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ATT TITLE COMPANY One TransAm Piaza Drive, Suite 500 Cambrook Terrace, IL 60181 (708) 889-2400

DEPT-01 RECORDING

- T40011 TRAN 9880 01/11/96 11:51:00
 - #0371 # RV *-96-028007
 - COOK COUNTY RECORDER

0174719132

HOME EQUITY LOAN PROGRAM MORTGAGE

		e") is given on this Baylo A Single		_day ofDa	cember, 19	195	between the
(hereinafter " under the lav "Lender").	Borrower") and the United	he Mo. 19 19ec, HINS States, innose addre	DALE FEDE ss is Grant S	RAL BANK quare, P.O.	FOR SAVING Box 386, Hins	S, a corporation organ dale, Illinois 60521 (ized and existing hereinafter called
Borrower is i additionally s	secured, if appro	r pursuant to a flom priate, by a Security the principal of (S	Aureement a	n Program A and Collatera 000,00	ccount Note (h d Assignment	screinafter "Note") of of Beneficial interest	even date hereof, in the land trust
Bolding date		Thousand Dol					
navidina for	"credit limit") or monthly installr ad miscellaneous	so much of such print nent payments of print fees and charges for	ncipal as may	be advanced NANCE CH	ARGE ontion:	ig with FINANCE Classification of the credit life and/or diffull debt, if not paid of the control of the contro	sability insurance
a) The suc date acc b) The	ge secures to Lend e repayment of the ch future advances e of this Mortga cordance with the e payment of all of	ler; e debt evidenced by s were made on the d ge or whether then terms of the Note, ar wher sums, with inter	late hereof and e is outstandi nd all renewal: rest, advanced	l regardess (ng individus s, extensions under parar	of whether or no ness at the time and modification raph 1 to protect	et the security of this N	en made as of the inces; interest in Aortgage; and
c) The doe	e performance of	Borrower's covenant	and agreeme	nis under thi	e Monyage an	d the Note. For this p perty located in <u>Coo</u>	urpose, Borrower
IN S	SECTION 13,	O IN E.A. CUMM TOWNSHIP 39 NO OK COUNTY, ILL	RTH, RANGI	COMPANY'S E 12, EAS	MADISION : F OF THE 47	STREET ADDITION HIRD PRINCIPAL	STAR
PERM	Manent Parce	L NO.: 15-13-	108-004			O'Sc.	

which has the address of 7650 Wilcox Forest Park , Illinois, 60130 ("Property Address"); Together with all the improvements now or hereafter erected on the Property, and all casements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights, and water stock and all fixtures now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by this Mortgage; and all of the foregoing together with this said Property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property."

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring

Lender's interest in the Property.

P.I.N.

Borrower acknowledges that this Mortgage secures a note that contains provisions allowing for changes in interest rate, and that Lender may prior to the maturity of the Note and Agreement reduce the available line of credit and/or require repayment of the total balance outstanding under the Agreement.

Page (1 of 4)

LOPY LOPY COVENANTS-Borrower and Lender

 Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtodness evidenced by the
Note and late charges as provided in the Note and the principal of and interest on any further advances secured by this Mortgage.
 Home Equity Loan. This Mortgage secures a Home Equity variable interest promissory note of even date. Such Note has a seven (?) year
term. Borrower will promptly pay when due the principal of and interest on the debt evidence by the Note and any prepayment and late charges the under the note.

3. Taxes; Insurance; Charges; Liens. Borrower shall pay all taxes, hazard insurance, assessments and other charges, fines and impositions attributable to the Property. Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage; provided, that Borrower shall not be required to discharge any such lienges long as Borrower shall agree in writing to the payment of the obligation secured by such lien or in a manner acceptable to the Leader or shall in good faith contest such lien by or defend enforcement of such lien and logal proceedings which operate to prevent the enforcement of the lien of forfeithere of the Property or any part thereof.

. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower

subject to Lender's approval which shall not be unreasonably withheld.

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

by Borrower.

Unless Lender and Bandwer otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is conomically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be ferrened, the insurance proceeds shall be applied to the sums secured by this Mortgage Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days, a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sun's secured by this Mortgage, whether or not then due. The 30 day period will begin when notice is given.

Unless Lender and Borrower otherwise raree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraph 1 herein or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of sums secured by this 1401 to ge immediately prior to the acquisition.

5. Preservation and Maintenance of Property, Louisholds. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. It may Mortgage it on a leasehold, Borrower shall comply with the provisions of the lease and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

6. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lenow, a terest in the Property, including but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a ankruint or decadent, then Lender at Lender's option, upon notice to Borrower may make such appearances, disburse such sums and take such as is necessary to protect Lender's options, upon notice to Borrower may make such appearances, disburse such sums and take such action as a necessary to protect Lender's interest, including, but not limited to. dishursement of sums and take such action as is necessary to protec! Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs. If Lender required mortgage insurance as a condition of making the Note secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums.

Any amounts disbursed by Lender pursuant to this paragraph 6 with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payments, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursen ent at the rate payable from time to time on outstanding principal due under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest from the date of disbursement at the rate payable from time to time on outstanding orincipal due under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall be interest at the highest rate permissible under

applicable law. Nothing contained in this paragraph 6 shall require Lender to incur any expense of trace any action hereunder.

7. Inspection. Lender or its agent may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to "Ander's interest in the Property.

. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. In the event of a sartial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Mortgage such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Mortgage inhibidiately prior to that date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award to settle a claim for damages. Borrower fails to respond to Lender within 30 days after the date such notice is mailed. Lender is authorized to collect and

apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraph 3 hereof or change the amount of such installment.

Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by

- lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by mortgage by reason of any demand made by the original Borrower and Borrower's
- 10. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the Note secured by this mortgage. 11. Remedies Cumulative. All remedies provided in the Mortgage are distinct and cumulative to any other right or remedy under this Mortgagor

afforded by law or equity and may be exercised concurrently, independently or successively.

- 12. Successors and Assigns Bound; Join and Several Libbility, Cosigneys. The coverants and a recombons herein contained shall bind, and the rights hereunder shall inure to the assective successors and assigns of Lender and horrower, subject to the provisions of paragraph? Sherein. Borrower's covenants and agreements shall be joint and several. Any Borrower who cosigns this Mortgage, but does not execute the Note and Agreement:
 - is cosigning this Mortgage only to mortgage, grant and convey the Borrower's interest in the Property under the terms of this Mortgage;

is not personally obligated to pay the sum secured by this Mortgage; and

agrees that Lender and any other Borrower may agree to extend, modify, forebear or make any combinations with regard to the terms of

this Mortgage or the Note and Agreement without the Borrower's consent.

13. Notice. Except for any notice required under applicable law to be given in another manner (a) any notice to borrower provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

14. Governing Law; Severability. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Mortgage or the Note and Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note and Agreement which can be given effect without the conflicting provision and to this end the

provisions of the Mortgage and Note and Agreement are declared to be severable.

15. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note and Agreement or this Mortgage unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Mortgage and may invoke any remedies permitted by paragraph 19 herein.

16. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after

recordation herein.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in borrower is sold or transferred) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sum, secured by this Mortgage. However this option shall not be exercised by Lender if exercised is prohibited by federal law as of the date of this Mongage.

If Lender exercises this opinion Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand

18. Acceleration: Remedies. Prior to electing to accelerate the indebtedness, Lender shall give notice to Borrower of any such breach, of any covenant or agreement in this Mortgage (jut not prior to acceleration under paragraphs 14 and 15 herein unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the defar a must be cured and (d) the 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 Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice. Lender at its option may require immediate payment in full of all sums secured by this Mortgage without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect all expenses included in pursuing the remedies provided in this paragraph 18, including but not limited to, reasonable attorney's fees and costs of title evidence.

19. Lender in Possession. Upon acceleration under paragraph 18 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by a en), 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 collected by Lender or the receiver shall be first applied to the 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 attorney's fees, and then to the sums secured by this Mortgage.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall rel as: this Mortgage without charge to Borrower. Borrower shall pay any recordation costs.

21. Walver of Homestead. Borrower waives all right of homestead exemption in the Property.

22. Prior Mortgages. Borrower covenants and agrees to comply with all the terms and conditions and covenants of any Mortgage, trust deed, or Security Instrument affecting the Property which has or may have priority over this Mortgage, including specifically, but not limited to, timely making the payments of principal and interest due thereunder. Failure of Borrower to make such payments or keep such items, conditions and covenants as provided for in such prior mortgages, trust deeds or security agreements shall constitute a default under this mortgage and Lender may invoke the remedy specified in paragraph 18 herein.

(a) The occurrence of any of the following events shall constitute a default by Borrower under this Mr. 18. 29: (1) failure to pay when due any sum of money due under the Note and Agreement or pursuant to this Mortgage, (2) If any action or junction by Borrowers adversely affects the collateral or the lender's right in the collateral. (3) Lender receives actual knowledge up? Porrower made any material misrepresentation or omitted any material information in the Agreement, Mortgage, the Security Agreement, or in Borrower's application for the Agreement.

(b) If Borrower is in default under the Agreement of this Mortgage, Lender may require Borrower to pay immediately the principal balance outstanding, any and all FINANCE CHARGE. Borrower may owe on that amount, together with all other fees, costs or premiums charged to Borrower's account. The principal balance outstanding under the Agreement after default shall continue to accrue

FINANCE CHARGE until paid at the rate provided for in the Agreement as if no default had occurred.

24. Expense of Litigation. In any suit to foreclose the lien of this Mortgage or enforce any other remedy of the Lender under this Mortgage or the Note or the Credit Documents there shall be allowed and included, as additional indebtedness in the judgment or decree, all expenditures and expenses which may be paid or incurred by or on behalf of Borrower for autorney's fees, appraiser's fees, outlays for documentary expert evidence, stenographers' charges, publication costs, survey costs. And costs(which may be estimated as to items to be expended after entry of the decree) of procuring all abstracts of title, title searches and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to title as Lender may deem 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 fitle to or value of the Property. All expenditures and expenses of the nature in this paragraph mentioned, and such expenses and fees as may be incurred in the protection of said Property and the Maintenance of the lien of this Mortgage, including the fees of any attorney employed by Lender in any litigation or proceeding affecting this Mortgage, the Note or the Property or in preparation for the commencement or defense of any proceeding or threatened suit or proceeding shall be immediately due and payable by Borrower, with interest thereon at the rate from time to time in effect under the Note.

25. Riders to this Mortgage. If one or more riders are executed by Borrower and recorded together with this Mortgage, the covenants and agreements of each rider shall be incorporated into and shall amend and supplement the covenants and agreements of this mortgage as if the

rider(s) were a part of this Mortgage.

IN WITNESS WHEREOF, BOTTOWET THES EXOCUTED THES MOTURAGE. L. COPY

before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes there are forth; and Secretary did also then and there acknowledge that he, as custodism of the corpo seal of said corporation, did affix the said corporate seal of said corporation to said instrument as his own free and contary act, and the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth. Given under my hand and offi seal, this	(CORP, SEAL) STATE OF ILLINOIS (COUNTY OF Cook I, the undersigned, a Noary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY Jaymin Rae Bayro personally borne to me to be the same personally whose name(s) 18 \$00xrhbcd to the foregoing instrument, appealed before on day in person, and acknowledged that a be signed sealed and delivered the said instrument as a free and voluntary act, for the and purposes therein and furth, including the release and waiver of the right of homestead. Given under my sent and official seat, this 20th day of December 1995 My Commission expires: 6-8-99 My Commission expires: 6-8-99 My Commission expires: 1ts STATE OF ILLINOIS COUNTY OF I, the undersigned, a Nosary Public, in and for the County and State aforesaid, DO HEREBY CELTIFY, that a composition of said composition of said corporation and acknowledged that they signed and delivered the said instrument as their cow free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth; and county act, the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth; and county public. Notary Public.	IF BORROWER IS (ARE) INDIVIDUAL(S):
STATE OF ILLINOIS COUNTY OF Cook I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY Jaymin Rae Bayro personally known to me to be the same personally whose name(s) 1.8 Substrated to the pregional instrumental, appeared before and appropriate that the said instrument as a free and voluntary and spin person, and acknowledged that a the said voluntary and spin person, and acknowledged that a the said voluntary and the release and waiver of the right of homestead. Given under my and and official seat, this 20th day of December 1995 My Commission expires: 6-8-99 My Commission expires: 185 STATE OF ILLINOIS COUNTY OF 186 COUNTY OF 186 STATE OF ILLINOIS COUNTY OF 187 COUNTY OF 188	(CORP. SEAL) STATE OF ILLINOIS (COUNTY OF Cook I, the undersigned, a Noary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY Jaymi. Rae Bayro pershally known to me to be the same personist was rainness. It subscribed to the Poregoing instrument, appealed before a day in person, and acknowledged that a she signed sealed and delivered the said instrument as a free and voluntary act, for the and purposes therein are furth, including the release and waiver of the right of homestead. Given under my person and official seal, this 20th day of December 1995 My Commission expires: 6-8-99 My Commission expires: 6-8-99 My Commission expires: 6-8-99 My Commission expires: 6-8-99 My Commission expires: 1st STATE OF ILLINOIS 1st COUNTY OF 1st County and State aftoresaid, DO HEREBY CELTIFY, that a corporation of said corporation and acknowledged that they signed and delivered the said instrument as their own from any control of said corporation, as Trustee, for the uses and purposes therein set forth; an easi of said corporation, day of the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth; an easi of said corporation, as Trustee, for the uses and purposes therein set forth; an easi of said corporation, as Trustee, for the uses and purposes therein set forth; an easi of said corporation, as Trustee, for the uses and purposes therein set forth; an easi of said corporation, day of the purposes therein set forth. Given under my hand and oneal, this	1 Spans
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COUNTY OF Cook the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY Jaymi Rae Bayro presentally known to me to be the sairle persons() whose name(s) 12 subscribed to the foregoing instrument, appeared believe me signed scaled and delivered the said instrument as a free and voluntary act, for the displayment of the first of homestead. Given under my next and official seal, this Given under my next and official seal, this (CORP. SEAL) STATE OF ILLINOIS Its COUNTY OF the undersigned, a Nosary Public, in and for the County and State aforesaid, DO HEREBY CELTIFY, that President of Personally but solely as trustee as aforesaid COUNTY OF the undersigned, a Nosary Public, in and for the County and State aforesaid, DO HEREBY CELTIFY, that President of Personally innertic as the said corporation of Personally innertic to the innertic as the county of the said corporation of Personally innertic as their own free and voluntary act of said corporation, as Trustee, for the uses and purposes their own free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth, and in the said corporation, as Trustee, for the uses and purposes therein set forth. Given under my hand and off all, this Notary Public This Instrument Prepared By: This Instrument Prepared By:	COUNTY OF Cook The undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY Jaymi Rae Bayro personally indown to me to be the same personic) whose nature(s) 12 abbarbed to the foregoing instrument, appeared between all of the person, and acknowledged that also signed sealed and delivered the said instrument as a free and voluntary act, for the nid purposes therein of his his his clading the recease and waiver of the right of homested. Given under my test and official seal, this 20th day of December 1995 My Commission expires: 6-8-99 We BORROWER IS A TRUST: **COPPICIAL SEAL*** **COUNTY OF** The BORROWER IS A TRUST: **Its A TRUST:** **Total County and State aforesaid, DO HEREBY CELTIFY, that President of President of President of Seale of Billingia State aforesaid, DO HEREBY CELTIFY, that President of President of Seale of Billingia State aforesaid, DO HEREBY CELTIFY, that President of Seale of Billingia State aforesaid, DO HEREBY CELTIFY, that President of Seale of Billingia State aforesaid, DO HEREBY CELTIFY, that President of Seale of	ORP, SEAL)
COUNTY OF Cook the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY Jaymi Rae Bayro presentally known to me to be the sairle persons() whose name(s) 12 subscribed to the foregoing instrument, appeared believe me signed scaled and delivered the said instrument as a free and voluntary act, for the displayment of the first of homestead. Given under my next and official seal, this Given under my next and official seal, this (CORP. SEAL) STATE OF ILLINOIS Its COUNTY OF the undersigned, a Nosary Public, in and for the County and State aforesaid, DO HEREBY CELTIFY, that President of Personally but solely as trustee as aforesaid COUNTY OF the undersigned, a Nosary Public, in and for the County and State aforesaid, DO HEREBY CELTIFY, that President of Personally innertic as the said corporation of Personally innertic to the innertic as the county of the said corporation of Personally innertic as their own free and voluntary act of said corporation, as Trustee, for the uses and purposes their own free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth, and in the said corporation, as Trustee, for the uses and purposes therein set forth. Given under my hand and off all, this Notary Public This Instrument Prepared By: This Instrument Prepared By:	COUNTY OF Cook The undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY Jaymi Rae Bayro personally indown to me to be the same personic) whose nature(s) 12 abbarbed to the foregoing instrument, appeared between all of the person, and acknowledged that also signed sealed and delivered the said instrument as a free and voluntary act, for the nid purposes therein of his his his clading the recease and waiver of the right of homested. Given under my test and official seal, this 20th day of December 1995 My Commission expires: 6-8-99 We BORROWER IS A TRUST: **COPPICIAL SEAL*** **COUNTY OF** The BORROWER IS A TRUST: **Its A TRUST:** **Total County and State aforesaid, DO HEREBY CELTIFY, that President of President of President of Seale of Billingia State aforesaid, DO HEREBY CELTIFY, that President of President of Seale of Billingia State aforesaid, DO HEREBY CELTIFY, that President of Seale of Billingia State aforesaid, DO HEREBY CELTIFY, that President of Seale of Billingia State aforesaid, DO HEREBY CELTIFY, that President of Seale of	
the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY Jaym. Rae Bayro as the to be the same personing whose name(s) 13 subscribed to the foregoing instrument, appeared before me lay in person, and acknowledged that a hear signed scaled and defirered the said instrument as a free and voluntary act, for the only purposes therein we furth, including the release and waiver of the right of homestead. Given under my next and official seal, this 20th day of December 1995 My Commission expires: 6-8-99 125 BORROWER IS A TRUST: 126 BORROWER IS A TRUST: 127 BORROWER IS A TRUST: 128 BORROWER IS A TRUST: 128 BORROWER IS A TRUST: 129 BORROWER IS A TRUST: 129 BORROWER IS A TRUST: 129 BORROWER IS A TRUST: 120 BORROWER IS	the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY day in person, and acknowledged that she signed scaled and deflivered the said instrument as a free and voluntary act, for the indigenous therein as a first and official seal, this 20th day of December 1995 My Commission expires: 6-8-99 My Commission expires: 6-8-99 My Commission expires: 1ts STATE OF ILLINOIS COUNTY OF the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CELTIFY, that President of Preside	
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This Instrument Prepared By: This Instrument Prepared By:	Tayin Rae Bayro personally brown to me to be the same person(s) whose name(s) 18 subscribed to the foregoing instrument, appealed before a lay in person, and acknowledged that they signed scaled and delivered the said instrument as a free and voluntary act, for the and purposes therein et furth, including the release and waiver of the right of homestead. Given under my sext and official seat, this 20th day of December 1995 My Commission expires: OFFICIAL SEAL* FELIZABETH WALTEMADE Hotary Public, State of Hinois My Commission Supires 6-8-99 My Commission Supires 18-99 Its DORROWER IS A TRUST: Its STATE OF ILLINOIS Tool personally but solely as trustee as altoresaid COUNTY OF the undersigned, a Novary Public, in and for the County and State aforesaid, DO HEREBY CELTIFY, that President of President of President of Secretary of said comporation, personally known to me to be the same persons whose multismitted to the foregoing instrument as such or such as the free and voluntary act of said comporation, as Trustee, for the uses and purposes there are forth; and service of said comporation, as Trustee, for the uses and purposes there are forth, and call, this day of State comporation, as Trustee, for the uses and purposes there and voluntary act of said comporation, as Trustee, for the uses and purposes therein set forth. Coven quality public	ev Public in and for said County in the State aforesaid. DO HEREBY CERTIFY (
Given under my next and official seal, this 20th day of December 1995 My Commission expires: 6-8-99 My Commission expires: 6-8-99 My Commission expires: 6-8-99 My Commission expires: BORROWER IS A TRUST: Its STATE OF ILLINOIS COUNTY OF COUNTY OF COUNTY OF COUNTY OF County and State afteresaid, DO HEREBY CETTIFY, that COUNTY OF COUNTY OF County and State afteresaid, DO HEREBY CETTIFY, that COUNTY OF County and State afteresaid, DO HEREBY CETTIFY, that COUNTY OF COUNTY OF County and State afteresaid, DO HEREBY CETTIFY, that COUNTY OF County and State afteresaid, DO HEREBY CETTIFY, that COUNTY OF County and State afteresaid, DO HEREBY CETTIFY, that COUNTY OF COUNTY OF County and State afteresaid, DO HEREBY CETTIFY, that COUNTY OF COUNTY OF County and State afteresaid, DO HEREBY CETTIFY, that COUNTY OF County and State afteresaid, DO HEREBY CETTIFY, that COUNTY OF County and State afteresaid, DO HEREBY CETTIFY, that County of said corporation, as state aftered the said instrument as their own free and voluntary and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes there as custofier of the corporation, as Trustee, for the uses and purposes there as the county free and voluntary act, and the free and voluntary act of said corporation, as Trustee, for the uses and purposes there as the county free and voluntary act, and the free and voluntary act of said corporation, as Trustee, for the uses and purposes there as the county free and voluntary act of said corporation, as Trustee, for the uses and purposes there are the county free and voluntary act of said corporation, as Trustee, for the uses and purposes there are forth, and the county free and voluntary act of said corporation, as Trustee, for the uses and purposes there are forth, and the county free and voluntary act of said corporation, as Trustee, for the uses and purposes there are forth. Given under my hand and office and voluntary act of said corporation, as Trustee, for the uses and	Given under my next and official seal, this 20th day of December 1995 My Commission expires: 6-8-99 My Commission expires: 6-8-99 Modify Robbe COUNTY OF The undersigned, a Nonary Public, in and for the County and State aforesaid, DO HEREBY CET TIFY, that President of Secretary of said corporation, personally known to me to be the same persons whose name persons whose name persons and acknowledged and as the free and voluntary act of said corporation, as Trustee of said corporation, the said corporation, dat after the said corporation, as Trustee, for the used and purposes therein set forth. Given under my hand and o eat, this day in person and acknowledged said corporation, as Trustee, for the used and purposes therein set forth. Given under my hand and o eat, this day of Notary Public	
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Given under my north and official seal, this Other day of December 1995 Other day of December 1995 Official SEAL* ELIZABETH WALTEMADE Notary Public, State of Blineis Its STATE OF ILLINOIS COUNTY OF the undersigned, a Notary Public, in and for the County and State aftoresaid, DO HEREBY CELTIFY, that SCONDISION 1	Given under my next and official seat, this 20th day of December 1995 My Commission expires: 6-8-99 IF BORROWER IS A TRUST: To personally but solely as trustee as altoresaid To personally known to me to be the same persons whose name of the country of said corporation, personally known to me to be the same persons whose name of the same persons and acknowledged that they signed and delivered the said instrument as there set forth; an aid as the fire and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth. Given under my hand and of eat, this day of Notary Public	including the release and waiver of the right of homestead.
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My Commission expires: 6-8-99 "OFFICIAL SEAL" ELIZABETH WALTEMADE Notery Public, State of Illinois My Commission Season The BORROWER IS A TRUST: "Its STATE OF ILLINOIS COUNTY OF the undersigned, a Norary Public, in and for the County and State afforesaid, DO HEREBY CET TIFY, that President of Secretary of said corporation, personally known to me to be the same persons whose names President and personal	My Commission expires: 6-8-99 BORROWER IS A TRUST: The Undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CFF TIFY, that resident and as the fire and voluntary act of said corporation, as Trustee, for the uses and purposes there are an observed of the corporation, as Trustee, for the uses and purposes there are an observed of the corporation, as Trustee, for the uses and purposes there are an observed of the corporation as the corporation as their own tree and observed of the corporation of the corporation is said instrument as his own free and observed of the corporation of the corporation of said corporation, as Trustee, for the uses and purposes there are an observed of the corporation of said instrument as his own free and observed and the corporation of said instrument as his own free and observed of the corporation of said instrument as his own free and observed of the corporation of said instrument as his own free and observed of said corporation, as Trustee, for the uses and purposes therein set forth. Given under my hand and o deal, this	and official seal, this 20011 day of December 1995
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Alaest: This Instrument Prepared By: Commission expires:	Anest: (CORP. SEAL) STATE OF ILLINOIS (CORP. SEAL) State of its foregoing instrument as such personally known to me to be the same persons whose name selected that they support 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 o eal, this day of (Anest: (CORP. SEAL) STATE OF ILLINOIS (COUNTY OF A corporation Secretary of said corporation, personally known to me to be the same persons whose name selecter me this day in persons and acknowledged that they support and delivered the said instrument as the own free and voluntary act of said corporation to said instrument as the corporation of the corporation of the corporation of the corporation of said corporation, as Trustee, for the uses and purposes there are considered on the corporation of said corporation, did aftix the said corporation, as Trustee, for the uses and purposes there are considered on the corporation of said instrument as the corporation. Secretary did also then and there acknowledged that he, as used to be corporation to said instrument as the corporation of the corporation of said corporation, as Trustee, for the uses and purposes there are forth. Given under my hand and o eal, this Notary Public	Wolfer-Rubble
Motary Public, State of Illinois My Commission Spires 63-99 Its	Notary Public, State of Illinois Hy Commission Spires 6-8-99 Its The BORROWER IS A TRUST: Its The undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CET TIFY, that President of A corporation Secretary of said corporation, personally known to me to be the same persons whose name President and Secretary of said corporation, personally known to me to be the same persons whose name persons and acknowledged that they signed and delivered the said instrument as their own free and voluntary and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth; an act of said corporation, did aftix the said corporation, as Trustee, for the uses and purposes there and voluntary act, the free and voluntary act of said corporation, as Trustee, for the uses and purposes there and voluntary act, the free and voluntary act of said corporation, as Trustee, for the uses and purposes there and voluntary act, the free and voluntary act of said corporation, as Trustee, for the uses and purposes there are so what are act, the free and voluntary act of said corporation, as Trustee, for the uses and purposes there are so what are act, the free and voluntary act of said corporation, as Trustee, for the uses and purposes there are forth. Given under my hand and o eal, this	
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Attest: Its	STATE OF ILLINOIS COUNTY OF the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CELTIFY, that President of Secretary of said corporation, personally known to me to be the saim persons whose name ubscribed to the foregoing instrument as such Secretary of said corporation, personally known to me to be the saim persons whose name ubscribed to the foregoing instrument as such President and Secretary, respectively, appeared as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth; and set free and voluntary act of said corporation, did affix the said corporation to said instrument as his own free and constant as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth. Given under my hand and o cal, this	
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STATE OF ILLINOIS COUNTY OF the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CELTIFY, that President of Secretary of said corporation, personally known to me to be the same persons whose names Secretary of said corporation, personally known to me to be the same persons whose names Secretary of said corporation and Secretary nespectively, appeared to the sold instrument as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth, and said Secretary did also then and there acknowledge that he, as custodien of the corporation for said corporation, did affix the said corporation as aid instrument as his own free and coluntary act, and the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth. Given under my hand and officed, this day of This Instrument Prepared By: This Instrument Prepared By:	STATE OF ILLINOIS COUNTY OF the undersigned, a Notary Public, in and for the County and State afterestid, DO HEREBY CELTIFY, that President of Secretary of said corporation, personally known to me to be the same persons whose name there me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes there set forth; an action of the corporation, did affix the said corporation, as Trustee, for the uses and purposes there are set forth; an action of said corporation, did affix the said corporation to said instrument as his own free and color and the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth. Given under my hand and of eal, this Notary Public	lts (
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