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MORTGAGE EQUITY SOURCE ACCOUNT

THIS INSTRUMENT WAS
prepared by JOHN H. SENDEN
GEMINI ST. ST. LOUIS, MO 6

UNOFFICIAL COPY

CITIBANK

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94713400

THIS MORTGAGE ("Mortgage") is made on [REDACTED] between Mortgagor, PATRICIA A. ZIEMBA AND JAMES H. ZIEMBA, MARRIED [REDACTED]

(herein "YOU", "YOUR" or "YOURS") and the Mortgagor, CITIBANK, FEDERAL SAVINGS BANK, a corporation organized and existing under the laws of the United States, whose address is 870 Marion Ridge Center Drive, St. Louis, Missouri 63141 herein "WE", "US" or "OUR").

WHEREAS, PATRICIA A. ZIEMBA AND JAMES H. ZIEMBA, ^{hereinafter referred to as "CREDIT GRANTORS"} are (are) indebted to us pursuant to an Equity Source Account ("AGREEMENT") of even date hereof, additionally secured, if appropriate, by a Security Agreement and Collateral Assignment of Beneficial Interest in the Land trust holding title to the property ("SECURITY AGREEMENT"), in the principal sum of U.S.\$~~167,000.00~~^{167,000.00}, ^(the "AMOUNT") (your "CREDIT LIMIT") or so much of such principal as may be advanced and outstanding with interest thereon, providing for periodic installment payments of interest, optional credit life and/or disability insurance premiums and miscellaneous fees and charges for five (5) years from the date hereof; thereafter, for periodic installment payments of 1/240th of the Outstanding Principal Balance (or such greater sum as necessary to fully repay the Outstanding Principal Balance in full in substantially equal installments of principal by the MATURITY DATE as more fully provided below), interest, optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for twenty (20) years. At our option, we may extend your Revolving Line of Credit for an additional 5 years. You have no duty to accept this option if offered. All such sums, if not sooner paid, being due and payable approximately twenty-five years or (30 years if extended) from the date hereof (the "MATURITY DATE").

ILLINOIS 60525

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter part of the property. All replacements and additions shall also be covered by this Mortgage. All of the foregoing is referred to in this Mortgage as the "property." (REMAINDER OF PAGE IS BLANK)

You covenant that you are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant and convey the property and that the property is unencumbered, except for encumbrances of record. You, unless you are an Illinois land trust, warrant and will defend generally the title to the property against all claims and demands, subject to any encumbrances of record.

You acknowledge that this Mortgage secures an Agreement that contains provisions allowing for changes in the interest rate, and that we may, prior to the maturity of the Agreement and subject to certain conditions, reduce the Available Line of Credit, if for example the unpaid balance has standing under the Agreement.

Coucheiro | You and the environment and society as follows:

Covenants. You and we covenant and agree as follows:

(A) PAYMENT OF PRINCIPAL AND INTEREST. You shall promptly pay when due the principal of and interest accrued on the indebtedness evidenced by the Agreement, together with any other fees, charges or premiums imposed by the Agreement, the Security Agreement, or by this Mortgage.

(B) LINE OF CREDIT LOAN. This Mortgage secures a Line of Credit Loan Agreement. You will enjoy access to that Line of Credit during the first sixty (60) Billing Cycles assigned to your Account. Each Billing Cycle will be approximately one month. (Your initial Billing Cycle may be less than one month). The Revolving Line of Credit Term of the Agreement is therefore approximately five (5) years long. At our option, we may extend your Revolving Line of Credit for an additional 5 years. You have no duty to accept this option if offered. You agree to repay the Principal amount of the Loans advanced during the Revolving Line of Credit Term of the Agreement during the twenty (20) years commencing at the close of the Revolving Line of Credit Term. This repayment term is referred to herein and in the Agreement as the Closed-End Repayment Term. The total term of the Agreement secured by this Mortgage is therefore approximately twenty-five (25), thirty (30) years (if extended).

(C) AGREED PERIODIC PAYMENTS. During the Revolving Line of Credit Term you agree to pay on or before the payment due date shown on each periodic Billing Statement the Minimum Payment Due for that Billing Cycle. The minimum payment due is \$50 or the sum of the following charges accrued or incurred in the Billing Cycle: (1) Finance Charges; (2) premiums for Optional Credit Life Insurance; (3) the Annual Fee; (4) all other charges incurred pursuant to the Agreement except fees and charges charged to your Account at the inception of the Agreement as permitted by Paragraph 11(B) and covered by the preceding paragraph; (5) any additional amount due at the end of the term of the revolving line of credit under (B) or (C) of the Agreement;

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The funds shall be held in an institution that deposits or securities of which are insured by a Federal or state agency (including us if we are such an institution). We shall apply the funds to pay the escrow items. We may not charge for holding and applying the funds, excepting the account or escrow items, unless we pay you interest on the funds and applicable law permits us to make such a charge. You and we may agree in writing that interest shall be paid on the funds. Unless an agreement is made or applicable law requires interest to be paid, we shall not be paid on the funds. We shall give you, without charge, an annual accounting of the funds showing credits and debits to the funds and the purpose for which each debit to the funds was made. The funds are pledged as additional security for the sums secured by this mortgage.

If the amount of the future monthly payments of funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items, when due, at your option either promptly repaid to you or carried to you as monthly payments of funds. If the amount of the funds held by us is not sufficient to pay the escrow items when due, you shall pay to us any amount necessary to make up the deficiency in one or more payments as required by us.

Upon payment in full of all sums secured by this mortgage, and termination of the agreement, we shall promptly refund to you any funds held by us. If under paragraph 20, this property is sold or acquired by us, we shall apply, no later than immediately prior to the sale of the property or its acquisition by us, any funds held by us at the time of application as a credit against the sum secured by this mortgage.

The above and foregoing provisions contained in this paragraph 2 relating to payment to you to us of funds in escrow shall be excused so long as you are required on the date hereof, and continue after the date hereof, to make comparable payment of funds in escrow to the holder of a Note issued by a mortgagee over this mortgage. You agree to provide us the proof of payment such mortgagee or similar security over this property. You agree to provide us the proof of payment of funds in escrow to the holder of a Note issued by a mortgagee or similar security over this property, which shall be excused so long as you are required on the date hereof, and continue after the date hereof, to make comparable payment of funds in escrow to the holder of a Note issued by a mortgagee over this property.

on this day, provided premiums are paid up-to-date, and premiums will be waived if the insured dies.

Each new interest rate will become effective with each Change Date, and will be reflected in the payment due immediately after that change Date.

The interest rate effective on the First Change Date will be the Current Reference Rate plus a Margin of 1/2 O. 50 % per cent. On each succeeding Change Date, we will determine the Current Reference Rate, and the new interest rate will be equal to the Current Reference Rate, plus a Margin of 1/2 O. 50 % per cent.

Each day on which the interest rate effective may change, is a "CHANGE DATE".
The rate of interest (ANNUAL PERCENTAGE RATE) effective may change, is a "CHANGE DATE".
Each day on which the interest rate determined and will vary monthly based upon the Reference Rate described in the Agreement and above.

Periodic Billing Statement to reflect such Loans
The rate of interest (ANNUAL PERCENTAGE RATE) will be determined and will vary monthly based upon the Reference Rate described in the Agreement and above.

1/2
Finance Charges will be assessed on a daily basis by applying the Daily Periodic Rate (the "DAILY PERIODIC RATE") to the amount outstanding on the applicable Billing Cycle, divided by 365 or 366 in Leap Year, to the Annual Percentage Rate applicable to that Billing Cycle, divided by 365 or 366 in Leap Year, to the Daily Principal Balance on Your Equity Source Account(s), each day of the Billing Cycle in which there is an Outstanding Principal Balance. If You have used Equity Sources After due Date, charges that have not been posted to Your account as of the Conversion Date, and those checks are subsequently paid by us, Your initial Closed-End Principal balance will be increased on subsequent

After the first effective date of this Agreement, the Reference Rate shall be the one determined on the first business day of the month in which the date of this Agreement falls.

The Rate of interest shall be determined for any Billing Cycle that begins in that month. However, the Reference Rate for any Billing Cycle shall be effective for any Billing Cycle that begins in that month. If your initial Billing Date occurs in the same month as the effective date of this Agreement, the Reference Rate shall be the one determined on the business day of the preceding month. If your initial Billing Date occurs in the one Billing Date effective for your initial Billing Cycle shall be determined in one of two ways. If your initial Billing Date occurs in the same month as the effective date of this Agreement, the Reference Rate shall be the one determined on the business day of the preceding month.

PERCENTAGE RATE - refundable under the previous paragraph, or 25% of the amount paid in consideration of the transfer.

published by the Wall Street Journal, we will select a new Reference Rate that is based upon comparable rates to be quoted for any applicable day, the lowest rate so published shall apply. In the event such a Reference Rate ceases to be published by the Wall Street Journal, we will select a new Reference Rate that is based upon comparable rates to be quoted for any applicable day, the lowest rate so published shall apply.

The Wall Street Journal. The Preference Rate is defined by the Wall Street Journal as the base rate on corporate loans at large U.S. Money Center Commercial Banks. In the event more than one Reference Rate is published by the Wall Street

Participate in the business or your equity securities account as determined by the agreement.

Installments by the Maturity Date. (d) INTEREST DURING THE LOAN TERM. You agree to pay interest (a "FINANCIAL CHARGE") on the outstanding

Billing Cycles left in the Closed-End Repayment Term, so that your account is fully paid in full if the number outstanding principal balance after payment of 1 and denominator equal to the number of Billing Cycles left in the Closed-End Repayment Term.

You have used our services in entirety. Source code checked that this has not been posted to your forums as of the Conversion Date, as defined in the Agreement, and that each individual listed in Schedule B has not been posted to your forums as of the Conversion Date, as defined in the Agreement.

(5) Principal necessary to reduce the Outstanding Balance of your account to your Credit Limit; and (6) any past due payments. The Billing Cycle is approximately twenty-five (25) days after the close of the Billing Cycle. During the Closed-End Repayment Term you agree to pay on or before the payment due date shown on each Periodic Billing Statement a minimum payment due computed in the same way as above, plus 1/240th of your initial Closed-End Principal Balance owed by you to us at the end of the Revolving Line of Credit Term.

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Upon payment in full of all sums secured by this mortgage, and termination of the agreement, we shall promptly refund to you any funds held by us. If under paragraph 20, the property is sold or acquired by us, we shall apply, no later than immediately prior to the sale of the property or its acquisition by us, any funds held by us at the time of application as a credit against the sums secured by this Mortgage.

The above and foregoing provisions contained in this paragraph 2 relating to payment by you to us of funds in escrow shall be excused so long as you are required on the date hereof, and continue after the date hereof, to make comparable payment of funds in escrow to the holder of a Note secured by a mortgage or similar security agreement on the property, which such mortgage or similar security agreement has priority over this Mortgage. You agree to provide us with proof of payment of such funds in escrow.

3. APPLICATION OF PAYMENTS. If there is a balance on your Account, we will send you billing statements, approximately monthly, reflecting Account transactions and your balance. You can pay the balance, together with current interest in full without penalty, or defer full payment, in which case you must pay at least the Minimum Payment Due disclosed on your payment. Your payment is due on or before the date shown on your statement and it should be sent with the remittance portion of your billing statement. We may apply payments to your obligations under this Agreement and the Deed of Trust in the order we choose. However, we will ordinarily apply your payments to: (1) finance charges, (2) life insurance premiums, if due (3) principal (except for minimum payments during the Revolving Period), and (4) other charges, in that order. Payments will always be applied to past due and current amounts in each category in order. The amount of any payment in excess of the Minimum Payment Due will be applied first to the principal Account balance if no due amounts exist in another payment. Make your payments by mail or at our branch using the remittance portion of your billing statement.

4. CHARGES: LIENS. You shall pay all taxes, assessments, charges, fines and impositions attributable to the property which may attain priority over this Mortgage, and leasehold payments or grounds rents, if any. You shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, you shall pay them on time directly to the person owed payment. You shall promptly furnish to us all notices of amounts to be paid under this paragraph. If you make these payments directly, you shall promptly furnish to us receipts evidencing the payments.

5. HAZARD INSURANCE. You shall keep the improvements now existing or hereafter erected on the property insured against loss by fire, any hazard included within the term "EXTENDED COVERAGE" and any other hazard for which we require insurance. This insurance shall be maintained in the amounts and for the period that we require. The insurance carrier providing the insurance shall be chosen by you subject to our approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to us and shall include a standard mortgage clause. We shall have the right to hold the policies and renewals. If we require, you shall promptly give to us all receipts of paid premiums and renewal notices. In the event of loss, you shall give prompt notice to the insurance carrier and us. We may make proof of loss if not made promptly by you.

Unless we and you otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the property damages, if the restoration or repair is economically feasible and our security is not lessened. If the restoration or repair is not economically feasible or our security would be lessened, the insurance proceeds shall be applied to the sums secured by this Mortgage, whether or not then due, with any excess paid to you. If you abandon the property, or do not answer within thirty (30) days a notice from us that the insurance carrier has offered to settle a claim, we may collect the insurance proceeds. We may use the proceeds to repair or restore the property or to pay sums secured by this Mortgage, whether or not then due. The 30-day period will begin when the notice is given.

Unless we and you otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 20, the property is acquired by us, your right to any insurance policies and proceeds resulting from damage to the property prior to the acquisition shall pass to us to the extent of the sums secured by this Mortgage immediately prior to the acquisition.

6. PRESERVATION AND MAINTENANCE OF PROPERTY; LEASEHOLDS. You shall not destroy, damage or substantially change the property, allow the property to deteriorate or commit waste. If this Mortgage is on a leasehold, you shall comply with the provisions of the lease, and if you acquire fee title to the property, the leasehold and fee title shall not merge unless we agree to the merger in writing.

7. PROTECTION OF OUR RIGHTS IN THE PROPERTY; MORTGAGE GUARANTY INSURANCE. If you fail to perform the covenants and agreements contained in this Mortgage, or there is a legal proceeding that may significantly affect our rights in the property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or Regulations), then we may do and pay for whatever is necessary to protect the value of the property and our rights in the property. Our action may include paying any sums secured by a lien which has priority over this Mortgage, appearing in court, paying reasonable attorneys' fees and entering on the property to make repairs. Although we may take action under this paragraph 7, we do not have to do so.

Any amounts disbursed by us under this paragraph 7 shall become additional debt of yours secured by this Mortgage. Unless you and we agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the rate provided in the Agreement and shall be payable, with interest, upon notice from us to you requesting payment.

If we require mortgage guaranty insurance as a condition of making the loan secured by this Mortgage, you shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with your and our written agreement of applicable law.

8. INSPECTION. We or our agent may make reasonable entries upon and inspections of the property. We shall give you notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. CONDEMNATION. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to us.

In the event of a total taking of the property, the proceeds shall be applied to the sums secured by this Mortgage, whether or not then due, with any excess paid to you. In the event of a partial taking of the property, unless you and we otherwise agree in writing, the sums secured by this Mortgage shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) 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 balance shall be paid to you.

If you abandon the property, or if, after notice by us to you that the condemnor offers to make an award or settle a claim for damages, you fail to respond to us within thirty (30) days after the date the notice is given, we are authorized to collect and apply the proceeds, at our option, either to restoration or repair of the property or to the sums secured by this Mortgage, whether or not then due.

10. ACROSS THE WOL BREWER'S ESTATEPLANNING BY THE WOL & MCKEEAN ATTORNEY IN THE STATE OF ARKANSAS
The end of the before language relates to inheritance planning. It says it should be removed if such planning is
not done in the state of Arkansas.

19. TRANSFER OF THE PROPERTY. If all or any part of the property, or an interest therein is sold or transferred by you or if the beneficial interest or any part thereof in any fund holding title to the property is assigned, sold or transferred, or if you or the trustee enter into any articles of agreement for the sale or transfer of any interest in the property, or if you or the trustee enter into any joint tenancy, or declare all sums secured by this mortgage to be immediately due and payable, we may, at our option, declare all sums secured by this mortgage to be immediately due and payable.

(b) If you are in default under this Agreement or this Mortgagage, (c) any day during which you fail to pay all other fees, costs or principal balance outstanding, (d) any day all interest you may owe on that amount, together you will immediately pay the principal balance outstanding, (e) you must notify us in writing if you would like to obtain further loans and can demonstrate that the condition that led to the default no longer exists.

171. DEFault. (a) The occurrence of any of the following events shall constitute a default by you under this Mortgage: (1) failure to pay when due any sum of money due under the Agreement or pursuant to this Mortgage; (2) your action or inaction adversely affects our security for the Agreement or this Mortgage; (3) your act or omission of any kind causes us any loss or damage; (4) title to your home, the property, is transferred as more fully described in paragraph 19 below; or (5) if you die.

172. SECURITY AGREEMENT. (1) You give us any lease or master conveyancing information with any loan to you in that security; (2) Your action or inaction adversely affects our security for the Agreement or this Mortgage; (3) You give us any lease or master conveyancing information with any right we may have in that security; (4) title to your home, the property, is transferred as more fully described in paragraph 19 below; or (5) if you die.

18. PRIOR MORTGAGES. You co-own and agree to comply with all of the terms and conditions of any mortgage, trust deed or similar security instrument affecting the Property which has or may have priority over this Mortgage, but not limited to, items making the Payment under this Mortgage, and we may invoke the remedies specified in paragraph 20 hereof.

15. YOUR COPY. You shall be given one conforming copy of this Agreement and of this Mortgage.

1. GOVERNMENT LAW: GOVERNMENT LAW, ORGANIZATIONAL CHARTS, AND REGULATIONS OF THE CORPORATION SHALL BE GOVERNED BY THE LAWS OF THE STATE OF NEW YORK.

have been given to you, address we designate by notice to you. Any notice provided for in this mortgage shall be deemed to have been given to you when given to the person so designated.

Prepayment without any prepayment charge under the Agreement.

Agreement or by making a direct payment to you if a refund reduces principal; the reduction will be treated as partial

computation within the same addressable memory space. In addition, the permitted limits will be extended to (a) any sums already collected from you which exceed

12. LOAN CHARGES. If the Agreement is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in

Mortgagor is identified below by executing this Mortgage as an "OTHER OWNER" of the Property.

11. SUCCESSOR AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; CO-SIGNERS. The co-venturants and agreements of this mortgage shall bind and benefit our and your successors and assigns, subject to the provisions of paragraph 19. Your covenants and agreements shall be joint and several. Any Mortgagor who co-signs this Mortgage but does not execute the Agreement (a) is co-signing this Mortgage only to mortgage, great and convey that Mortgagor's interest in the Property under the terms of this Mortgage; (b) is not personally obligated to pay the sums secured by this Mortgage, and (c) agrees that we and any other Mortgagor may agree to extend modify or cancel or make any modification to the terms of this Mortgage.

the sums secured by this Mortgage by reason of any demand made by you or your successors in interest to exercise the privilege of redemption shall not be a value of property the exercise of which is limited to remedy.

the due date of the periodic payments referred to in paragraphs 1 and 2 or changing the amount of such payments.

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20. ACCELERATION; REMEDIES. We shall give notice to you prior to acceleration following your breach of any covenant or agreement in the Mortgage but no later than acceleration under paragraph 19 unless applicable law provides otherwise. The notice shall specify: (a) the default; (b) the time required to cure the default; (c) a date, not less than 30 days from the date the notice is given to you, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the property. The notice shall further inform you of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, at our option, we may require immediate payment in full of all sums secured by this Mortgage without further demand and may foreclose this Mortgage by judicial proceeding. We shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 20, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

21. POSSESSION. Upon acceleration under paragraph 20 or abandonment of the property and at any time prior to the expiration of any period of redemption following judicial sale, we (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the property and to collect the rents of the property including those past due. Any rents we or the Receiver collect shall be applied first to payment of the costs of management of the property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage.

22. RELEASE. Upon payment of all sums secured by this Mortgage, we shall release this Mortgage without charge to you. We shall pay any recordation costs.

23. WAIVER OF HOMESTEAD. You waive all right of homestead exemption in the property.

24. TRUSTEE EXCULPATION. If this Mortgage is executed by an Illinois land trust, trustee executes this Mortgage as trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such trustee, and it is expressly understood and agreed by us and by every person now or hereafter claiming any right hereunder that nothing contained herein or in the Agreement secured by this Mortgage shall be construed as creating any liability on the trustee personally to pay said Agreement or any interest that may accrue thereon, or any indebtedness accruing hereunder or to perform any covenants either express or implied herein contained, all such liability, if any, being expressly waived, and that any recovery on the Mortgage and the agreement secured hereby shall be solely against and out of the property hereby conveyed by enforcement of the provisions hereof and of said Agreement, but this waiver shall in no way affect the personal liability of any individual co-maker or guarantor of the Agreement.

Dated: _____

IF MORTGAGOR IS AN INDIVIDUAL

Patricia A. Ziembra
Borrower PATRICIA A. ZIEMBA

James H. Ziembra
Borrower JAMES H. ZIEMBA

Borrower

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that PATRICIA A. ZIEMBA AND JAMES H. ZIEMBA, MARRIED

personally known to me to be the same person whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed, sealed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this 1st day of August, 1994.
My Commission Expires: JANICE M FRANKLIN
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES: 02/26/98

JANICE M FRANKLIN
Notary Public

IF MORTGAGOR IS A CORPORATION

not personally but solely as trustee as aforesaid

By: _____ (Title)

ATTEST: _____
Its (Title)

STATE OF ILLINOIS)
) SS
COUNTY OF)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that _____, President and _____

Secretary, respectively, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth, and the said _____ Secretary did also then and there acknowledge that he, as custodian of the corporate seal of said corporation did affix the said corporate seal of said corporation to said instrument as his own free and voluntary act, and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth.

Given under my hand and official seal, this _____ day of _____

My Commission Expires:
Citibank, Federal Savings Bank
500 West Madison Street
Chicago, Illinois 60661

Notary Public
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