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THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made January 15, 1992 between Ross A. Miller and Renate S. Miller, married to each other, of Arlington Heights, Illinois,

herein referred to as "Mortgagors", and CHICAGO TITLE AND TRUST COMPANY, an Illinois corporation doing business in Chicago, Illinois, herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS the Mortgagors are justly indebted to the legal holder or holders of the principal Promissory Note hereinafter described, said legal holder or holders being herein referred to as Holders of the Note, in the Principal Sum of One Hundred Twenty Five Thousand and No/100's (\$125,000.00)

evidenced by one certain Principal Promissory Note of the Mortgagors of even date herewith, made payable to ~~THE CHICAGO TITLE AND TRUST COMPANY~~ Minnie Decker and Ross A. Miller and their successors in interest, trustees, u/c/a and delivered, in and by which said Principal Note the Mortgagors promise to pay the said principal sum

as below with interest thereon from January 15, 1992 until maturity at the rate of eight (8%) per year per annum, payable ~~semi-annually~~ as below ~~as follows~~ all of said principal and interest bearing interest after maturity at the rate of eight (8%) per cent per annum, and all of said principal and interest being made payable at ~~such banking place as may be designated in writing by the legal holder of this Principal Note~~

8636 Long Avenue, Skokie, Illinois 60077 or at such place as the legal holder of this Principal Note may, from time to time, in writing appoint

Now, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest 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 13 IN BLOCK 6 IN CEDAR GLEN SUBDIVISION, BEING A SUBDIVISION OF LOTS 1, 5 AND 6 IN OWNER'S SUBDIVISION OF THE WEST 15 RODS OF THE SOUTHEAST 1/4 AND THE EAST 46/80ths (AS MEASURED ON THE NORTH LINE AND THE SOUTH LINE) OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The principal of the Note shall become due and payable one year after the legal holder hereof delivers personally to the maker(s) written notice of demand for payment.

Interest shall be payable on principal from time to time unpaid commencing on the first day of February, 1992 and on the first day of each month thereafter until all of the principal of the Note shall be paid in full.

PIN: 08-15-305-013

Grantee's Address: 111 W. Washington St., Chicago, IL 60602

This instrument prepared by: Ross A. Miller, Attorney-at-Law, 2045 S. Arlington Heights Road, Suite 118, Arlington Heights, IL 60005; (708) 593-2245

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, inador beds, 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 on 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 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 and soul of Mortgagors the day and year first above written.

ROSS A. MILLER [SEAL]

RENATE S. MILLER [SEAL]

STATE OF ILLINOIS, } ss. I, Judith R. Perrone, a Notary Public in and for the residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT

County of Cook } ROSS A. MILLER and RENATE S. MILLER, married to each other,

who are 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, and delivered the said instrument as their free and voluntary act, for the uses and purposes therein

"OFFICIAL SEAL" JUDITH R. PERRONE, Notary Public, State of Illinois My Commission Expires 10/10/93

Notary Public, State of Illinois Given under my hand and Notarial Seal this 15th day of January, 1992.

Judith R. Perrone, Notary Public

Handwritten signature/initials

92034434

