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TRUST DEED

THIS AREA INTEND FOR RECORDER'S USE ONLY

THIS INDENTURE, made October 18th, 1993 between James E. Zmudka and Karen A Zmudka his wife joint tenants herein referred to as "Grantors", and F.E. Tronccone

Operations Vice President of Oakbrook Terrace, 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 sum of Seventeen Thousand two hundred Fifty Five dollars and Forty cents ***** Dollars (\$ 17255.40**), evidenced by one certain Loan Agreement of the Grantors of even date herewith, made payable to the Beneficiary, and delivered, in and by which said Loan Agreement the Grantors promise to pay the said sum \$ 17255.40***** in 60 consecutive monthly installments: 60 at \$ 287.59, followed by n/a at \$ n/a, followed by n/a at \$ n/a, with the first installment beginning on

(Month & Day)

and the remaining installments continuing on the same day of each month thereafter until fully paid. All of said payments being made payable at Hoffman Estates, Illinois, or at such place as the Beneficiary or other holder may, from time to time, in writing appoint.

The principal amount of the Loan Agreement is \$ 9999.00*****. The Loan Agreement has a Last Payment Date of October 22, 1998.

NOW, THEREFORE, the Grantors to secure the payment of the said obligation in accordance with the terms, provisions and limitations of this Trust Deed, and the performance of the covenants and agreements herein contained, by the Grantors to be performed, and also in consideration of the sum of Two Dollars 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 Hoffman Estates, COUNTY OF COOK AND STATE OF ILLINOIS, to wit:

Lot thirteen in block sixty six in Hoffman Estates V; being a subdivision of part of the west half of the north west quarter of section 22 and the east half of the north east quarter of section 21, township 41, range 10, east of the third principal meridian, according to the plat thereof registered in the office of the registrar of titles cook county Illinois, on July 24, 1957 as document number 1750156

PIN # 07-22-109-019

Commonly Known address 280 Newark Ln. Hoffman Estates IL. 60195

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

TOWHETHER with improvements and fixtures now attached together with easements, rights, privileges, interests, rents and profits

TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, 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 right and benefits the Grantors do hereby expressly waive and waive.

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. Zmudka (Signature) Karen A Zmudka (Signature)
James E. Zmudka (Name) Karen A Zmudka (Name)

STATE OF ILLINOIS

County of Cook

I, Shawn Nerby

Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT James E. Zmudka and Karen A Zmudka

who ARE personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 18th day of October A.D. 1993

Shawn Nerby Notary Public



This instrument was prepared by

Thomas K. Dredemeler, 2509 W. Golf Hoffman Estates, IL. (Name) (Address)

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