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TRUST DEED

THIS INDENTURE, Made March 17, 1972, between Michael H. Johnson and Karen L. Johnson, his wife

herein referred to as "Mortgagors," and Chicago Title and Trust Company, residing in Arlington Heights, Illinois, (herein referred to as Trustee), witnesseth:

THAT, WHEREAS the Mortgagors are justly indebted to the legal holder or holders of the Note hereinafter described (said legal holder or holders being herein referred to as Holders of the Note) in the principal sum of

Thirty Nine Thousand Five Hundred and Sixty Dollars (\$39,560.00), evidenced by one certain Note of the Mortgagors, of even date herewith, made payable to BEARER and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest on the balance of principal remaining from time to time unpaid at the rate of 10% per annum prior to maturity as follows:

Thirty Nine Thousand Five Hundred and Sixty Dollars (\$39,560.00), on the day of MARCH 19. All payments on account of the indebtedness evidenced by said Note shall be first applied to interest on the unpaid principal balance and the remainder to principal unless paid when due shall bear interest at the rate of 15.00% per cent per annum.

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 City of Park Ridge County of Cook and State of Illinois, to wit:

Lot 5 in Block 16 in E. L. Hedges Addition to Park Ridge, lying North of a line running from a Point on the West Line of said lot, 36-1/2 Feet North of the Southwest Corner thereof Northeasterly through the Center of Said Lot to the Center of the East Line thereof section 18, Township 41 North, Range 11, part of the Third Principal Meridian, in Cook County, Illinois. THIS IS A JUNIOR DEED DEPON THE SUBJECT PREMISES. Property Address: 449 Stewart Ave., Park Ridge, IL 60068
Document Prepared by: Michael F. Garcia, Vice President

NBC Bank Mount Prospect

One NBC Plaza,
Mount Prospect, IL 60060

which, with the property hereinafter described, is referred to herein as the "Premises".

TOGETHER with all buildings, improvements, fixtures, 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 agreed generally and on a parity with said real estate as security for the payment of the indebtedness accrued hereby and not secured), and, without limiting the generality of the foregoing, all apparatus and equipment of every kind now or hereafter thereon or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, and all screens, window shades, storm doors and windows, curtains, floor coverings, gas and electric furnaces, boilers, sinks and water basins. 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 such apparatus, equipment or articles hereinafter 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 purpose and upon the uses and trusts above set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which hold rights and benefits the Mortgagors do hereby expressly release and waive.

IT IS FURTHER UNDERSTOOD AND AGREED THAT

1. Mortgagors shall, at their timely request or otherwise at their expense or otherwise at the price or value which may become demanded or assessed, (1) shall keep and preserve in good condition and repair, without waste and free from encumbrances or other title or claims for or security for the payment of the indebtedness accrued hereby and not secured, (2) shall pay when due any indebtedness which may be incurred by them or charge on the premises superior to the sum thereof, and upon request exhibit satisfactory evidence of the discharge of such prior due to Trustee or to holders of the Note; (3) shall complete within a reasonable time any building or building now or at any time to premises or portions upon said premises; (4) shall comply with all requirements of law or established ordinances with respect to the premises and the use thereof; (5) shall make no material alterations to said premises except as required by law or established ordinances, without prior written consent of Trustee or holders of the Note being first had and obtained; and (6) shall not sell, transfer, lease or otherwise alienate (whether by land contract or otherwise), or surrender or suffer or permit, any part or subdivision (whether or not joined and connected to the lots herein) to exist upon the premises, or add thereto, or any interest therein, without prior written consent of Trustee or holders of the Note being first had and obtained.

2. Mortgagors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due and shall, upon written request, furnish to Trustee or to holders of the note duplicate receipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, to the master provided by statute, any tax or assessment which Mortgagors may desire to contest.

3. Mortgagors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire and such other hazards or contingencies as the holders of the Note shall require under policies providing payment by the insurance company of amounts sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness accrued hereby, as compensation satisfactory to the holders of the Note, under insurance policies payable in case of loss or damage to Trustee for the benefit of the holders of the Note, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to holders of the Note, and to one of insurance shown to appear, shall deliver renewal policies not less than ten days prior to the respective date of expiration.

4. In case Mortgagors shall fail to perform any covenants herein contained, Trustee or the holders of the Note may but need not make any payment or perform any act hereinafter mentioned of Mortgagors in any form and manner deemed expedient, and may but need not make full or partial payment of principal or interest on any portion or interest, if any, and purchase, discharge, remunerate or settle any tax, lien or other prior lien or title or claim thereon, or redeem from any tax sale or forfeiture affecting said premises or interest, any tax assessment, all attorney's fees for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including reasonable attorneys' fees and any other amounts advanced by Trustee or the holders of the Note to protect the mortgaged premises and the Note herein, plus reasonable compensation to Trustee for each action concerning which action herein authorized may be taken, shall be so much additional indebtedness accrued hereby and shall become immediately due and payable without notice and with interest thereon at the rate of seven per cent per annum. Action of Trustee or holders of the Note shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of Mortgagors.

5. The Trustee or the holders of the Note hereby accrued owing any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate recovered from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, rate, forfeiture, tax lien or title or claim thereto.

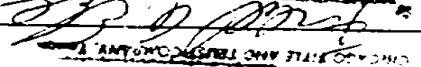
6. Mortgagors shall pay such sum of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the holders of the Note, and without notice to Mortgagors, no unpaid indebtedness caused by this Trust Deed shall notwithstanding anything to the contrary in this Trust Deed to the contrary, become due and payable (a) in the case of default for ten days in making payment of any indebtedness so caused or incurred on the Note, or (b) when default shall occur and continue for thirty days in the performance of any other agreement of the Mortgagors herein contained.

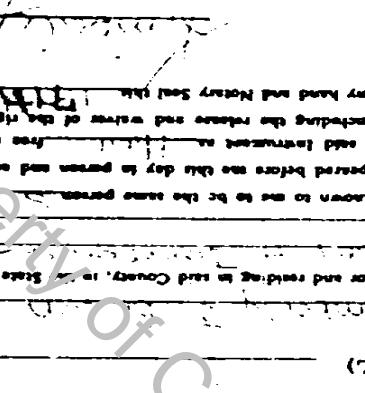
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 Notary Public State of Illinois County of Cook No. [redacted] My Commission Expires 8-29-95	<p align="center"> IMPORTANT Z 831 A - At Trustee REASONABLE FEES AND EXPENSES FOR THE SETTLEMENT AND PROTECTION OF ESTATE TRUST AGREEMENT Z 831 A - At Trustee The Settlement Fee is intended to be the same from time day to time Settlement fees and expenses may fluctuate. </p>
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 Notary Public State of Illinois County of Cook No. [redacted] My Commission Expires 8-29-95 STATE OF ILLINOIS Karen L. Johnson [Signature] Notary Public State of Illinois County of Cook Seal	
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1. This Trustee, undersigned, shall leave blank the Note or at a later date fill in the name of the Notary Public and the Notary Public shall sign below witness.
 2. This Trustee shall be bound by the provisions hereof and shall pay all attorney's fees and expenses incurred by the Notary Public and all expenses incident to the preparation of this instrument. This instrument is to be executed by the Notary Public at his/her office and the Notary Public shall file it in the Clerk's Office of the County in which the Notary Public practices.
 3. The Notary Public shall receive a reasonable fee for services rendered and shall be paid upon execution of this instrument. The Notary Public shall be paid for services rendered and shall be paid upon execution of this instrument.
 4. This instrument is to be acknowledged by the Notary Public and the Notary Public shall file it in the Clerk's Office of the County in which the Notary Public practices.
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 10. Notary Public to this instrument of the Note shall be subject to any dues and expenses to be paid and rendered to

the party representing him to the last day of the year upon the Note being satisfied.
 11. Trustee shall pay the Notary Public for services rendered and to cover his/her expenses in connection with the preparation of this instrument, and to cover the expenses of his/her services in connection with the preparation of this instrument.
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