

93043114

TRUST DEED

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made Dec 29, 1992, between Ruth Serrano herein referred to as "Grantors", and Danley Garage World of Westchester Illinois, herein referred to as "Trustee", witnesseth:

THAT, WHEREAS the Grantors have promised to pay to Associates, herein referred to as "Beneficiary", the legal holder of the Home Improvement Contract hereinafter called "Contract" and described, the sum of \$6000.00

Dollars (\$), evidenced by one certain Contract of the Grantors of even date herewith, made payable to the Beneficiary, and delivered, in and by which said Contract the Grantors promise to pay the said sum in 48 consecutive monthly installments: 48 at \$ 171.58, followed by at \$ followed by at \$ with the first installment beginning on Feb 13, 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 Associates Illinois, or at such place as the beneficiary or other holder may, from time to time, in writing appoint.

The principal amount of the Contract is \$ 6000.00. The Contract has a Last Payment Date of Jun 13, 1997.

NOW, THEREFORE, the Grantors in 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, right, title and interest therein, situate, lying and being in the 4523 W. Schubert Chicago

COUNTY OF Cook AND STATE OF ILLINOIS, to wit: Lot 8 in J.E. Whites's Resubdivision of Block 10 in S. S. Hayes Kelyvn Grove addition to Chicago in the Southwest 1/4 of section 27, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

P.I.N. 13-27-310-013

DEPT-01 RECORDING \$23.50
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\$2202 * -93-043114
COOK COUNTY RECORDER

which, with the property hereinafter described, is referred to herein as the "premises". TOGETHER 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 Law of the State of Illinois, which said rights and benefits the Grantors do hereby expressly release and waive.

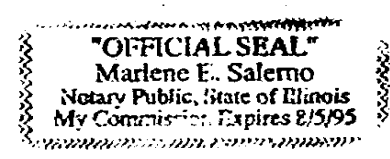
COVENANTS, CONDITIONS AND PROVISIONS

- 1. Grantors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed. (2) keep said premises in good condition and repair, without waste, and free from mechanics' or other liens or claims for lien not expressly waived as to the lien hereof. (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior lien to Trustee or to Beneficiary. (4) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises. (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof. (6) make no material alterations in said premises except as required by law or municipal ordinance.
2. Grantors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to Trustee or to Beneficiary duplicate receipts therefor. To prevent default hereunder Grantors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Grantor may desire to contest.
3. Grantors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or windstorm under policies providing for payment by the insurance companies of recovery sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in compliance satisfactory to the Beneficiary, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the Beneficiary, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to Beneficiary, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.
4. In case of default thereon, Trustee or Beneficiary may, but need not, make any payment or perform any act herebefore required of Grantors in any form and manner deemed expedient, and may, first demand, under full or partial payment of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or foreclosure affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other moneys advanced by Trustee or Beneficiary to protect the mortgage premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the annual percentage rate stated in the Contract this Trust Deed secures. Trustee or Beneficiary shall never be considered as a waiver of any right according to them on account of any default hereunder on the part of Grantor.

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.

Ruth Serrano (SEAL)
Ruth Serrano (SEAL)

STATE OF ILLINOIS, County of Cook, Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT Ruth Serrano



who personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth. GIVEN under my hand and Notarial Seal this 12th day of NOV, 1992. Notary Public

This instrument was prepared by Marlene E. Salerno 9909 W. Roosevelt Rd. Westchester, Ill. 60154

ASSOCIATES FINANCE
1275 MAPER BLVD.
MAPER, ILL. 60540
OFFICE (708) 923-5444
FAX (708) 933-0317

2850

return to:

COVENANTS, CONDITIONS AND PROVISIONS CONTAINED HEREIN ARE PART OF THIS TRUST DEED

1. The Trustee or Beneficiary hereby secured by any payment hereby secured... 2. Grantors shall pay each item of indebtedness herein mentioned... 3. When the indebtedness hereby secured shall become due... 4. The proceeds of any foreclosure sale of the premises shall be distributed... 5. Upon or at any time after the filing of a bill to foreclose this Trust Deed... 6. No action for the enforcement of the lien of or any provision hereof... 7. Trustee or Beneficiary shall have the right to inspect the premises... 8. Trustee has no duty to examine the title... 9. Upon presentation of satisfactory evidence that all indebtedness... 10. In case of the resignation, inability or refusal to act of Trustee... 11. This Trust Deed and all provisions hereof shall extend to and be binding upon Grantors...

ASSIGNMENT

For value received, the undersigned, the Beneficiary under the within Trust Deed hereby transfers, sets over and assigns the beneficial interest under such Trust Deed and the obligation secured thereby to Associates Finance, Inc.

IN WITNESS WHEREOF, the undersigned has set its hand and seal this ... day of ... 19...

Dealer (SEAL)

CORPORATE SELLER SIGN HERE

ATTEST: (His Secretary) (Name and Title)

ACKNOWLEDGMENT BY INDIVIDUAL OR PARTNERSHIP BENEFICIARY (SELLER)

STATE OF ILLINOIS, County of ... I, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT who personally known to me to be the same person whose name subscribed to the foregoing Assignment, appeared before me this day in person and acknowledged to me the said Assignment as free and voluntary act GIVEN under my hand and Notarial Seal this ... day of ... A.D. 19... Notary Public

ACKNOWLEDGMENT BY CORPORATION (SELLER)

STATE OF ILLINOIS, County of ... I, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT who personally known to me and who executed the foregoing Assignment as president and secretary, respectively, of the corporation named therein and acknowledged that they signed and delivered the same as their free and voluntary act as such officers in the name of and on behalf of said corporation for the uses and purposes therein set forth GIVEN under my hand and Notarial Seal this ... day of ... A.D. 19... Notary Public

93043114

DELIVERY

NAME STREET CITY FOR RECORDERS INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE

INSTRUCTIONS

OR

RECORDER'S OFFICE BOX NUMBER

TRUST DEED

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made this 19th day of 1982, between Ruth Serrano

herein referred to as "Grantors", and Danley Garage World

of Westchester

Illinois, herein referred to as "Trustee", witnesseth:

THAT WHEREAS the Grantors have promised to pay to Associates, herein referred to as "Beneficiary", the legal holder of the Home Improvement Contract hereinafter called "Contract" and described, the sum of \$6000.00

Dollars (\$)

evidenced by one certain Contract of the Grantors of even date herewith, made payable to the Beneficiary, and delivered, in and by which said Contract the Grantors promise to pay the said sum in 48 consecutive monthly installments: 48 at \$ 171.58, followed by at \$ followed by at \$ with the first installment beginning on (Month & Day) 1982 and the remaining installments continuing on

the same day of each month thereafter until fully paid. All of said payments being made payable at Associates

Illinois, or at such place as the Beneficiary or other holder may, from time to time, in writing appoint.

The principal amount of the Contract is \$ 6000.00. The Contract has a last Payment Date of 1982.

NOW, THEREFORE, the Grantors do hereby promise to pay 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, right, title and interest therein, to wit: 4523 N. Schubert Chicago

COUNTY OF COOK AND STATE OF ILLINOIS, to wit: Lot 8 in J.E. Whites's 1st division of Block 10 in S. S. Hayes Kelvyn Grove addition to Chicago in the Southwest 1/4 of section 27, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

F.I.N. 13-27-310-013

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

TOGETHER 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 rights and benefits the Grantors do hereby expressly release and waive.

COVENANTS, CONDITIONS AND PROVISIONS

- 1. Grantors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from encumbrances or other liens or claims for lien not expressly subordinate to the lien hereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof; and upon request of Trustee or Beneficiary, shall pay in full under protest, in the manner provided by statute, any tax or assessment which Grantors may desire to contest.
2. Grantors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to Trustee or Beneficiary duplicate receipts therefor. To prevent default hereunder Grantors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Grantors may desire to contest.
3. Grantors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or windstorm under policies providing for payment by the insurance companies of amounts sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to the Beneficiary, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the Beneficiary, such rights to be evidenced by the usual and customary clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to Beneficiary, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.
4. In case of default hereunder, Trustee or Beneficiary may, but need not, make any payment or perform any act heretofore required of Grantors in any form and manner deemed expedient, and may, but need not, make full or partial payment of principal or interest on prior debts or advances. It may, and pursuant, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or foreclosure affecting said premises or consent any act or promise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or foreclosure affecting said premises or consent any act or promise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or foreclosure affecting said premises or consent any act or promise or settle any tax lien or other prior lien or title or claim thereof, and shall become immediately due and payable without notice and with interest thereon at the annual percentage rate stated in (4) of this Trust Deed, as to all of which the Trustee or Beneficiary shall not be liable as a result of any right accruing to them on account of any default hereunder on the part of Grantors.

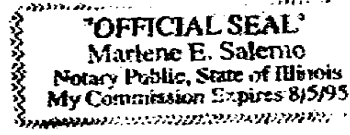
This Trust Deed consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this trust deed) are incorporated herein by reference and are a part hereof and shall be binding on the Grantors, their heirs, successors and assigns.

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

Signature lines with (SEAL) labels for Grantors and Trustee.

STATE OF ILLINOIS. I, Marlene E. Salerno, 93042114, a Notary Public in and for and residing in Cook County, in the State aforesaid, DO HEREBY CERTIFY THAT Ruth Serrano

County of Co. ft who personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth. GIVEN under my hand and Notarial Seal this 12th day of Nov. 1982. Marlene E. Salerno, Notary Public



This instrument was prepared by Marlene E. Salerno 9909 W. Roosevelt Rd. Westchester, Ill. 60154

COVENANTS, CONDITIONS AND PROVISIONS CONTINUED FROM PAGE 1 OF THIS TRUST DEED

- 5. The Trustee or Beneficiary hereby secured making any payment hereby authorized relating to taxes or assessments...
6. Grantors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof...
7. When the indebtedness hereby secured shall become due whether by acceleration or otherwise...
8. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority...
9. Upon or at any time after the filing of a bill to foreclose this Trust Deed, the court in which such bill is filed may appoint a receiver...
10. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party intervening...
11. Trustee or Beneficiary shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose...
12. Trustee has no duty to examine the title, location, existence, or condition of the premises, nor shall Trustee be obligated to record this Trust Deed...
13. Upon presentation of satisfactory evidence that all indebtedness secured by this Trust Deed has been fully paid...
14. In case of the resignation, inability or refusal of Trustee, the Beneficiary shall have the authority to appoint a Successor in Trust...
15. This Trust Deed and all provisions hereof, shall extend and be binding upon Grantors and all persons claiming under or through Grantors...

ASSIGNMENT

For value received, the undersigned, the beneficiary under the within Trust Deed hereby transfers, sets over and assigns the beneficial interest under such Trust Deed and the obligation secured thereby to Associates Finance, Inc.

IN WITNESS WHEREOF, the undersigned has set its hand and seal this ... day of ... 19...

Deed (SEAL)

CORPORATE SELLER SIGN HERE

ATTEST: (Its Secretary) (Name and Title)

ACKNOWLEDGMENT BY INDIVIDUAL OR PARTNERSHIP BENEFICIARY (SELLER)

STATE OF ILLINOIS, County of ... SS a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT who personally known to me to be the same person whose name subscribed to the foregoing Assignment, appeared before me this day in person and acknowledged that signed and delivered the said Assignment as free and voluntary act. GIVEN under my hand and Notarial Seal this day of A.D. 19 Notary Public

ACKNOWLEDGMENT BY CORPORATION (SELLER)

STATE OF ILLINOIS, County of ... SS a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT who personally known to me and who executed the foregoing Assignment as president and secretary, respectively, of the corporation named therein and acknowledged that they signed and delivered the same as their free and voluntary act as such officers in the name of and on behalf of said corporation for the uses and purposes therein set forth. GIVEN under my hand and Notarial Seal this day of A.D. 19 Notary Public

DELIVERY

NAME STREET CITY FOR RECORDERS INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE

INSTRUCTIONS

OR

RECORDER'S OFFICE BOX NUMBER

9304514