

THIS INDENTURE, Made March 17, 1968, 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 00/100 Dollars (\$39,000.00), 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 13.00% per annum prior to maturity as follows:

Thirty Nine Thousand Five Hundred and 00/100 Dollars (\$39,000.00), on the day of MARCH 1968. 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 13.00% 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, his 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, Cook County of Illinois, and State of Illinois, to wit:

Lot 5 in Block 16 in E. L. Heddes Addition in Park Ridge, lying North of a line running from a Point on the West Line of said Lot, 36-1 Feet North of the Southwest Corner thereof Northeastly through the Center of said Lot to the Center of the East Line thereof, Section 23, Township 41 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois. THIS IS A JUNIOR LIEN DEED ON THE SUBJECT PREMISES. Property Address: 449 Stewart Ave., Park Ridge, IL 60068 Document Prepared by: Michael F. Garcia, Vice President

NBD Bank Mount Prospect
One NBD Plaza
Mount Prospect, IL 60056

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

TOGETHER with all buildings, 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 as a security with said real estate as security for the payment of the indebtedness hereby and secondarily, and without losing the priority of the foregoing all appurtenances and equipment of every kind now or hereafter existing or that may be hereafter acquired, including but not limited to power refrigerators (whether single units or centrally controlled), and ventilation, and all screens, window shades, storm doors and windows, awnings, lawn coverings, gas and electric fixtures, stoves, boilers, sinks 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 in 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, his successors and assigns, forever, for the purpose 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.

IT IS FURTHER UNDERSTOOD AND AGREED THAT

1. Mortgagors shall promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed (B) shall keep said premises in good condition and repair without waste and free from mechanics or other liens or claims for lien not expressly subordinated to the lien hereof, except taxes and other governmental assessments not avoided; (C) shall pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request submit satisfactory evidence of the discharge of such prior lien to Trustee or to holders of the Note; (D) shall comply with all reasonable laws and building or building laws or at any time to prevent or correct upon said premises (E) shall comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (F) shall make no material alterations in said premises except as required by law or municipal ordinance, without prior written consent of Trustee or holders of the Note being first had and obtained; and (G) shall not sell, transfer, lease or otherwise alienate (whether by lease contract or otherwise), or encumber or suffer or permit any lien or encumbrance (whether or not junior and subordinate to the lien hereof) to exist upon the premises, or any part thereof, 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, in the manner 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 each other hazards or contingencies as the holders of the Note may reasonably require, and shall pay the cost of such insurance. Payment by the insurance company of money sufficient to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in compliance with the terms 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 in case of insurance shown to expire, 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 to enforce payment of Mortgagors in any form and manner deemed expedient and may but need not, make full or partial payments of principal or interest or other encumbrances if any and purchase discharge, redemption or settle any tax lien or other prior lien or title or claim thereof or redeem from any tax lien or forfeiture affecting and providing or better any tax assessment. All moneys paid for any of the purposes herein authorized are all moneys paid or incurred in connection therewith including reasonable attorneys' fees and any other charges advanced by Trustee or the holders of the Note to protect the mortgage premises and the lien hereof. Also reasonable compensation to Trustee for each matter concerning which action herein authorized may be taken shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the rate of seven per cent per annum. Indebtedness 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 or the part of Mortgagors.

5. The Trustee or the holders of the Note hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate received from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or claim thereof.

6. Mortgagors shall pay each sum of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. In the event of the holders of the Note, and without notice to Mortgagors, all unpaid indebtedness secured by this Trust Deed shall notwithstanding anything in the Note or 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 installment of principal or interest 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.

98856226

IMPORTANT

FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER, THE NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY THE TRUSTEE NAMED HEREIN BEFORE THE TRUST DEED IS FILED FOR RE-CORD.

By _____
 CHICAGO TITLE AND TRUST COMPANY, INC.
 Identification No. 2882
 as Trustee

The Lendment Note mentioned in the within Trust Deed has been classified herewith under Identification No. _____

A.D. 1992

GIVEN under my hand and Notary Seal this _____ day of _____ 1992, I, _____ Notary Public in and for and residing in said County, in the State of Illinois, DO HEREBY CERTIFY THAT

STATE OF ILLINOIS
 County of _____
 SS
 Michael H. Johnson
 KAREN L. JOHNSON

Witnesses the hand and seal of Notaries, the day and year first above written

1. The Trustee, hereinafter, may buy or sell the Note or any interest therein, before or after maturity, and whether or not a default shall have occurred or after and said Trustee as a holder of the Note or any interest therein and any assignee or transferee of the Note or any interest therein shall be entitled to the same rights and remedies as if the Note or any interest therein were owned by the Trustee as a holder of the Note and as Trustee hereunder shall be deemed to have occurred or happened ANY action or remedy provided in said Trust Deed to be taken by the Trustee or the holder of the Note may be taken by the Trustee or any assignee or transferee of the Note or any interest therein.

2. The Trustee shall retain the Trust Deed and the Note thereon until the Note is paid in full and the Trustee shall be deemed to have occurred or happened ANY action or remedy provided in said Trust Deed to be taken by the Trustee or the holder of the Note may be taken by the Trustee or any assignee or transferee of the Note or any interest therein.

3. The Trustee shall retain the Trust Deed and the Note thereon until the Note is paid in full and the Trustee shall be deemed to have occurred or happened ANY action or remedy provided in said Trust Deed to be taken by the Trustee or the holder of the Note may be taken by the Trustee or any assignee or transferee of the Note or any interest therein.

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My Commission Expires 8/29/95
 Notary Public in the State of Illinois
 MICHAEL H. JOHNSON