

TRUST DEED

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RECEIVED AUGUST 11, 2008

THIS INDENTURE, made

AUGUST 3,

, 2008, between JAMES E. WHITNEY

herein referred to as "Grantor" and P.B.C. TRONCONE

of OAKWOOD TERRACE

, Illinois,

herein referred to as "Trustee", witnesseth

HEREBY WHEREAS the Grantors have promised to pay to Associate Finance, Inc., herein referred to as "Beneficiary", the legal holder of the Loan Agreement hereinafter described, the principal amount of **TWENTY NINE THOUSAND, FIVE HUNDRED FIFTY THREE DOLLARS AND NINETY SEVEN CENTS**

1998183897

together with interest thereon in the rate of check applicable box.

X Agreed Rate of Interest - **16.37%** per year on the unpaid principal balances

N/A 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 **N/A** percentage points above the Bank Prime Loan Rate published in the Federal Reserve Board's Statistical Release H.15. The initial Bank Prime Loan rate is **N/A** %, which is the published rate as of the last business day of **N/A** to **N/A**, therefore, the initial interest rate is **N/A** % 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 12% in my year. In my event, however, will the interest rate ever be less than **N/A** % per year nor more than **N/A** % 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 my loan and every 12 months thereafter so that the total amount due under said Loan Agreement will be paid by the first payment date of **AUGUST 10, 2008**. Associate 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 on the said loan Agreement of even date herewith, made payable to the Beneficiary, and delivered in **LIBO** consecutive monthly installments **1** at \$ **455.05**, followed by **179** at \$ **441.61**, followed by **N/A** at \$ **888.00**, with the first installment beginning on **SEPTEMBER 9, 2008** 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.

SAY THE AGREEING PARTIES THAT THE PREMISES ARE LOCATED IN THE CITY OF CHICAGO, ILLINOIS, AND THAT THE PROPERTY IS OWNED BY THE GRANTOR AS A TENANT IN COMMON WITH THE BENEFICIARY, AND THAT THE PROPERTY IS SUBJECT TO THE TAXES AS PROVIDED IN THE TAX MAP NUMBER **000013646**.

TYPE TEN IN BLOCK SIX IN GEORGE K. SCHROEDER'S SUBDIVISION OF THE WEST THREE QUARTERS OF THE NORTH 40 ROAD ON THE SOUTH EAST QUARTER OF SECTION 14, TOWNSHIP 11, NORTH, RANGE 16, EAST OF THE TIELO PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS **1323 W. RIDGEMORY, CHICAGO, IL**,
TAX NO. **0004-006-015**

DO NOT SIGN OR STAMP THIS PAGE UNTIL YOU HAVE READ THE LOAN AGREEMENT AND THE TRUST DEED. IF YOU DO NOT WANT TO SIGN OR STAMP THIS PAGE, PLEASE SIGN THE PAGE BEING SIGNED. IF YOU DO NOT WANT TO SIGN OR STAMP THIS PAGE, PLEASE SIGN THE PAGE BEING SIGNED.

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 the hand(s) and seal(s) of Grantors the day and year first above written.

JAMES E. WHITNEY

STATE

ILLINOIS

JAMES E. WHITNEY

STATE

ILLINOIS

MARY T. TOMASZEWSKI

STATE OF ILLINOIS, on the day and year first above written, do hereby make the following

MARY T. TOMASZEWSKI

JAMES E. WHITNEY

STATE OF ILLINOIS

on the day and year first above written, do hereby make the following

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THE COVENANTS, CONDITIONS, AND PROVISIONS REFERRED TO ON THIS PAGE
ARE REVERSED ON THE REVERSE SIDE OF THIS TRUST DEED.

As a result of the above-mentioned factors, the market for the production of organic fertilizers has been growing rapidly in recent years. The market for organic fertilizers is projected to reach approximately \$10 billion by 2025, up from about \$5 billion in 2015.

¹² The first part of this section is based on the discussion in Dierckx and Van Praag (1998) and the second part on the discussion in Dierckx and Van Praag (2000).

Figure 10. The effect of the number of nodes on the performance of the proposed algorithm. The proposed algorithm is compared with the standard genetic algorithm.

Proposed by the Standing Committee on Environment and Sustainable Development

Open

Yours,

The author wishes to thank Dr. J. C. R. Hunt for his help in the preparation of the manuscript and Dr. G. E. Moore for his help in the preparation of the figures.

¹⁰ The general rule of thumb is that the cost of capital is the weighted average of debt and equity.

¹⁴ The *Enquiry of Brute Animals* is also based on the eight steps of the process of animal research, as outlined above, though the sequence of steps is different.

¹ The structure of the model is based on the structure of the model of the production function proposed by D. W. Jorgenson and K. Wilcoxen, "Production Functions and the Cost of Production," in *Handbook of Economics*, Vol. II, Part A, ed. by R. F. Wiltz (Amsterdam: North-Holland Publishing Co., 1989), pp. 1-100.

For a full description of available resources, including definitions and further reading, see the [Evaluating Evidence](#) page on the [Evidence-Based Practice](#) website.

14. The use of the comparative maturity or inferiority of the industry, or its influence on the value of the industry, as a factor in determining the value of the business, is not to be considered in computing the value of the business.



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