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TRUST DEED

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THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made NOVEMBER 16, 1994 between PORFIRIO FREGOSO, A BACHELOR AND RIVALDO MONTES, A BACHELOR

herein referred to as "Trustors," and CHICAGO TITLE AND TRUST COMPANY, an Illinois corporation doing business in Chicago, Illinois, herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS the Trustors are justly indebted to the legal holders of a Credit Line Account Agreement (hereinafter uniformly referred to as the "Note") made payable to THE ORDER OF BEARER and hereinafter described, said legal holder or holders being herein referred to as Holders of the Note, the Trust Deed being given to secure a Note of even date herewith by which the Holders of the Note are obligated to make loans and advances pursuant to, Chapter 17, Section 6407, Illinois Revised Statutes, in conjunction with the Financial Services Development Act, up to the Credit Line of \$ 95,000.00 provided, however, that this Trust Deed shall not at any time secure outstanding principal obligations for more than Two Hundred Thousand (\$200,000.00) Dollars.

It is the intention hereof to secure the payment of the total indebtedness of Trustors to the Holders of the Note, within the limits prescribed herein whether the entire amount shall have been advanced to Trustors at the date hereof or at a later date. All such future advances so made shall be liens and shall be secured by this Trust Deed equally and to the same extent as the amount originally advanced on the security of this Trust Deed, and it is expressly agreed that all such future advances shall be liens on the real property described below as of the date hereof.

NOW, THEREFORE, the Trustors 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 Trustors 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 property and all of their estate, right, title and interest herein, situate, lying and being in the CITY OF CHICAGO COUNTY OF COOK AND STATE OF ILLINOIS.

LOT 22 IN BLOCK 8 IN PIERCE'S ADDITION TO HOLSTEIN, IN THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 14-31-307-021 P.A. 2019 W Home Chicago, Ill. 60647

THIS DOCUMENT PREPARED BY: CHRISTINE EICHMAN 193 N. YORK ROAD ELMHURST, ILLINOIS 60126

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COOK COUNTY RECORDER

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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 Trustors 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 used in or upon the premises 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, major beds, seatings, stoves and water heaters. All of the foregoing are declared to be a part of said premises whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by the Trustors or their successors or assigns shall be considered as constituting part of the premises.

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 Trustors 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 trustors, their heirs, successors and assigns.

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

*Porfirio Fregoso* (SEAL)

*Rivaldo Montes* (SEAL)

(SEAL)

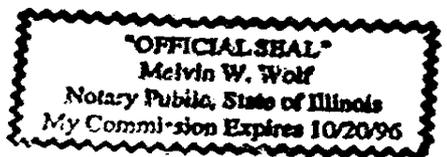
(SEAL)

STATE OF ILLINOIS, I, MELVIN W. WOLF, Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT COUNTY OF COOK, SS. a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT PORFIRIO FREGOSO, A BACHELOR AND RIVALDO MONTES, A BACHELOR

WHO ARE personally known to me to be the same person(s) 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 Notarial Seal this 16TH day of NOVEMBER 1994

Notarial Seal



*Melvin W. Wolf* Notary Public

RECORDING

BOX 156

23/11/94

