein as the "premises" TOGETHER with improvements and fixtures now attached together with easements, rights, privileges, interests, rents and profits 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 claims and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits 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.

Michael H. Welch
Joanne M. Welch



STATE OF ILLINOIS }
COUNTY OF COOK }
THE UNDERSIGNED
Notary Public in and for the State of Illinois, DO HEREBY CERTIFY THAT MICHAEL H. WELCH AND JOANNE WELCH, HIS WIFE

who ARE personally known to me to be the exact persons whose names ARE subscribed to the foregoing Instrument appeared before me this day in person and acknowledged that THEIR instrument as THEIR (and voluntary act for the uses and purposes therein set forth) GIVEN under my hand and Notarial Seal this 28TH day of JUNE, 1991. Edward M. Cook, Notary Public

This instrument was prepared by MATT MROZEK 100 N LASALLE, SUITE 2105 CHICAGO, IL 60602

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