



TRUST DEED

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THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made January 29

1994, between

Ricardo Garcia, a single person herein referred to as "Mortgagors," and CHICAGO TITLE AND TRUST COMPANY, an Illinois corporation doing business in Chicago, Illinois, herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Instalment Note hereinafter described, said legal holder or holders being herein referred to as Holders of the Note, in the principal sum of

One Hundred Fifty Thousand and 00/100----- Dollars, evidenced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to THE ORDER OF BEARER

and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest from January 29, 1994 on the balance of principal remaining from time to time unpaid at the rate of 8.5 percent per annum in instalments (including principal and interest) as follows:

One Thousand Eight Hundred Sixty and 00/100----- Dollars or more on the 1st day of March 1994, and One Thousand Eight Hundred Sixty & 00/100 Dollars or more on the 1st day of each month thereafter until said note is fully paid except that the final payment of principal and interest, if not sooner paid, shall be due on the 1st day of February, 2004 All such payments on account of the indebtedness evidenced by said note to be first applied to interest on the unpaid principal balance and the remainder to principal; provided that the principal of each instalment unless paid when due shall bear interest at the rate of 8.5 per annum, and all of said principal and interest being made payable at such banking house or trust company in Chicago 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 Othon M. Wass 530 W. Dempster, Mt. Prospect in said City.

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

Lots 1 to 5 inclusive in Block 1 in W. Hayden Bells Archer and Kedzie Avenue Subdivision of part of the South East 1/4 of Section 2, Township 38 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

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P.I.N. 19-02-407-016 and 19-02-407-017 and 19-02-407-018

This trust deed is due on any sale or transfer of this property commonly known as 4300-4306 S. Kedzie, Chicago, Illinois. Notice of default/presentment is required. Payments received after the 15th are charged a \$74.40 late fee. No penalty for prepayment.

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

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagors 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, indoor 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 mortgagors or their successors or assigns shall be considered as constituting part of the real estate.

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 Mortgagors 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 mortgagors, their heirs, successors and assigns.

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

[SEAL]

[SEAL]

Ricardo Garcia

[SEAL]

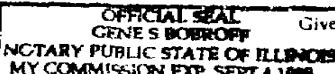
[SEAL]

STATE OF ILLINOIS,

{ SS.

I, the undersigned
a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY
that Ricardo Garcia, a single person

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 he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.



Given under my hand and Notarial Seal this

29th day of January 1994
L.S. Bobff Notary Public

Notarial Seal

Form 807 Trust Deed - Individual Mortgagor - Secures One Instalment Note with Interest Included in Payment.
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CHICAGO TITLE AND TRUST COMPANY	
Information No. 2228416	
FOR RECORDERS, INDEX PURPOSES INSPECT STREET ADDRESS ABOVE	
Additional Security Address Line If Desired	
by _____	

FOR THE PROTECTION OF BOTH THE WORKER AND
UNDER THE INSURANCE ACT, PROVIDED BY THIS
LAW, WHICH IS MADE FOR RECORD.

1. *Measures should be taken to minimize the effects of economic and budgetary fluctuations on the government's ability to meet its financial obligations.* (a) *Excess and surplus revenues should be used to build up reserves against future deficits.* (b) *Excess and surplus revenues should be used to build up reserves against future deficits.* (c) *The government should take steps to ensure that it can meet its financial obligations even if there is a significant increase in interest rates or a decrease in economic activity.*