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JUNIOR TRUST DEED

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THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made FEBRUARY 14, 1994, between GARY CRYSTER and CAROL S. CRYSTER, HIS WIFE, D/B/A RENT TECH PROPERTY MANAGEMENT

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

SEVENTY-FOUR THOUSAND AND NO/100 (\$74,000.00) 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 MARCH 1, 1997 on the balance of principal remaining from time to time unpaid at the rate of FOUR percent per annum in instalments (including principal and interest) as follows:

FIVE HUNDRED & NO/100 (\$500.00) Dollars or more on the FIRST day of MARCH 1997, and FIVE HUNDRED & NO/100 (\$500.00) Dollars or more on the FIRST 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 FIRST day of MARCH, 2002. 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 SEVEN percent per annum, and all of said principal and interest being made payable at such banking house or trust company in CHICAGO, ILLINOIS 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 WALTER MOCKUS in said City, OF ADDISON, ILLINOIS 60101 - 730 SHERWOOD

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, being and being in the VILLAGE OF HODGKINS COUNTY OF COOK AND STATE OF ILLINOIS, to wit:

(LEGAL DESCRIPTIONS AND RIDER ATTACHED HERETO).

THIS IS A PART PURCHASE MONEY JUNIOR MORTGAGE AND IS SUBJECT TO AND SUBORDINATE TO A FIRST MORTGAGE TO HARRIS TRUST AND SAVINGS BANK IN THE PRINCIPAL AMOUNT OF \$850,000.00 RECORDED AS DOC. NO. 94296704 AND A SECOND MORTGAGE IN THE PRINCIPAL AMOUNT OF \$500,000.00 TO ILLINOIS HOUSING DEVELOPMENT AUTHORITY AND TO OTHER IHDA LOAN DOCUMENTS. (IHDA SECOND MORTGAGE DOC. # 97792706.)

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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 Mortgagors may be entitled thereto (which are pledged primarily and as a party with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter thereon or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether made units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, inador 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 S and seal S of Mortgagors the day and year first above written.

GARY CRYSTER [SEAL] CAROL CRYSTER [SEAL]

STATE OF ILLINOIS,

I, MOE M. FORMAN

County of COOK

SS. a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT GARY CRYSTER AND CAROL CRYSTER HIS WIFE, D/B/A RENT TECH PROPERTY MANAGEMENT

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

Given under my hand and Notarial Seal this 14th day of FEBRUARY 1994.

Box 430

Moe M. Forman Notary Public

Notarial Seal

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**Parcel 1**  
Lot 8 in Block 3 in the Lenzie First Addition to Hodgkins a  
Subdivision in the West 1/2 of the South West 1/4 and the West 1/2 of  
the North West 1/4 of Section 15, Township 38 North, Range 12 East of  
the Third Principal Meridian, in Cook County, Illinois, according to  
the Plat thereof recorded July 14, 1925 as Document 8973825 in Book  
209 of Plats Page 32.

Commonly known as: 6030 Lenzie, Hodgkins, IL P.I.N. 18-15-301-027

PARCEL 2:

Lot 27 in Block 2 in the Lenzie First Addition to Hodgkins, a  
Subdivision in the West 1/2 of the South West 1/4 and the West 1/2 of  
the North West 1/4 of Section 15, Township 38 North, Range 12 East of  
the Third Principal Meridian, in Cook County, Illinois, according to  
the Plat thereof recorded July 14, 1925 as Document 8973825 in Book  
209 of Plats Page 32.

Commonly known as: 6028 Lenzie, Hodgkins, IL P.I.N. 18-15-301-028

PARCEL 3:

Lot 9 in Block 3 in the Lenzie First Addition to Hodgkins, a  
Subdivision in the West 1/2 of the South West 1/4 and the West 1/2 of  
the North West 1/4 of Section 15, Township 38 North, Range 11 East of  
the Third Principal Meridian, in Cook County, Illinois, according to  
the Plat thereof recorded July 14, 1925 as Document 8975825 in Book  
209 of Plats Page 32.

Commonly known as: 6029 Lenzie, Hodgkins, IL P.I.N. 18-15-302-013

PARCEL 4:

Lot 28 in Block 2 in the Lenzie First Addition to Hodgkins, a  
Subdivision in the West 1/2 of the South West 1/4 and the West 1/2 of  
the North West 1/4 of Section 15, Township 38 North, Range 12 East of  
the Third Principal Meridian, in Cook County, Illinois, according to  
the Plat thereof recorded July 14, 1925 as Document 8973825 in Book  
209 of Plats Page 32.

Commonly known as: 6027 Lenzie, Hodgkins, IL P.I.N. 18-15-302-014

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