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THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made FEBRUARY 26, 1992, between EUMENO ROMO AND HAYDEE ROMO, HIS WIFE herein referred to as "Grantors," and STEVE H. LEWIS AVP DALLAS, TX herein referred to as "Trustee," witnesseth

THAT, WHEREAS the Grantors have promised to pay to FORD CONSUMER FINANCE, herein referred to as "Beneficiary," the legal holder of the Loan Agreement hereinafter described, the principal amount of EIGHTY-SEVEN THOUSAND TWO HUNDRED EIGHTY-EIGHT AND 60/100 DOLLARS (\$ 87,288.60), together with interest thereon at the rate of:

THIS IS A VARIABLE INTEREST RATE LOAN AND THE INTEREST RATE WILL INCREASE OR DECREASE WITH CHANGES IN THE PRIME RATE. The Prime Rate ("Index") is the highest Prime Rate published in the "Money Rates" section of The Wall Street Journal. The interest rate is subject to change semi annually, and will be determined by the sum of the Prime Rate plus a "Margin" as stated below. The date on which your interest rate will be subject to change is the "Rate Change Date." The date on which the value of the Prime Rate is examined for purposes of determining the interest rate is the "Rate Determination Date," and will be the last business day of the second month prior to any Rate Change Date.

The Prime Rate as of the last business day of JANUARY, 1992, is 6.50 percent; your Margin is 4.25 percent; therefore, the "current" interest rate is 10.75 percent per year.

However, until your sixth payment due date, your interest rate is discounted and will be 9.25 percent per year

Beginning with the sixth payment due date, the interest rate will be 4.25 percentage points (Margin) greater than the Prime Rate as of the last business day of the second month prior to the month in which the sixth payment is due (Rate Determination Date). Thereafter, the interest rate will increase on the twelfth payment due date and every six months thereafter (Rate Change Dates), if the highest Prime Rate as of the appropriate Rate Determination Date has increased or decreased by at least one quarter of a percent point from the Prime Rate for the previous six month period. Interest rate changes will be effective upon 25 days written notice. During the first twelve months, the interest rate cannot increase more than three percent above the "current" (non discounted) interest rate. Thereafter, the interest rate cannot increase more than three percent in any twelve month period. In no event, however, will the interest rate ever be less than 6.50 percent per year, nor more than 18.00 percent per year. If the Index is no longer available, Lender will choose a new index which is based upon comparable information. Lender will give notice of this choice. Lender reserves the right to waive part or all of any adjustments resulting from an interest rate increase. I agree to pay interest after maturity at the agreed rate of interest that is in effect as of the maturity date, until paid in full.

The Grantors promise to pay the said sum in the said Loan Agreement of even date herewith, made payable to the Beneficiary, delivered in 180 consecutive monthly installments of \$ 739.25, followed by 173 at \$ 827.25, followed by 1 at \$ 67,390.83, with the first installment beginning on APRIL 2, 1992 and the (Month & Day)

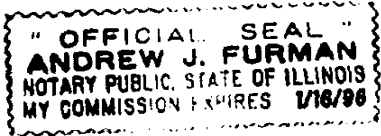
remaining installments continuing on the same day of each month thereafter until fully paid. All of said payments being made payable at IRVING, TX or at such place as the Beneficiary or other Lender may, from time to time, in writing appoint.

NOW KNOWINGLY, the Grantors to receive the payment of the said debt and in accordance with the terms, provisions and limitations of this Trust Deed and the performance of the covenants and agreements hereinafter contained, by the Grantors to be performed and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do hereby present CONVEY and WARRANT unto the Trustee, its successors and assigns, the following described Real Estate, and all of their state, title and interest therein, situate, lying and being in the CITY OF CHICAGO COUNTY OF COOK AND STATE OF ILLINOIS, to-wit: LOT 43 (EXCEPT THE WEST 15 FEET THEREOF) AND THE WEST 20 FEET OF LOT 44 IN BLOCK 4 IN EDWARD F. KENNEDY'S RESUBDIVISION OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. AKA: 4822 W. SCHUBERT, CHICAGO, ILLINOIS TAX#: 13-28-407-023 which, with the property hereinafter described, is referred to hereinafter as the "premises"

TOGETHER with improvements and fixtures may attach to the premises, together with all 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 uses hereinbefore 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 Grantors do hereby waive, relinquish and release. This Trust Deed consists of two pages. The covenants, conditions and provisions appearing hereon are hereby incorporated 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.

EUMENO ROMO (Signature) (SEAL)
HAYDEE ROMO (Signature) (SEAL)

STATE OF ILLINOIS } THE UNDERSIGNED
County of COOK } a Notary Public, in and for and residing in said County, in the State of said ILLINOIS, DO HEREBY CERTIFY THAT EUMENO ROMO AND HAYDEE ROMO, HIS WIFE



who ARE personally known to me to be the same person S whose name ARE subscribed to the foregoing instrument, and who appear before me this day in person and acknowledge that THEY signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth. GIVEN under my hand and Notarial Seal this 26th day of FEBRUARY, A.D. 1992 (Signature) Notary Public

This instrument was prepared by SHERRI L. JAMES 415 N. LASALLE STE. 402 CHICAGO, IL 60610 (Address)

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415 N. LaSalle/ Suite 402 Chicago, IL 60610

