

TRUST DEED

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THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE made MAY 8 19 92 between STEVEN CROSS, A BACHELOR

herein referred to as "Grantors", and DALE R. VERMILLION OAKBROOK TERRACE of Illinois, herein referred to as "Trustee", witnesseth

THAT, WHEREAS the Grantors have promised to pay to Associates Finance, Inc. herein referred to as "Beneficiary", the legal holder of the Loan Agreement hereinafter described, the principal amount of TWENTY-TWO THOUSAND, NINE HUNDRED FORTY-NINE DOLLARS AND NINETY-NINE CENTS Dollars (\$ 22949.99), together with interest thereon at the rate of (check applicable box)

N/A Agreed Rate of Interest: N/A % per year on the unpaid principal balances

XXX Agreed Rate of Interest: 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 8.33 percentage points above the Bank Prime Loan Rate published in the Federal Reserve Board's Statistical Release F-15. The initial Bank Prime Loan rate is 6.50 %, which is the published rate as of the last business day of APRIL 19 92, therefore, the initial interest rate is 14.83 % per year. The interest rate will increase or decrease with changes in the Bank Prime loan rate when the Bank Prime loan rate, as of the last business day of the preceding month, has increased or decreased by at least 1/4 of a percentage point from the Bank 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 12.83 % per year nor more than 20.83 % 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 12 months thereafter so that the total amount due under said Loan Agreement will be paid by the last payment date of 5-15 2007. 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 180 consecutive monthly installments of \$ 337.52 followed by 179 at \$ 318.61 followed by N/A at \$ -0- with the first installment beginning on JUNE 15 1992 and the remaining installments continuing on the same day of each month thereafter until fully paid. All of said payments being made payable at OAK PARK Illinois, or at such place as the Beneficiary or other holder may from time to time, in writing appoint

as the place of payment of the said sum, and the said sum shall be paid to the Beneficiary or other holder at the following address: CITY OF CHICAGO COOK

LOT 30 (30) IN TENINGA AND CO.'S ROSELAND HOMES SUBDIVISION, BEING A SUBDIVISION OF BLOCK FOUR (4) IN A. W. COOKE'S SUBDIVISION OF BLOCKS ONE (1) AND NINE (9) IN ANDREWS' SUBDIVISION OF THE EAST HALF (1/2) OF THE SOUTHWEST QUARTER (1/4) AND THE SOUTHEAST FRACTIONAL QUARTER (1/4) OF SECTION 28, NORTH OF THE INDIAN BOUNDARY LINE, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES ON DECEMBER 27, 1949, AS DOCUMENT NUMBER 1276138 TAX NO. 25-28-402-002 COMMONLY KNOWN AS 12301 S. WENWORTH, CHICAGO, IL. 60628

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TO HAVE AND TO HOLD the premises with the said Books, to the Beneficiary or other holder, its successors and assigns, to the full extent of the State of Illinois, which said premises are hereinafter described.

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 (be hands) and seals) of Grantors the day and year first above written.

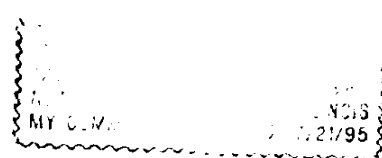
Signature of Steven Cross

STEVEN CROSS

STATE OF ILLINOIS COOK

MARY T. TOMASZEWSKI STEVEN CROSS, A BACHELOR

11/11/99 123.50 1991 4174 05/17/92 05/17/92 92-335135 COOK COUNTY RECORDER



IS HE subscribed to the foregoing instrument appearing before me, the undersigned, a Notary Public in and for the State of Illinois, and he has acknowledged to me that he executed the same as his free act and deed on the 8TH DAY OF MAY A.D. 1992.

C. BELL 7035 W. NORTH AVE, OAK PARK, IL. 60302

Handwritten number 12350 and initials P.C.

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THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS TRUST DEED)

1. Grantors shall promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may be damaged or destroyed; keep said premises in good condition and repair, without waste, and free from mechanical or other obstructions; and shall pay for the maintenance, repair and replacement of any and all improvements on the premises which may be required for the proper enjoyment of the premises; and shall promptly, within a reasonable time any building or buildings now or at any time in process of erection upon said premises, comply with all requirements of law or municipal ordinance with respect to the premises and the use thereof, to make no material alterations in said premises except as required by law or municipal ordinance.
2. Grantors shall pay before any penalty attaches all general taxes, and shall pay special taxes, including water charges and sewer charges, and other charges against the premises when due, and shall, upon written request, furnish to Trustee or Beneficiary duplicate receipts for all such taxes and charges, and shall pay for all other taxes in the manner provided by statute, any tax or assessment which Grantor may desire to contest.
3. Grantors shall keep all buildings or improvements now or hereafter situated on said premises, insured against loss or damage by fire, lightning and storm, under policies providing for payment by the insurance companies of moneys sufficient to pay the cost of replacing or repairing the same or to pay in full the actual cash value thereof, all in companies satisfactory to the Beneficiary, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the Beneficiary, 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 Beneficiary, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.
4. In case of default therein, Trustee or Beneficiary may, but need not, make any payment or perform any act heretofore required of Grantors in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on any indebtedness of any and part hereof, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or contest any tax or promise or settle any tax lien or other prior lien or title or claim thereof or redeem from any sale or forfeiture affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other moneys advanced by Trustee or Beneficiary to protect the mortgaged premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the annual percentage rate stated in the Loan Agreement. This Trust Deed secures inaction of Trustee or Beneficiary shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of Grantors.
5. The Trustee or Beneficiary hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured 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 title or claim thereof.
6. Grantors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of Beneficiary, and without notice to Grantors, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the Loan Agreement or on this Trust Deed to the contrary, become due and payable immediately in the case of default in making payment of any such item on the Loan Agreement, or if when default shall occur and continue for three days on the performance of any other agreement of the Grantors herein contained, or if immediately if all or part of the premises are sold or transferred by the Grantors without Beneficiary's prior written consent.
7. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Beneficiary or Trustee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Trustee or Beneficiary for attorney's fees, Trustee's fees, appraiser's fees, outlays for documentary and expert evidence, stamp duty, charges, publication costs and costs, which may be estimated as to items to be expended after entry of the decree, of procuring all such abstracts of title, title searches and examinations, guarantee policies, Terms certificates, and similar data and assurances with respect to title as Trustee or Beneficiary may deem to be reasonably necessary either to prosecute or to resist a foreclosure suit, or to evidence indebtedness at any sale which may be had pursuant to such decree, the true condition of the title or the value of the premises. All expenditures and expenses of whatever nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the annual percentage rate stated in the Loan Agreement. This Trust Deed secures, when paid or incurred by Trustee or Beneficiary in connection with a foreclosure proceeding, including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this trust deed or any indebtedness hereby secured or in preparation for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose, whether or not actually commenced or in preparation for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.
8. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the Loan Agreement, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any surplus to Grantors, their heirs, legal representatives or assigns, as their rights may appear.
9. Upon, or at any time after the filing of a bill to foreclose this trust deed, the court in which such bill is filed may appoint a receiver of said premises, such appointment may be made either before or after sale, without notice, without regard to the solvent or insolvency of Grantors at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not and the Trustee hereunder may be appointed as such receiver. Such receiver shall have the power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further time when Grantors, or all other powers which may be necessary or are usual in such case for the protection, possession, control, management and operation of the premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this Trust Deed, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.
10. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.
11. Trustee or Beneficiary shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.
12. Trustee has no duty to examine the title, location, existence, or condition of the premises, and shall; Trustee be obligated to record this trust deed or to exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any acts or omissions hereunder, except in case of gross negligence or misconduct and Trustee may require indemnities satisfactory to Trustee before exercising any power herein given.
13. Upon presentation of satisfactory evidence that all indebtedness secured by this Trust Deed has been fully paid, either before or after maturity, the Trustee shall have full authority to release this trust deed, the lien thereof, by proper instrument.
14. In case of the resignation, inability or refusal to act of Trustee, the Beneficiary shall have the authority to appoint a Successor in Trust. Any Successor in Trust hereunder shall have the identical title, powers and authority as are herein given Trustee.
15. This Trust Deed and all provisions hereof, shall extend to and be binding upon Grantors and all persons claiming under or through Grantors, and the word "Grantors" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the Loan Agreement or this Trust Deed. The term Beneficiary as used herein shall mean and include any successors or assigns of Beneficiary.

92335135



DELIVERY

NAME ASSOCIATED FINANCIAL SERVICES
STREET 7035 W. NORTH AVE.
CITY OAK PARK, IL. 60302

FOR RECORDERS USE: PURPOSES
INSERT STREET ADDRESS OF ABOVE
DESCRIBED PROPERTY HERE
7035 W. NORTH AVE.
OAK PARK, IL. 60302

INSTRUCTIONS

OR

RECORDER'S OFFICE BOX NUMBER _____