RECORDATION REQUESTED BY

FIRST EAGLE NATIONAL BANK 1350 W. LAKE STREET ROSELLE, IL 40172

WHEN RECORDED MAIL TO:

FIRST EAGLE NATIONAL BANK 1350 W. LAKE STREET ROSELLE, IL 60172

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373 + *-93-966055 COOK COUNTY RECORDER \$6373 **\$**

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SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

SEND TAX NOTICES TO:

NBD BANK, SUCCESSOR TRUSTEE TO NBD TRUST COMPANY OF ILLINOIS AS SUCCESSOR TRUSTEE TO NBD WOODFIELD BANK FIVA USAMERIBANC/WOODFIELD FIVA WOODFIELD, BAN'S UNDER TRUST AGREEMENT DATED OCTOBER 23, 1962 A ID KNOWN AS TRUST NO. 124 E-111 WOODFIELD DRIVE SCHAUMBURG, IL 60/96

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ASSIGNMENT OF RENTS

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THIS ASSIGNMENT OF RENTS IS DATED NOVEMBER 11, 1993, between NBD BANK, SUCCESSOR TRUSTEE TO NBD TRUST COMPANY OF ILLINOIS AS SUCCESSOR TRUSTEE TO NBD WOODFIELD BANK F/K/A USAMERIBANC/WOODFIELD F/K/A WOODFIELD BANK, UNDER TRUST AGREEMENT DATED OCTOBER 23, 1980 AND KNOWN AS TRUST NO. 124, NOT PERSONALLY, BUT SOLELY AS TRUSTEE, whose address is E-111 WOODFIELD DRIVE, SCHAUMBURG, IL 6010 (referred to below as "Grantor"); and FIRST EAGLE NATIONAL BANK, whose address is 1350 W. LAKE STREET, ROSELLE, IL 60172 (referred to below as "Lender").

ASSIGNMENT. For valuable consideration, Grantor assigns and conveys to Lender all of Grantor's right, title, and interest in and to the Rents from the following described Property located in COOK County, State of :elonill

LOT 4 IN ROHLWING GROVE UNIT NO. 4, BEING A SUBDIVSION OF PART OF THE SOUTH 1/2 OF SECTION 31, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON FEBRUARY 23, 1978, AS DOCUMENT NUMBER 3000931, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1185 NERGE ROAD, ELK GROVE VILLAGE, IL 60007. The Real Property tax identification number is 08-31-400-023, VOLUME NO.: 050.

DEFINITIONS. The following words shall have the following meanings when used in this Assignment. Terms or con arwise defined in this Assignment shall have the meanings attributed to such terms in the Uniform Commercial Code. All references to dollar amounts in lawful money of the United States of America.

Assignment. The word "Assignment" means this Assignment of Rents between Grantor and Lender, and fruit des without limitation all assignments and security interest provisions relating to the Rents.

Event of Default. The words "Event of Default" mean and include any of the Events of Default set forth below in the section titled "Events of Default."

Granter. The word "Granter" means NBD BANK, SUCCESSOR TRUSTEE TO NBD TRUST COMPANY OF ILLINOIS AS SUCCESSOR TRUSTEE TO NBD WOODFIELD BANK F/K/A USAMERIBANC/WOODFIELD F/K/A WOODFIELD BANK, UNDER TRUST AGREEMENT DATED OCTOBER 23, 1980 AND KNOWN AS TRUST NO. 124.

Indebtedness. The word "Indebtedness" means all principal and interest payable under the Note and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lander to enforce obligations of Grantor under this Assignment, together with interest on such amounts as provided in this Assignment.

Lender. The word "Lender" means FIRST EAGLE NATIONAL BANK, its successors and assigns.

Note. The word "Note" means the promissory note or credit agreement dated November 11, 1993, in the original principal amount of \$375,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The interest rate on the Note is a variable interest rate based upon an index. The index currently is 8,000% per annum. The interest rate to be applied to the unpaid principal balance of this Assignment shall be at a rate of 1,000 percentage point(s) over the Index, resulting in an initial rate of 7,000% per annum. NOTICE: Under no circumstances shall the interest rate on this Assignment be more than the maximum rate allowed by applicable law.

Property. The word "Property" means the real property, and all improvements thereon, described above in the "Assignment" section.

Real Property. The words "Real Property" mean the property, interests and rights described above in the "Property Definition" section.

Related Documents. The words "Related Documents" mean and include without limitation all promissory notes, credit agreements, loan agreements, guaranties, security agreements, mortgages, deeds of trust, and all other instruments, agreements and documents, whether now or

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hereafter existing, executed in connection with the indebtsdness.

Rents. The word "Rents" means all rents, revenues, income, issues, and profits from the Property, whether due now or later, including without limitation all Rents from all leases described on any exhibit attached to this Assignment.

THIS ASSIGNMENT IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS AND (2) PERFORMANCE OF ANY AND ALL OBLIGATIONS OF GRANTOR UNDER THE NOTE, THIS ASSIGNMENT, AND THE RELATED DOCUMENTS. THIS ASSIGNMENT IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Assignment, Granter shall pay to Lender all amounts secured by this Assignment as they become due, and shall strictly perform all of Granter's obligations under this Assignment. Unless and until Lender exercises its right to collect the Rents as provided below and so long as there is no default under this Assignment, Granter may remain in possession and control of and operate and manage the Property and collect the Rents, provided that the granting of the right to collect the Rents shall not constitute Lender's consent to the use of cash collateral in a bankruptcy proceeding.

GRANTOR'S REPRESENTATIONS AND WARRANTIES WITH RESPECT TO THE RENTS. With respect to the Rents, Grantor represents and warrants to Lender that:

Ownership. Granter is entitled to receive the Rents free and clear of all rights, loans, liens, encumbrances, and claims except as disclosed to and accepted by Leng vir writing.

Right to Assign. Granor has the full right, power, and authority to enter into this Assignment and to assign and convey the Rents to Lender.

No Prior Assignment. Grantor has not previously assigned or conveyed the Rents to any other person by any instrument now in force.

No Further Transfer. Crantor will not sell, assign, encumber, or otherwise dispose of any of Grantor's rights in the Rents except as provided in this Agreement.

LENDER'S RIGHT TO COLLECT REM'S Lender shall have the right at any time, and even though no default shall have occurred under this Assignment, to collect and receive the Rem's. For this purpose, Lender is hereby given and granted the following rights, powers and authority:

Notice to Tenants. Lender may send not cas to any and all tenants of the Property advising them of this Assignment and directing all Rents to be paid directly to Lender or Lender's agent.

Enter the Property. Lender may enter upon and take possession of the Property; demand, collect and receive from the tenants or from any other persons liable therefor, all of the Rents; institute and carry on all legal proceedings necessary for the protection of the Property, including such proceedings as may be necessary to recover posses slowed the Property; collect the Rents and remove any tenant or tenants or other persons from the Property.

Maintain the Property. Lender may enter upon the Property 13 maintain the Property and keep the same in repair; to pay the costs thereof and of all services of all employees, including their equipment, and of all continuing costs and expenses of maintaining the Property in proper repair and condition, and also to pay all taxes, assessments and water utilities, and the premiums on fire and other insurance effected by Lender on the Property.

Compilance with Laws. Lender may do any and all things to execute and comply with the laws of the State of Illinois and also all other laws, rules, orders, orders, ordinances and requirements of all other governmental agencies all acting the Property.

Lease the Property. Lender may rent or lease the whole or any part of the Property for such term or terms and on such conditions as Lender may deem appropriate.

Employ Agenta. Lender may engage such agent or agents as Lender may deem appropriate, either in Lender's name or in Grantor's name, to rent and manage the Property, including the collection and application of Rents.

Other Acta. Lender may do all such other things and acts with respect to the Property as Lender may deem appropriate and may act exclusively and solely in the place and stead of Grantur and to have all of the powers of Grantur for the purpose stated above.

No Requirement to Act. Lender shall not be required to do any of the foregoing acts or things, and the left that Lender shall have performed one or more of the foregoing acts or things shall not require Lender to do any other specific act or thing. 93366055

APPLICATION OF RENTS. All costs and expenses incurred by Lender in connection with the Property shall be or Gr intor's account and Lender may pay such costs and expenses from the Rents. Lender, in its sole discretion, shall determine the application of any and all Rents received by it; however, any such Rents received by Lender which are not applied to such costs and expenses shall be applied to the 'indebtedness. All expenditures made by Lender under this Assignment and not reimbursed from the Rents shall become a part of the Indebtedness secured by this Assignment, and shall be payable on demand, with interest at the Note rate from date of expenditure until paid.

FULL PERFORMANCE. If Grantor pays all of the indebtedness when due and otherwise performs all the obligations imposed upon Grantor under this Assignment, the Note, and the Related Documents, Lender shall execute and deliver to Grantor a suitable satisfaction of this Assignment and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Property. Any termination fee required by law shall be paid by Grantor, if permitted by applicable law.

EXPENDITURES BY LENDER. If Grantor fails to comply with any provision of this Assignment, or if any action or proceeding is commenced that would materially affect Lender's interests in the Property, Lender on Grantor's behalf may, but shall not be required to, take any action that Lender deems appropriate. Any amount that Lender expends in so doing will bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses, at Lender's option, will (a) be payable on demand. (b) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (i) the term of any applicable insurance policy or (ii) the remaining term of the Note, or (c) be treated as a balloon payment which will be due and payable at the Note's maturity. This Assignment also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of the default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

DEFAULT. Each of the following, at the option of Lender, shall constitute an event of default ("Event of Default") under this Assignment:

Default on Indebtedness. Failure of Grantor to make any payment when due on the Indebtedness.

Compliance Default. Fallure to comply with any other term, obligation, covenant or condition contained in this Assignment, the Note or in any of the Related Documents.

Breaches. Any warranty, representation or statement made or furnished to Lender by or on behalf of Grantor under this Assignment, the Note or the Related Documents is, or at the time made or furnished was, false in any material respect.

Other Defaults. Failure of Grantor to comply with any term, obligation, covenant, or condition contained in any other agreement between Grantor

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insolvency. The insolvency of Grantor, appointment of a receiver for any part of Grantor's property, any assignment for the benefit of creditors, the commencement of any proceeding under any bankruptcy or insolvency laws by or against Grantor, or the dissolution or termination of Grantor's existence as a going business (if Grantor is a business). Except to the extent prohibited by federal law or tilinois law, the death of Grantor is an individual) also shall constitute an Event of Default under this Assignment.

Foreclosure, Forfalture, etc. Commencement of foreclosure or forfalture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Grantor or by any governmental agency against any of the Property. However, this subsection shall not apply in the event of a good faith dispute by Grantor as to the validity or reasonableness of the claim which is the basis of the foreclosure or forefeiture proceeding, provided that Grantor gives Lender written notice of such claim and furnishes reserves or a surety bond for the claim satisfactory to Lender.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor of any of the Indebtedness or such Guarantor dies or becomes incompetent or any Guarantor revokes any guaranty of the Indebtedness.

Insecurity. Lender reasonably deems itself insecure.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default and at any time thereafter, Lender may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

Accelerate Indeptediass. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and psyable, including any prepayment penalty which Grantor would be required to pay.

Collect Rents. Lender ct.o" have the right, without notice to Grantor, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and engine the net proceeds, over and above Lender's costs, against the indebtedness. In furtherance of this right, Lender may require any tenant or other over of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lander, then Grantor irrevocably designer's 'ender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subperagraph either in person, by agent, or through a receiver.

Mortgage in Possession. Lender shall have the right to be placed as mortgages in possession or to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The mortgages in possession or receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Other Remedies. Lender shall have all other rights and remedies provided in this Assignment or the Note or by law.

Walver; Election of Remedies. A waiver by any party of a breach of a provision of this Assignment shall not constitute a waiver of or prejudice the party's rights otherwise to demand strict compliance with that provision or any other provision. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or take action to perform an obligation of Grantor under this Assignment after failure of Grantor to perform shall not affect Lender's right in remedies under this Assignment.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Assignment, Lender shall be entitled to recover attorneys' fees at trial and on any appeal. Whether or not any court action of its interest or the enforce and of its reasonable expenses incurred by Lender that in Lender's opinion are necessary at any time for the protection of its interest or the enforce and of its rights shall become a part of the indebtedness payable on demand and shall bear interest from the date of expenditure until repaid at the Note rate. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's about any fees and Lender's legal expenses whether or not there is a lawsuit, including attorneys' fees for bankruptcy proceedings (including efforts to not differ or exacts any automatic stay or injunction), appeals and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees, and title insurance, to the extent permitted by applicable and Grantor also will pay any court costs, in addition to all other sums provided by law.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Assignment:

Amendments. This Assignment, together with any Related Documents, constitutes the entire understanding and egreement of the parties as to the matters set forth in this Assignment. No alteration of or amendment to this Assignment shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Applicable Law. This Assignment has been delivered to Lender and accepted by Lender in the State of Illinois. This Assignment shall be governed by and construed in accordance with the laws of the State of Illinois.

No Modification. Grantor shall not enter into any agreement with the holder of any mortgage, deed of trust, or other security agreement which has priority over this Assignment by which that agreement is modified, amended, extended, or renewed without the prior written consent of Lender. Grantor shall neither request nor accept any future advances under any such security agreement without the prior written consent of Lender.

Severability. If a court of competent jurisdiction finds any provision of this Assignment to be invalid or unenforceable as to any person or circumstance, such finding shall not render that provision invalid or unenforceable as to any other persons or circumstances. If feasible, any such offending provision shall be deemed to be modified to be within the limits of enforceability or validity; however, if the offending provision cannot be so modified, it shall be stricken and all other provisions of this Assignment in all other respects shall remain valid and enforceable.

Successors and Assigns. Subject to the limitations stated in this Assignment on transfer of Grantor's interest, this Assignment shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lander, without notice to Grantor, may deal with Grantor's successors with reference to this Assignment and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Assignment or liability under the indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Assignment.

Walver of Homestead Exemption. Grantor hereby releases and walves all rights and benefits of the homestead exemption laws of the State of Illinois as to all indebtedness secured by this Assignment.

Walver of Right of Redemption. NOTWITHSTANDING ANY OF THE PROVISIONS TO THE CONTRARY CONTAINED IN THIS Assignment, GRANTOR HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION FROM SALE UNDER ANY ORDER OR JUDGMENT OF FORECLOSURE ON BEHALF OF GRANTOR AND ON BEHALF OF EACH AND EVERY PERSON, EXCEPT JUDGMENT CREDITORS OF GRANTOR, ACQUIRING ANY INTEREST IN OR TITLE TO THE PROPERTY SUBSEQUENT TO THE DATE OF THIS Assignment.

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This ASSIGNMENT OF RENTS is executed by MBD BANK, Successor Trustee to MBD Trust Company, not personally but as Trustee under Trust No. 124-WF . It is expressly understood and agreed by the parties hereto, anything contained therein to the contrary notwithstanding, that each and all of the promises, covenants, undertakings and agreements herein made are not intended as personal promises, covenants, undertakings and agreements of the said Trustee, nor as any admission that said Trustee is entitled to any of the rents, issues, or profits under the said Trust, it being understood by all parties hereto that the Trustee at no time is entitled to receive any of the rents, issues, or profits of or from said trust property. This instrument is executed by NBD BANK, as Trustee, solely in the exercise of the authority conferred upon it as said Trustee, and no personal liability or responsibility shall be assumed by, nor at any time be asserted or enforced against it, its agents or employees, on account hereof, or on account of any promises, covenants, undertakings or agreements herein or in said Note contained, either expressed or implied, all such liability, if any, being expressly waived and released by the mortgagee or holders of said Note and by all persons claiming by, through or under said mortgage or the holder or holders, owner or owners of said Note and by every person now or hereafter claiming any right or security thereunder. It is understood and agreed that NBD Bank, individually or as Trustee, shall have no obligation to see to the performance or nonperformance of any of the covonants or promises herein contained, and shall not be liable for any action or nonaction taken in violation of any of the covenants herein contained.

It is also expressly understood and agreed by every person, firm or corporation claiming any interest under this document that Nat Pank, shall have no liability, contingent or otherwise, arising out of, or in any way related to, (i) the presence, disposal, release or threatened release of any hazardous materials on, over, under, from or affecting the property, soil, water, vegetation, building, personal property, persons or animals thereof; (ii) any personal injory (including wrongful death) or property damage (real or personal) arising out of or related to such hazardour witerials; (iii) any lawsuit brought or threatened, settlement reached or government order relating to such hazarfour materials, and/or (iv) any violation of laws, orders, regulations, requirements Tor demands of government authorities, or any policies or requirements of the Trustee which are based upon or Ein any way related to such hare dous materials including, without limitation, attorneys' and consultants' fees,

online atigation and laboratory fees court costs, and litigation expenses. NBD BANK, Successor Trustee to NBD Trust Company of -004 (Illinois, as Trustee under Trust No. and not Individually Ass't Trust Officer Depu STATE OF ILLIHOIS 93966055 Cook COUNTY OF the undersigned a Notary Public in and for said County in the State aforesaid, do Vy ASS't Trust Officer of NBD Bank, and hereby certify that Patricia A. Dunleavy Chervl L. Martin Deputy Cashier personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Ass't mist Officer <u>Deputy Cashier</u> _, 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 corporation, for the uses and purposes herein set forth, and the said Deputy Cashier did also then and there acknowledge that he/she as custodian of the corporate seal of said Corporation did affix the said corporate seal of said corporation to said instrument as his/her own free and voluntary act, and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth. 23rd CIVEN under my hand and Notarial Seal this _ Notary Public OFFICIAL SEAL

JOAN M. DICOSOLA NOTARY PUBLIC, STATE OF ILLINOIS My Commission Expires 07/13/94

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Walvers and Consents. Lender shall not be deemed to have walved any rights under this Assignment (or under the Related Documents) such waiver is in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiter of such right or any other right. A waiver by any party of a provision of this Assignment shall not constitute a waiver of or prejudice the party aright otherwise to demand strict compliance with that provision or any other provision. No prior waiver by Lender, nor any course of dealing between Lander and Grantor, shall constitute a waiver of any of Lender's rights or any of Grantor's obligations as to any future transactions. Whenever consent by Lender is required in this Assignment, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is raquired.

> **EXHIBIT TO ASSIGNMENT OF RENTS** DATED NOVEMBER 11, 1993 BETWEEN NBD BANK, SUCCESSOR TRUSTEE TO NBD BANK TRUST COMPANY OF ILLINOIS, AS SUCCESSOR TRUSTEE TO NBD WOODFIELD BANK F/K/A USAMERIBANC/WOODFIELD F/K/A WOODFIELD BANK AND FIRST EAGLE BANK

Lease dated July 8, 1993 between Devon Partnership, Lessor, and Guy Chiariello, Lessee, for premises at 1081-1085 Nerge Road, Elk Grove Village, Illinois, assigned to NBD Bank, successor trustee to NBD Trust Company of Illinois, as successor trustee to NBD Woodfield Bank F/K/A USAmeribanc/Woodfield F/K/A Woodfield Bank, under Trust Agreement dated October 23, 1980 and known as Trust Number 124, Charles Lucchese and Leo N. Lenaghan by Assignment of Lessor's Interest in Lease dated November 11, 1993.

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