UNOFFICIAL

RECORD & RETURN TO:

WM. BLOCK & COMPANY INC. S MARKET SQUARE COURT CALL LAKE FOREST, IL. 60045

WM BLOCK & CO. INC 254 MARKET SQUARE LAKE FOREST, IL 600456

THIS DOCUMENT PREPARED BY:

FOR WM. BLOCK & COMPANY INC.

| Space Above This Line For Recording Date |

LOAN # 829274

MORTGAGE

93246723

THIS MORTQA & / Security Instrument") is given on MARCH 25,A . The mortgager in RANDSH N. RUSTAGI AND HERMINDER N. RUSTAGI, RUSBAND AND 19 93 MITE

("Borrower"). This Security has runnent is given to WM. BLOCK & CO., INC. ITS SUCCESSORS AND/OR ASSIGNS which is organized and existing under the laws of THE STATE OF ILLINCIS 254 MARKET SQUARE

, mid whose address is

LAXE FOREST, IL 60045

Borrower owes Lender the principal sum of FIGHTY-FIVE THOUSAND AND 00/100

("Lender").

Dollars (U.S. \$). This debt is evidenced by Borrower's nate dated 85,000.00 the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid serilsr, due and payable on APRIL 1, 2008

This Security Instrument securse to Lender (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the pay-. This Security Instrument secures to Lander: ment of all other sums, with interest, advanced under paragrath 7 to protect the security of this Security Instrument; and (c) the parformance of Borrower's covenents and agreements under this Security me, rument and the Note. For this purpose, Borrower does hereby mort-County, (Mnois: gage, grant, and convey to Lander the following described properly located in COOK

LOT 67 IN COLBY'S SKOKIE SUBDIVISION, STING A SUBDIVISION OF THAT PART OF THE EAST 3/4 OF THE WORTH 1/2 OF THE SOUTH 1/2 OF THE WORTH-EAST 1/4 OF SECTION 21, TOWNSHIP 41 NORTH, RAWGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF TRY WEST LINE OF THE RIGHT-OF-WAY OF THE CHICAGO AND MORTHWESTERN RAILROAD (EXCEPT THE WEST 33 FEET THEREOF), IN COOK COUNTY, ILLINOIS.

> DEPT-01 RECORDINGS \$25.56 1797 TRAN 7487 04/02/73 15:44:00 # 766 # 5-73-246723 K-93-246723 COUR COUNTY RECORDER

> > 93246723

PIN # 10-21-227-019 which has the address of 5056 LEE STREET

| Btrastl

SKOKIB

60077 Illinois

(Zio Code)

("Property Address");

TOGETHER WITH all the improvements now or hersefter erected on the property, and all essements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be dovered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Barrower warrants and will defend generally the title to the Property against all claims and demands, subject to any snoumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenents for national use and non-uniform povenents with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

ILLINOIS -- Single Family -- Fennie Mae/Freddie Mes UNIFORM INSTRUMENT

FORM 3014 9/90 (page 1 of 5 pages)

Initials _PXP

(Chyl

POTOS CARLO

Property of Cook County Clerk's Office

93246723

UNIFORM COVENANTS. Borrower and Lender povenent and agree as follows:

- Payment of Principal and Interest; Prepayment and Late Charges. Sorrower shall promptly pay when due the principal
 of end interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
- 2. Funds for Taxes and Insurance. Subject to applicable law or to a written weiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funde") for: (a) yearly taxes and assessments which may attain priority over this Beourity Instrument: as a fien on the Property; (b) yearly issesshold payments or ground rents on the Property, if any; (d) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in tieu of the payment of mortgage insurance premiums. These items are called "Escrow frame." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U. S. C. 2601 et seq. ("RESPA"), unless another law that applies to the Funds sats a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposite are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lander shall apply the Funds to pay the Escrow Items. Lender may not charge for holding and applying the Funds, annually analyzing the cacrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real setate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or an applicable taw requires interest to be paid, Lender shall not a required to pay Borrower any interest or semings on the Funds. Borrower and Lender may agree in writing, however, that interest hall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and riebits to the Funds and the purpose for which each debit to the Funds was made. The Funds are piedged as additional accounty for all sums secured by this Security Instrument.

If the Funds had by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Sorrower for the excess Funds in accordance with the requirements of applicable law. If the amount of Funds held by Lender at any time is not sufficient to pay the Ears of Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole dispretion.

Upon payment in full of all sums secured by this Security Instrument, Londer shall promptly refund to Barrower any Funda held by Lender. If, under paragraph 21, t ender shall sequire or sell the Property, Lender, prior to the sequisition or sale of the Property, shall apply any Funda held by Lender. The time of sequisition or sale as a credit against the sums secured by this Security instrument.

- 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to my late charges due under the Note.
- 4. Charges; Liens. Borrower shall pay all (Lasy, assessments, oberges, fines and impositions attributable to the Property which may attain priority over this Security Instrument of disserted payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Legislat all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has privrit over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a month of security instrument (b) contests in good faith the lien by or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (a) secures from the holder of the lien an agreement setticise only to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to r lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall existly the lien or take one or more of the sotions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements notir existing or hereafter erected on the Property insured against loss by fire, hezards included within the term "extended covered." and any other hezards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the shounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be shown by Borrower subject to Lender's approval which shall not be unreseenably withheld. If Borrower falls to maintain coverage described above, Lender's rights in the Property in socordence with paragraph?

All insurance policies and renewals shall be acceptable to Lender and shall include a star old mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the injurar as carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessaned. If this restoration or repair is not soonomically feasible or Lender's security would be lessaned, the insurance proceeds shall be applied to the sums sourced by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower at anyons the Property, or does not enswer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under
paragraph 19 the Property is equired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage
to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Geourity instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of Property; Borrower's Loan Application; Lesseholds,

Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupanct, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exiet which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgement could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may ours such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially faise or insocurate information or statements to Lender (or failed to provide Lender with any material information) in

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connection with the ican evidenced by the Note, including, but not limited to, representations concerning Borrower's cooperacy of the Property as a principal residence. If this Security Instrument is on a lessehold, Borrower shall comply with all the provisions of the lesse. If Borrower sequires fee title to the Property, the lessehold and the title fee shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage insurance. If Borrower falls to perform the operants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying research attorneys fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disburse-

ment at the Note rate and shall be payable, with interest, upon notice from Lender to Borrowar requesting payment.

8. MORTGAGE INSURANCE. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or cases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost the Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance premium being paid by Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or cased to be in effect. Lender will societ, use and retain these payments as a local receive in fleu of mortgage insurance. Lose reserve payments may no longer be required, at the option of Lender, if mortgage insurance in fleu of mortgage insurance in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and to obtained. Borrower shall pay the premiums required to maintain mortgage insurance in affect, or to provide a lose reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection Linder or its egent may make reasonable entries upon and inspections of the Property. Lander shall give Bor-

rower notice at the time of or prior to an inspection apacifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any park of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any oxise, mild to Borrower. In the event of a partial taking of the Property, unless Borrower and Lander otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: () the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any belience shall be paid to Borrower.

If the Property is abandoned by Borrowe, o if, after notice by Lander to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower falls to recently not to Lander within 30 days after the date the notice is given. Lender is authorized to collect and apply the proceeds, at its option, either to research or repair of the Property or to the sums escured by this Security

inetrument, whether or not then due.

Unless Lander and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Valver. Extension of the time for payment or modification of sumartization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor if interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Becurity Instrument by reason of any demand made by the original Borrowar or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the express of any right or remedy.

12. Successore and Assigns Sound; Joint and Several Liability; Cu-signer. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Londer and Borrovier, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-sign't this Security Instrument but does not execute the Note; (a) is co-signing this Security Instrument only to mortgage, grant and convey in a Norower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums securing in the Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Lean Charges. If the loan secured by this Security Instrument is subject to a lary which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charge collected or to be consisted; connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary of reduce the charge to the permitted (limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lander may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Piperty Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law: Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instument.

17. Transfor of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred for if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lander's prior written occurrent, Londer may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

ILLINOIS -- Single Family -- Fannie Mee/Freddle Mee UNIFORM INSTRUMENT

FORM 3014 9/90 (page 3 of 5 pages)

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ne. Somewar shall have the right to have enforcement d at any time prior to the earbor of: (a) 6 days (or such other period as applicable law may spacof the Secreta Instrument & ent) before sets of the Property pursuant to any power of asis contained in this Security Instrument; or (b) entry of a dy for remotates judgment enforcing this Security Instrument. Those equiditions are that Borrower: (a) pays Lander all sums which then would be due der this teasing tristagrish and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreemente, jet pays off expenses mounted in enforcing this Supurity Instrument, including, but not limited to, researable attorneys' fee; and left tenes auch action on Lander may researably require to secure that the ilen of this Security Instrument, Lander's rights in the Property and Surrever's abbastion to puy the sums secured by this Security Instrument shall continue unchanged. Upon reinstateare by Bamower, this Senarty Instrument and the obligate one secured hereby shall remain fully affective as if no exceleration had res, three regist we remarkate whall not equally in the case of accollection under paragraph 17.

19 SALE OF NOTE: CHARGE OF LOAN SERVICES. The Note or a partial interest in the Note (together with this Security is without giver notice to Morrower. A cale may result in the untity (known as the "Loan ent) may be sold one or more tend use menthly payments due under the Note and this Security Instrument. There also may be one or more changes Barreson ") that soft of the Liner Service considered to a sale of the Note. If there is a change of the Leen Service, Borrower will be given written notice edgrees with paragraph 14 above and applicable law. The notice will state the name and address of the new Lean Burnings and the address to which payments should be made. The notice will also contain any other information required by ap-

nánahla les

20 MAZASDONIS SUBSTANCES. Berrower shall not cause or permit the presence, use, disposel, storage, or release of any rduce Bulletanics on or in the Property. Somewer shall not do, nor allow anyone else to do, anything affecting the Property that election of any Environmental Low. The proceeding two sentenose shall not apply to the presence, use, or storage on the Proparty of small of the of Hezerdone Substance that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Berrowar this promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any geverromental or regule on ingency or private party involving the Property and any Mazerdous Substance or Environmental Law of which Sorrower has estual to ow edge. If Recrower learns, or is notified by any governmental or regulatory authority, that any removal or other remodiation of any if saidous Substance effecting the Property is necessary, Borrower shall promptly take all necessary remodial estime in accordance with Environmental Law.

As used in this paragrap', 20, "Hazardous Substineous" are those defined as toxic or hazardous substances by Environmental Law and the following substancer; gasoline, kerosene, other flammable or toxic petroleum products, toxic petroleus and herbicides, reliefue subverta, materials containing asbestos or formaldehyde, and redicactive materials. As used in this paragraph 20, "Environmantal Law" means federal lews and law's of the jurisdiction where the Property is located that relate to health, safety or environmantal protection.

NON-UMIFORM COVENANTS. Born was and Londer further covenant and agree as follows:

21. Acceleration: Remedies. Lands shall give notice to Sorrower prior to acceleration following Borrower's breach of any povenent or agreement in this Security Instrument that not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default, (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the tribuit must be oured; and (d) that failure to ours the default on or before the date specified in the notice may result in acceleration of this secured by this Security Instrument, forestowns by judicial proceeding and sale of the Property. The natice shall further inform Forgower of the right to reinstate after associated on and the right to assert in the foredosure proceeding the non-existence of a default or any other defense of Sorrower to acceleration and foredosure. If the default is not oured on or before the data specified in the notice tender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand a: I may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remadica provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

e. Upon payment of all sums secured by this Security 1 strument, Lender shall release this Security Instrument 22. Relea

without charge to Borrower. Barrower shall pay any recordation costs.

28. Walver of Homesteed. Borrower waives all right of homest a enemation in the Property:

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Seourity instrument, the covenants and agreements of each such rider shall be incurporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

Adjustable Rate Rider	Condominium Ridor	1- 4 Femily Rider
Greduated Payment Rider	Planned Unit Development Rider	i liweekly Payment Rider
Balloon Rider	Hate Improvement Rider	8 sond Home Rider
Other(s) [specify]		'C

9324672

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UNOFFICIAL COPY BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and

in any rider(s) executed by Borrower and recorded with it.

Witnesses:	
	TON TONE (Seel)
	RAKESH K. RUSTAGI -Borrows
	Social Security Number 287-66-5162
	Je Rustagi (Oso)
: H <i>I</i>	ARMINDER HARMINDER K. RUSTAGI -Borrowe
	Social Security Number 190-64-7723
\wedge	
6	
70	Below This Line For Acknowledgment]
7	Below 1 His Care Lot Securiosased inested
<i>y</i>	
STATE OF ILLINOIS,	County se:
" Yhe Undersig	ned, a Notary Public in and for said county and state,
to hereby certify that Rakesh K.	Cook County so: ned , a Notary Public in and for said county and state, Rustage: & Narmader K. Rustage; the same to be the same person(a) whose person(a)
his wife poreonal	illy known to me to be the same person(s) whose name(s)
•	
ubscribed to the foregoing instrument, eppeared b	pefore me his day in person, and soknowledged that
igned and delivered the said instrument as	Thei free and vokuntary sot, for the uses and purposes therein
et forth.	40,4
7.1	25 Mard 1993
Given under my hand and official seal, this	day of 1873
ly Commission expires:	W. / 2
•	Mark
	No an Public
	2,0
	"OFFICIAL SEAL"
	MAYBELYN CUMBA

Motory Public, State of Illinois My Commission Expires 8/26/90

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