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

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COOK COUNTY, ILLINOIS

DEPARTMENT OF REVENUE

2.11.11. 03-21-215-016

PARCEL 1: LOT 8, BLOCK D IN THE COURTS OF ROSSWOOD, UNIT 5, NORTHEAST QUARTER (1/4) OF SECTION 21, TOWNSHIP 43 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS. PARCEL 2: EASEMENT FOR INGRESS AND EGRESS AS CONTAINED IN SUPPLEMENTARY DECLARATION FOR COVENANTS AND RESTRICTIONS AND EASEMENTS RECORDED MAY 27, 1986 AS DOCUMENT 86209183, IN COOK COUNTY, ILLINOIS.

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lying and being in the COUNTY OF COOK AND STATE OF ILLINOIS, to wit:

Estace and all of their estate, right, title and interest therein, situate, WARRANT unto the Trustee, its successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this trust deed, and the performance of the covenants and agreements herein contained, by the Mortgagors 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, All of said principal and interest being made payable at such banking house or trust company in Western Springs, Illinois, as the holders of the note, may from time to time, in writing appoint, and in absence of such appointment, then at the office of Western Springs National Bank and Trust in said City, Western Springs, Illinois.

THIS INDENTURE, MADE January 22, 1993, between Western Springs National Bank and Trust as Trustee U/T/A dated 12/11/89 A/K/A Trust #3210 and herein referred to as "Mortgagors," and Western Springs National Bank and Trust, a National Banking Association doing business in Western Springs, Illinois, herein referred to as TRUSTEE, witnesses: THAT, WHEREAS the Mortgagors are justly indebted to Western Springs National Bank and Trust (herein referred to as lender), under the Note hereinafter described, said lender or the legal holder or holders being herein referred to as holders of the Note, in the principal sum of \$25,000.00 Dollars evidenced by one certain Note of the Mortgagors of even date herewith, made payable to Western Springs National Bank and Trust and delivered, in and by which said Note the Mortgagors promise to pay the principal sum of \$25,000.00 plus interest on the balance of principal from time to time unpaid at the rate of 8.75 percent per annum, payable at maturity and interest monthly installments. All payments received on said note shall be applied first to interest accrued to the date the payment is paid and any amount remaining from the payment after application to interest shall be applied in reduction of unpaid principal. After maturity, interest shall accrue at the rate of 13.75 % over the above referenced index rate, until paid in full. Interest on said note will be computed based upon a 360-day year for the actual number of days elapsed from date of disbursement until paid in full.

JUNIOR MORTGAGE

The above space for recorder use only

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TRUST DEED
Installment
Fixed Rate
Simple Interest

J. 898580

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4. In case of default therein, Trustee or the holders of the note may, but need not, make any payment or perform any act hereunder required of Mortgageors in any form and manner deemed expedient, and may, but need not, make full or partial payments 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 forfeiture 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 attorneys' fees, and any other moneys advanced by Trustee, or the holders of the note to protect the mortgaged premises and the lien hereof, plus reasonable compensation to Trustee for each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the rate on the note. Inaction of Trustee or holders of the note shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of Mortgageors.

3. Mortgageors 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 moneys 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 holders of the note, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the holders of the note, 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 holders of the note, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.

2. Mortgageors 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 holders of the note duplicate receipts therefor. To prevent default hereunder, Mortgageors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgageors may desire to contest.

1. Mortgageors 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 mechanic's or other liens or claims for lien not expressly subordinated 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 holders of the note; (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.

IT IS FURTHER UNDERSTOOD AND AGREED THAT:

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 Mortgageors do hereby expressly release and waive.

TOGETHER with all improvements, cements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such time as Mortgageors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily), and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, inador beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by the mortgageors or their successors or assigns shall be considered as constituting part of the real estate.

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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 interposing same in an action at law upon the note hereby secured.

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 of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of mortgagors at the time of application for such receiver and without regard to the value of the premises or whether the same shall be then occupied as a homestead or not and the Trustee hereunder may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this trust deed, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.

8. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: first, on account of all costs and expenses incident to the foreclosure proceedings including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the note with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any overplus to mortgagors, their heirs, legal representatives or assigns, as their rights may appear.

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7. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, holders of the note or Trustee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Trustee or holders of the note for attorneys' fees, Trustee's fees, appraiser's fees, outlays for documentary and expert evidence, stenographer's charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, guarantee policies, Torrens certificates, and similar data and assurances with respect to title as Trustee or holders of the note may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the rate on the note when paid or incurred by Trustee or holders of the note in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this trust deed or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

6. Mortgagors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the holders of the note, and without notice to mortgagors, all unpaid indebtedness secured by this trust deed shall, notwithstanding anything in the note or in this trust deed to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment of principal or interest on the note, or (b) when default shall occur and continue for three days in the performance of any other agreement of the mortgagors herein contained.

5. The Trustee or the holders of the note hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof.

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17. If all or any part of the premises or an interest therein is sold or transferred by Mortgages without prior written consent of the holder of the Note secured hereby (Holder), excluding (a) the creation of a lien or encumbrance subordinate to this mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant, or (d) the grant of any leasehold interest of five (5) years or less not containing an option to purchase. Holder may, at holder's option, declare all the sums secured by this Mortgage to be immediately due and payable. Holder shall have waived such option to accelerate, prior to the sale of the premises, Holder and the

16. This Trust Deed and all provisions hereof, shall extend to and be binding upon Mortgages and all persons claiming under or through Mortgages, and the word "Mortgages" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the note or this Trust Deed, and shall, if Mortgages is a land trustee, specifically include, without limitation, the beneficiaries of said trust.

15. In order to provide for the payment of taxes, the undersigned promises to pay monthly in addition to the above payments, one-twelfth of the annual real estate taxes as estimated by the holder of said note, in such manner as the holder may prescribe, so as to provide for the current year's tax obligation on the last day of each year during the term of said obligation. The undersigned promises further to pay monthly a pro-rata share of all assessments, future hazard insurance premiums, and any other charges that may accrue against the property securing said indebtedness. If the amount estimated to be sufficient to pay said taxes, insurance, assessments, and other charges is not sufficient, the undersigned promises to pay the difference upon demand. It is agreed that all such payments may, at the option of the holder (1) be held in trust by it without earnings for the payment of such items; (2) be carried in a borrower's tax and insurance account and withdrawn by it to pay such items; or (3) be credited to the unpaid balance of said indebtedness as received, provided that the holder advances upon said obligation sums sufficient to pay other account of the undersigned with the holder to further secure said indebtedness and any officer of the holder is authorized to withdraw the same and apply hereon. The holder of said note is authorized to pay said items as charged or billed without further inquiry.

14. Trustee may resign by instrument in writing filed in the office of the Recorder or Registrar of Titles in which this instrument shall have been recorded or filed. In case of the resignation, inability or refusal to act of Trustee, the then Recorder of Deeds of the county in which the premises are situated shall be Successor in Trust. Any Successor in Trust hereunder shall have the identical title, powers and authority as are herein given Trustee, and any Trustee or Successor shall be entitled to reasonable compensation for all acts performed hereunder.

13. Trustee shall release this trust deed and the lien thereof by proper instrument upon presentation of satisfactory evidence that all indebtedness secured by this trust deed has been fully paid; and Trustee may execute and deliver a release hereof to and at the request of any person who shall, either before or after maturity thereof, produce and exhibit to Trustee the note, representing that all indebtedness, hereby secured has been paid, which representation Trustee may accept as true without inquiry. Where a release is requested of a successor trustee, such successor trustee may accept as the genuine note herein described any note which bears a certificate of identification purporting to be executed by a prior trustee hereunder or which conforms in substance with the description herein contained of the note and which purports to be executed by the persons herein designated as the makers thereof; and where the release is requested of the original trustee and it has never executed a certificate on any instrument identifying same as the note described herein; it may accept as the genuine note herein described any note which may be presented and which conforms in substance with the description herein contained of the note and which purports to be executed by the persons herein designated as makers thereof.

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 or to exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any acts or omissions hereunder, except in case of its own gross negligence or misconduct or that of the agents or employees of Trustee, and it may require indemnities satisfactory to it before exercising any power herein given.

11. Trustee or the holders of the note shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

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MORTGAGOR: WESTERN SPRINGS NATIONAL BANK & TRUST AS TRUSTEE
U/T/A DTD 12/11/89 A/K/A TRUST #3210
LENDER: WESTERN SPRINGS NATIONAL BANK AND TRUST

person to whom the property is to be sold or transferred reach agreement, in writing, that the credit of such person is satisfactory to Holder and that the interest payable on the sums secured by this Mortgage shall be at such rate as Holder shall request. If Holder has waived the option to accelerate provided in this paragraph, and if Mortgagor's successor in interest has executed a written assumption agreement accepted in writing by Holder, Holder shall release Mortgagor from all obligations under this Trust Deed.

If Holder exercises such option to accelerate, Holder shall mail notice of acceleration to Mortgagors, and the Mortgagors shall have not more than thirty (30) days from the date the notice is mailed within which to pay the sums declared due. If Mortgagors fail to pay such sums prior to the expiration of such period, Holder may, without further notice or demand on Mortgagors, invoke any remedies permitted by law.

Witness the hand _____ and seal _____ of Mortgagors the day and year first above written.

WESTERN SPRINGS BANK AND TRUST AS TRUSTEE
U/T/A DATED 12/11/89 A/K/A TRUST #3210

BY: Paul Wagner, AWP Trust Officer (SEAL)

ATTEST: George W. ...
Vice President

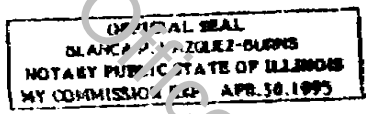
State of Illinois

State of Illinois
County of Cook

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that the persons whose names are subscribed to this instrument are personally known to me to be duly AUTHORIZED OFFICERS OF THE WESTERN SPRINGS NATIONAL BANK AND TRUST and that they appeared before me this day in person and severally acknowledged that they signed and delivered this instrument in writing as duly authorized officers of said corporation and caused the corporate seal to be affixed thereto pursuant to authority given by the Board of Directors of said corporation as their free and voluntary act, and as the free and voluntary act of said corporation for the uses and purposes therein set forth.

Given under my hand and official seal, this 22nd day of JAN., 1993

Commission expires 19 Blanca P. Wagner-Burns
Notary Public



For the protection of both the borrower and lender, the note secured by this trust deed should be identified by the trustee named herein before the trust deed is filed for record.

Deed has been identified herewith under Identification No. _____

WESTERN SPRINGS NATIONAL BANK AND TRUST
of Western Springs, Illinois
as Trustee, by _____

D NAME Western Spring N.B.
E STREET 4456 Wolf Rd.
I CITY Western Springs, Ill.
V 60558
E Instructions or
D

For Recorder's index purposes insert street address of above described property here

Recorder's Office Box Number _____

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Recorder's Office Box Number

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Instructions or

NAME Western Springs N.B.
STREET 4156 W. Hwy Rd.
CITY Western Springs, Ill. 60558

For Recorder's Index purposes insert street address of above described property here

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IMPORTANT:
For the protection of both the borrower and lender, the note secured by this trust deed should be identified by the trustee named herein before the trust deed is filed for record.

The Note mentioned in the within Trust Deed has been identified herewith under Identification No. _____
WESTERN SPRINGS NATIONAL BANK AND TRUST of Western Springs, Illinois as Trustee by _____

My Commission Expires: _____

Notary Public

GIVEN under my hand and Notarial Seal this _____ day of _____ A.D. 19 _____

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 signed, sealed and delivered the said instrument as _____ free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

I, _____ residing in said County in the State aforesaid, DO HEREBY CERTIFY THAT a Notary Public in and for and

County of _____)
) ss.

person to whom the property is to be sold or transferred reach agreement, in writing, that the credit of such person is satisfactory to Holder and that the interest payable on the sums secured by this Mortgage shall be at such rate as Holder shall request. If Holder has waived the option to accelerate provided in this paragraph, and if Mortgagee's successor in interest has executed a written assumption agreement accepted by Holder, Holder shall release Mortgagee from all obligations under this

MORTGAGOR: WESTERN SPRINGS NATIONAL BANK & TRUST AS TRUSTEE
U/TA DTD 12/11/89 A/K/A TRUST #3210
LENDER: WESTERN SPRINGS NATIONAL BANK AND TRUST

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