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COOK COUNTY, ILLINOIS  
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BELL FEDERAL SAVINGS & LOAN ASSN.  
PARK RIDGE BRANCH  
118 S. PROSPECT  
PARK RIDGE, IL 60068  
RECORDERS BOX \_\_\_\_\_ 112

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OF PARK RIDGE  
\*\*FIRST STATE BANK & TRUST CO. AS TRUSTEE U/T/A DATED MARCH 11, 1991

**MORTGAGE** AND KNOWN AS TRUST NO. 2205

THIS MORTGAGE ("Security Instrument") is given on ..... JULY 13 .....  
19 88 . The mortgage is .....

BELL FEDERAL SAVINGS AND LOAN ASSOCIATION ("Borrower"). This Security Instrument is given to .....  
under the laws of THE UNITED STATES OF AMERICA, and whose address is .....  
79 West Monroe Street - Chicago, IL 60603 ("Lender").

Borrower owes Lender the principal sum of SIXTY FIVE THOUSAND AND 00/100 .....  
Dollars (U.S. \$ 65,000.00). This debt is evidenced by Borrower's note  
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not  
paid earlier, due and payable on 09-XXX-01-2088. This Security Instrument  
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and  
modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security  
of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument  
and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described prop-  
erty located in COOK County, Illinois:

LOT 7 IN BLOCK 28 IN KINBEY'S PARK RIDGE SUBDIVISION OF PARTS OF SECTION 1 AND  
SECTION 2, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN  
COOK COUNTY, ILLINOIS.

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PERMANENT TAX I.D. NUMBER 12-02-222-018

which has the address of 1824 S. COURTLAND PARK RIDGE  
[Street] [City]  
Illinois 60068 ("Property Address");  
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances,  
and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security  
Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage,  
grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants  
and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited  
variations by jurisdiction to constitute a uniform security instrument covering real property.

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may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7. Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on 5. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

6. Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall

the payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall

under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraphs 1 and 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under secured by this Security Instrument.

or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower no more than twelve monthly payments, at Lender's sole discretion.

Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in any time is not sufficient to pay the Escrow Items when due. Lender may, so notify Borrower in writing, and, in such case

for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security

Instrument. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose

on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall is made or applicable law requires interest to be paid. Lender shall not be required to pay Borrower any interest or earnings

tax reporting service used by Lender in connection with this loan unless applicable law provides otherwise. Unless an agreement to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender

pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentally, or entity reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and another law that applies to the Funds, the lesser amount. If so, Lender may, at any time, collect and hold Funds in an

amount a lender for a federally insured mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless

items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally insured mortgage loan may require for Borrower's escrow account under the federal Real

to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower

leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly

pay to Lender on the monthly payments due under the Note, until the Note is paid in full, a sum ("Funds"), for: 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

## UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

**6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property, or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

**7. Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

**8. Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

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This instrument was prepared by

DEBRA GOODMAN 79 WEST MONROE, CHICAGO, IL 60603

Notary Public, State of Illinois  
Commission Expires March 5, 1994

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Given under my hand and Notarial Seal this 27th day of July, A.D.

the free and voluntary act of said bank, for uses and purposes therein set forth.

Assistant Trust Officer

Secretary then and there acknowledged that he, as a custodian of the

President and Assistant Trust Officer

same persons whose names are subscribed to the foregoing instrument as such

Trust Officer

Secretary of said bank, personally known to me to be the

Resident of said corporation

and Carolyn S. Stone, Assistant Trust Officer

HEREBY CERTIFY that Tom Olsen, Trust Officer

the undersigned, a Notary Public in and for said County, in the State aforesaid, DO

COUNTY OF } AS:

STATE OF ILLINOIS

Assistant Trust Officer

Secretary

Trust Officer

First State Bank & Trust Company of Park Ridge

Notary Public, State of Illinois

Trust Officer

Secretary on July 27, 1993

Trust Officer

IN WITNESS WHEREOF, said Borrower has caused his corporate seal to be hereunto affixed and these presents to be signed by its

Trust Officer

Secretary on July 27, 1993

Trust Officer

corporation by its Trust Officer

the directors of said corporation. Said resolutions further provide that the Note herein described may be executed on behalf of said

Trust Officer

is executed by the undersigned, not personally, but as

Mortgage

Trustee, as aforesaid, in the exercise of the power and authority conferred upon and vested in said Trustee, as such, and it is expressly

understood and agreed that nothing herein contained shall be construed as creating any liability on said Trustee personally to pay the said

Note or any interest or any indebtedness secured hereby or to perform any covenant herein expressed or implied; all such liability, if

any, being expressly waived by the Lender and every person now or hereafter claiming any right or security hereunder; it being understood

that the said Trustee merely holds legal title to the property herein described and has no control over the management thereof or the income

therefrom. Notwithstanding anything contained in this paragraph to the contrary, it is expressly agreed that the Trustee will, upon the

Lender's request, furnish the Lender with a certification of the beneficial ownership of the Trust and that said beneficial ownership has not

been assigned since the date of execution of this document. In the event the Trustee refuses to provide, without expense to the Lender, said

certification, such refusal shall operate as breach under the terms of the Security. Its receipt.

and in any rider(s) executed by Borrower and recorded with it.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument

and in any rider(s) executed by Borrower and recorded with it.

5 YEAR FIXED RATE 30 YEAR AMORTIZED LOAN MORTGAGE RIDER

Other(s) [specify]

Adjustable Rate Rider

Condominium Rider

Planned Unit Development Rider

Rate Improvement Rider

Second Home Rider

Biweekly Payment Rider

1-4 Family Rider

Graduated Payment Rider

Balloon Rider

Other(s) [specify]

with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend

and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)]

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together

with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend

and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)]

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together

with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend

and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)]

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together

with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend

and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

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subject to the exculpatory provisions attached hereto and made a part thereof.

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subject to the exculpatory provisions attached hereto and made a part thereof.

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FIVE YEAR FIXED RATE THIRTY YEAR AMORTIZED LOAN MORTGAGE RIDER

THIS MORTGAGE RIDER is made this 13TH day of JULY, 1988, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Five Year Fixed Rate Thirty Year Amortized Loan Note (the "Note") to BELL FEDERAL SAVINGS AND LOAN ASSOCIATION (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

1894 S. COURTLAND, PARK RIDGE, IL 60068 (PROPERTY ADDRESS)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT.

Additional Covenants. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 8.250%. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of ~~XAUUGUX~~ SEPTEMBER, 1988, and on that day every sixtieth month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index." The "Index" is the monthly average yield on actively traded issues of United States Treasury securities adjusted to a constant maturity of five years as made available by the Federal Reserve.

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding TWO percentage points (2.00%) to the Current Index; The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). This rounded amount will be my new interest rate until the next Change Date.

The interest rate on this loan will never exceed 12.500 percent per annum.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments.

(D) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(E) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. ADDITIONAL NON-UNIFORM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

24. ADDITIONAL INSURANCE. In the event that any, either or all of the undersigned Borrowers shall elect to secure life or disability insurance, or both, or insurance of similar nature, in an amount, form and company acceptable to the Lender as additional security for the indebtedness hereby secured, the Borrowers agree to pay or provide for the payment of all premiums on such insurance policies; and further agree that the Lender may advance any premiums due and payable on such insurance policies, and add the amount so advanced in payment of premiums as additional debt secured hereby, with interest at the Note rate.

25. RELEASE FEE. Notwithstanding Covenant 21 of the Security Instrument to the contrary, this Security Instrument shall be released upon payment to the Lender of the indebtedness secured hereby, pursuant to the terms hereof and the payment of its reasonable release fee.

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subject to the executory provisions attached hereto and made a part thereof.

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subject to the executory provisions attached hereto and made a part thereof.

26. ASSUMPTION POLICY. Notwithstanding Covenant 17 of the Security Instrument, the Lender shall allow assumption by a prospective purchaser of the property secured by this loan provided that (1) The terms of the Note and the Security Instrument are not otherwise in default. (2) The Lender shall have the right to approve or disapprove the creditworthiness of any assuming party or parties and to deny assumption on the basis of lack of qualifications of the assuming party or parties under the Lender's loan underwriting standards. (3) In any and all events, any Lender shall have the right to charge an assumption fee of the greater of \$400.00 or ONE percent (1.0%) of the then outstanding principal balance of this loan, said assumption fee to be charged to the extent allowed by unpreempted applicable state law.

27. STAFF ATTORNEYS' FEE. The term "attorneys' fees" shall include reasonable fees charged by the Lender for the services of attorneys on its staff.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Mortgage Rider.

Five Year Fixed Rate Thirty Year Amortized Loan Mortgage Rider

This Five Year Fixed Rate Thirty Year Amortized Loan Mortgage Rider is executed by the undersigned, not personally, but as Trustee, as aforesaid, in the exercise of the power and authority conferred upon and vested in said Trustee, as such, and it is expressly understood and agreed that nothing herein contained shall be construed as creating any liability on said Trustee personally to pay the said Note or any interest or any indebtedness secured hereby or to perform any covenant herein either expressed or implied; all such liability, if any, being expressly waived by the Lender and every person now or hereafter claiming any right or security hereunder; it being understood that the said Trustee merely holds legal title to the property herein described and has no control over the management thereof or the income therefrom. Notwithstanding anything contained in this paragraph to the contrary, it is expressly agreed that the Trustee will, upon the Lender's request, furnish the Lender with a certification of the beneficial ownership of the Trust and that said beneficial ownership has not been assigned since the date of execution of this document. In the event the Trustee refuses to provide, without expense to the Lender, said certification, such refusal shall operate as breach under the terms of the Security Instrument.

IN WITNESS WHEREOF, said Borrower has caused its corporate seal to be hereunto affixed and these presents to be signed by its Trust Officer President and attested by its Assistant Trust Officer Secretary on July 27, 1993, pursuant to authority given by resolutions duly passed by the directors of said corporation. Said resolutions further provide that the Note herein described may be executed on behalf of said corporation by its Trust Officer President.

Attest: Carolyn S. Sime (CORPORATE SEAL) First State Bank & Trust Company of Park Ridge Carolyn S. Sime Tom Olen  
Assistant Trust Officer Secretary Trust Officer President

STATE OF ILLINOIS }  
COUNTY OF Cook } ss:

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Tom Olen, Trust Officer Carolyn S. Sime, President of said corporation and Assistant Trust Officer Secretary of said bank, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Trust Officer Assistant Trust Officer Secretary, respectively, appeared before me

this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said bank, for the uses and purposes therein set forth; and said Assistant Trust Officer Secretary then and there acknowledged that he, as a custodian of the corporate seal of said bank, did affix the corporate seal of said bank to said instrument as his own free and voluntary act and as the free and voluntary act of said bank, for uses and purposes therein set forth.

Given under my hand and Notarial Seal this 27th day of July, A.D. 1993.

This instrument was prepared by DEBRA GOODMAN 79 WEST MONROE, CHICAGO, IL 60603  
Trustee Mortgage Signature Block 7/84 (BFS&L) 3084C

