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TRUST DEED

THIS INDENTURE, made May 5th, 19 94, between Gail Bennett, a single woman herein referred to as "Grantors", and E.E. Inoué Operations Vice President of Oakbrook Terrace, Illinois,

herein referred to as "Trustee", witnesseth:

THAT, WHEREAS the Grantors have promised to pay to Associates Finance, Inc., herein referred to as "Beneficiary", the legal holder of the Loan Agreement hereinafter described, the sum of Five Thousand One Dollar and Twelve Cents Dollars (\$ 5,012), evidenced by one certain Loan Agreement of the Grantors of even date herewith, made payable to the Beneficiary, and delivered, in and by which said Loan Agreement the Grantors promise to pay the said sum in consecutive monthly installments: at \$ _____ followed by _____ at \$ _____ followed by _____ at \$ _____, with the first installment beginning on _____, 19 _____ and the remaining installments continuing on the same day of each month thereafter until fully paid. All of said payments being made payable at _____ Illinois, or at such place as the Beneficiary or other holder may, from time to time, in writing appoint.

The principal amount of the Loan Agreement is \$ _____. The Loan Agreement has a Last Payment Date of _____, 19 _____.

NOW, THEREFORE, the Grantors to secure the payment of the said obligation in accordance with the terms, provisions and limitations of this Trust Deed, and the performance of the covenants and agreements herein contained, by the Grantors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY and WARRANT unto the Trustee, its successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the _____ COUNTY OF _____ AND STATE OF ILLINOIS, to wit:

Lot 12 (except the North 4 feet and except the South 5 feet thereof) in Block 2 in William T. Little's subdivision of Block 6 of Carolin's subdivision of the West 1/4 of the Southeast 1/4 of Section 25, Township 38 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois

PIN # 20-25-416-029

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DEPT-01 RECORDING 123.50
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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 assessments, 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 use 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.

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.

Gail Bennett (SEAL) _____ (SEAL)
Gail Bennett (SEAL) _____ (SEAL)

STATE OF ILLINOIS, }
County of Cook } ss.

I, George P. O'Connor
a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT
Gail Bennett, a single woman
who is personally known to me to be the same person whose name is 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 5th day of May, A.D. 19 94.

George P. O'Connor
Notary Public

This instrument was prepared by
Kathleen M. Griffith 9528 S. Cicero OakLawn, IL. 60453
(Name) (Address)

ORIGINAL (1)
BORROWER COPY (1)
RETENTION COPY (1)

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THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1
(THE REVERSE SIDE OF THIS Trust Deed):

Grantors shall (1) promptly repair, replace or rebuild any buildings or improvements now or hereafter on the premises which may have been damaged or be destroyed, (2) keep said premises in condition and repair, without waste, and free from encumbrances or other liens or claims for taxes not lawfully extinguished by the Grantors, (3) pay when due any indebtedness which may be due by a lien or charge on the premises except to the Grantors, and (4) keep the premises in good repair, and (5) keep the premises in good repair, and (6) comply with all requirements of law or municipal ordinances with respect to the premises and use thereof, (7) make no material alterations in said premises except as required by law or municipal ordinance.

Grantors shall pay before any parcel assessed 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 and by statute, any tax or assessment which Grantor may desire to contest.

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 moneys sufficient 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 Trustee, 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 respective dates of expiration.

In case of default hereon, Trustee or Beneficiary may, but need not, make any payment or perform any act hereunder required of Grantors 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, extinguish or satisfy any tax lien or other lien or claim or claim of right, or release from any tax sale or other sale or forfeiture affecting said premises or contest any tax or assessment, or satisfy any tax lien or other lien or claim or claim of right, or release from any tax sale or other 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 Trustee's fees, and any other moneys advanced by Trustee or Beneficiary to protect the mortgaged premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall be immediately due and payable without notice and with interest thereon at the annual percentage rate stated in the Loan Agreement the Trust Deed secures. Election of Trustee or Beneficiary to exercise any of the powers herein provided shall be considered as a waiver of any right accruing to them on account of any default hereunder on the part of Grantors.

The Trustee or Beneficiary hereby secured hereby any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the relevant public office without inquiring into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or claim therefor.

Grantors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. All the option of Beneficiary, and without notes to the effect, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the Loan Agreement or in this Trust Deed to the contrary, become due and payable (a) immediately in the event of default in making payment of any installment on the Loan Agreement, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Grantors contained, or (c) immediately if all or part of the premises are sold or transferred by the Grantors without Beneficiary's prior written consent.

When the indebtedness hereby secured shall become due or shall be accelerated or otherwise, Beneficiary or Trustee shall have the right to foreclose the lien hereof. In any suit to foreclose on 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 Beneficiary for attorney's fees, Trustee's fees, appraisers' fees, outlay for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be incurred after entry of the decree) of procuring all such abstracts of title, title searches and examinations, guarantee policies, Torrens certificates, and similar data and assurance with respect to the premises, and any other expenses which may 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 premises and the value of the premises. All expenditures and expenses of the nature of this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the annual percentage rate stated in the Loan Agreement the Trust Deed secures, when paid or incurred by Trustee or Beneficiary in connection with (a) any proceeding, including probate and bankruptcy proceedings, in which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of the Trust Deed or any indebtedness hereby secured, or (b) preparations for the commencement of any suit for the foreclosure hereof, or (c) accrual of such right to foreclose whether or not actually commenced, or (d) preparations for the defense of any such suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

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 secured by the Loan Agreement, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any surplus to Grantors, their heirs, legal representatives or assigns, as their rights may appear.

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 Grantors at the time of appointment for such receiver and without regard to the then value of the premises or whether the premises shall be then occupied as a homestead or not and the Trustee hereunder may be appointed as such receiver. Such receiver shall have the 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 other time when Grantors, 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 proceedings 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 of the premises 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 due on 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.

No action for the enforcement of any provision hereof shall be subject to any defense which would not be available to the party interposing same in any action at law to enforce the note hereby secured.

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

Trustee has no duty to examine the title, location, existence, or condition of the premises, nor shall Trustee be obligated to receive this Trust Deed or to exercise any power herein given unless duly obligated by the terms hereof, nor be liable for any acts or omissions hereunder, except in case of gross negligence or misconduct and Trustee may require indemnities satisfactory to Trustee in exercising any power herein given.

Upon presentation of satisfactory evidence that all indebtedness secured by this Trust Deed has been fully paid, either before or after maturity, the Trustee shall have full authority to release this Trust Deed, the lien hereof, by proper instrument.

In case of the resignation, inability or refusal to act of Trustee, the Beneficiary shall have the authority to appoint a Successor in Trust. Any Successor in Trust hereunder shall have the same title, powers and authority as are herein given Trustee.

This Trust Deed and all provisions hereof, shall extend to and be binding upon Grantors and all persons claiming under or through Grantors, and the word "Grantors" 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 Loan Agreement or this Trust Deed. The Beneficiary as used herein shall mean and include any successors or assigns of Beneficiary.

94453773

DELIVER

NAME
STREET
CITY

9528 ... PRO AVENUE
P.O. BOX 586
Oak Lawn, ILL 60453

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

INSTRUCTIONS

OR
RECORDER'S OFFICE BOX NUMBER