

TRUST DEED

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THIS INSTRUMENT IS FOR RECORDING USE ONLY

THIS INDENTURE, made July 9, 1991, between Mary Johnson, widowed and not since married.

herein referred to as "Grantors"; and Lena Daniel, Chicago, Illinois

herein referred to as "Trustee", witnesseth:

THAT, WHEREAS the Grantors have promised to pay to Beneficiary, the legal holder of the Loan Agreement hereinafter described, the principal amount of Five Thousand and No/100

AND No/100 Dollars (\$ 5,000.00) together with interest thereon at the rate of (check applicable box):

Agreed Rate of Interest: 18 % per year on the unpaid principal balance. 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 18 %, which is the published rate as of the last business day of 1991. Therefore, 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 1/8th of a percent above 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 8 months thereafter so that the total amount due under said Loan Agreement will be paid by the last payment date of 7/9/92. 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 12 consecutive monthly installments: \$ 491.67, followed by 6 at \$ 528.18 followed by 0 at \$ .00, with the first installment beginning on August 9, 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 The B. J. K. Centre at such place as the Beneficiary or other holder may, from time to time, in writing appoint.

IN WITNESS WHEREOF, the Grantors have hereunto set their hands and signatures at the City of Chicago, Cook County, Illinois, on the 9th day of August, 1991.

LOTS 24 AND 25 IN BLOCK 3 IN JAMES BELTON'S SUBDIVISION OF BLOCK 1 IN WILSON, HERLD AND STEBBIN'S SUBDIVISION OF SECTION 15, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN #: 20-15-305-021. AKA: 5910-12 S. King Drive

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 to the Beneficiary, its successors and assigns, forever, for the purposes, and upon the terms and trusts herein set forth, free from all taxes and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Trustee 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 hands and seal(s) of Grantors the day and year first above written.

Mary Johnson (Signature) and Lena Daniel (Signature) with their respective seals.

THE UNDERSIGNED Mary M. Johnson, Widow, not since married 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 she executed the same voluntarily, for the uses and purposes therein set forth.

This instrument was prepared by Betty King 1525 E. 53rd St. Chicago, Illinois 60615

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