

93845018

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made OCTOBER 15, 1993, between JAMES I ROOKS AND GLOSIE MAE ROOKS MARRIED AS JOINT TENANTS herein referred to as "Grantors", and F.E. TRONCONE 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 principal amount of SEVEN THOUSAND SEVEN HUNDRED AND NINE DOLLARS AND SEVEN CENTS***** Dollars (\$ 7709.07), together with interest thereon at the rate of (check applicable box):

Agreed Rate of Interest: 23.99 % per year on the unpaid principal balances.
 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 _____ percentage points above the Bank Prime Loan Rate published in the Federal Reserve Board's Statistical Release P-15. The initial Bank Prime Loan rate is _____ % which is the published rate as of the last business day of _____; therefore, the initial interest rate is _____ % 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 1/4th 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 _____ % per year nor more than _____ % 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 10-20 2000. 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 84 consecutive monthly installments: 84 at \$ 190.16, followed by 0 at \$ 0, followed by 0 at \$ -0-, with the first installment beginning on 11/20, 1993 and the remaining installments continuing on the same day of each month thereafter until fully paid. All of said payments being made payable at DES PLAINES, Illinois, or at such place as the Beneficiary or other holder may, from time to time, in writing appoint.

NOTE: 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 One Dollar 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, title and interest therein, to-wit: being real lying in the CITY OF DES PLAINES, COUNTY OF COOK AND STATE OF ILLINOIS to-wit:

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LOT 11 AND THE SOUTH 7 1/2 FEET OF LOT 12 IN BLOCK 5 IN BOYD AND HALLS SUBDIVISION OF BLOCK IN CIRCUIT COURT COMMISSIONER'S PARTITION OF THE EAST 1/2 OF THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN.

PIN # 20-25-406-034
COMMONLY KNOWN AS: 7532 S OGLESBY CHICAGO IL 60649
which, with the property hereinafter described, is referred to herein as the "premises".
DEPT-01 RECORDING \$23.50
T#0011 TRAM 7532/10/20/93 14:50:00
#5784 # 93-845018
COOK COUNTY RECORDER

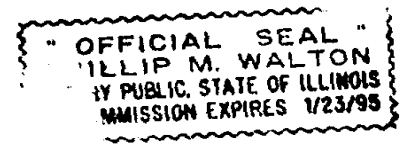
TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes and upon the uses and trusts herein set forth, free from mortgages and liens of every kind and by value of the Homestead Exemption Law of the State of Illinois, which said rights and benefits the Grantors do hereby expressly release 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 I Rooks (SEAL) Glosie Mae Rooks (SEAL)
JAMES I ROOKS GLOSIE MAE ROOKS

STATE OF ILLINOIS,
County of COOK

I, PHILLIP WALTON,
a Notary Public in and for and residing in said County, in the State of said, DO HEREBY CERTIFY THAT
JAMES I ROOKS AND GLOSIE MAE ROOKS



who ARE personally known to me to be the same person S whose name S ARE described as the foregoing Instrument, appeared before me this day in person and acknowledged that THEY signed and delivered the said Instrument as A (free and voluntary act, for the uses and purposes therein set forth).
GIVEN under my hand and Notarial Seal this 10 day of October, 1993
Phillip Walton
Notary Public

This instrument was prepared by
BARBARA STROHM 2606 A WEST DEMPSTER DES PLAINES

