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GEORGE E. COLTS
LEGAL FORMS

No. 208
November 1994

TRUST DEED (ILLINOIS)
For Use With Note Form No. 1448
(Monthly Payments Including Interest)

96242988

CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

THIS AGREEMENT, made April 1, 1996,
between Matthew F. Frazel and
Nancy P. Snyder, husband and wife,
1331 Dobson, Evanston, IL
(No. and Street) (City) (State)

herein referred to as "Mortgagors," and
Inanne K. Frazel
4 Oak Brook Club Dr., Oak Brook IL
(No. and Street) (City) (State)

herein referred to as "Trustee," witnesseth: That Whereas Mortgagors are jointly indebted to the legal holder of a principal promissory note, termed "Installment Note," of even date herewith, executed by Mortgagors, made payable to Bearer and delivered, in and by which note Mortgagors promise to pay the principal sum of Ninety-Six Thousand Five Hundred Dollars, and interest from April 1, 1996 on the balance of principal remaining from time to time unpaid at the rate of 5.91 per cent per annum, such principal sum and interest to be payable in installments as follows: Five Hundred Seventy-Two & 99/100 Dollars (\$572.99)

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COOK COUNTY RECORDER

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Above Space for Recorder's Use Only

Dollars on the 1st day of May, 1996, and Five Hundred Seventy-Two & 99/100 Dollars (\$572.99) on the 1st day of each and every 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 April, 1996; all such payments on account of the indebtedness evidenced by said note to be applied first to accrued and unpaid interest on the unpaid principal balance and the remainder to principal; the portion of each of said installments constituting principal, to the extent not paid when due, to bear interest after the date for payment thereof, at the rate of _____ per cent per annum, and all such payments being made payable at 4 Oak Brook Club Dr., #G105, Oak Brook, IL 60521 or at such other place as the legal holder of the note may, from time to time, in writing appoint, which note further provides that at the election of the legal holder thereof and without notice, the principal sum remaining unpaid thereon, together with accrued interest thereon, shall become at once due and payable, at the place of payment aforesaid, in case default shall occur in the payment, when due, of any installment of principal or interest in accordance with the terms thereof or in case default shall occur and continue for three days in the performance of any other agreement contained in this Trust Deed (in which event election may be made at any time after the expiration of said three days, without notice), and that all parties thereto severally waive presentment for payment, notice of dishonor, protest and notice of protest.

NOW THEREFORE, to secure the payment of the said principal sum of money and interest in accordance with the terms, provisions and limitations of the above mentioned note and 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, Mortgagors by these presents CONVEY AND WARRANT unto the Trustee, its or his 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 EVANSTON, COUNTY OF COOK IN STATE OF ILLINOIS, to wit:

LOT 65 IN ARTHUR DUNAS' HOWARD AVENUE SUBDIVISION OF THAT PART OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 25, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE SOUTH LINE OF THE NORTH 45 ACRES THEREOF AND THE EAST OF THE EAST LINE OF THE WEST 6.358 ACRES OF THE EAST 16.358 ACRES OF THE SOUTH 32.506 ACRES OF SAID NORTHEAST 1/4 OF SAID SECTION 25, IN COOK COUNTY, ILLINOIS.

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

Permanent Real Estate Index Number(s): 10-25-223-038

Address(es) of Real Estate: 1331 Dobson, Evanston, IL 60203

TOGETHER with all improvements, tenements, easements 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 rents, issues and profits are pledged primarily and on a parity with said real estate and not secondarily), and all fixtures, apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, water, light, power, refrigeration and air conditioning (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, awnings, storm doors and windows, floor coverings, inador beds, stoves and water heaters. All of the foregoing are declared and agreed to be a part of the mortgaged premises whether physically attached thereto or not, and it is agreed that all buildings and additions and all similar or other apparatus, equipment or articles hereafter placed in the premises by Mortgagors or their successors or assigns shall be part of the mortgaged premises.

TO HAVE AND TO HOLD the premises unto the said Trustee, his or his 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, with said rights and benefits Mortgagors do hereby expressly release and waive.

The name of a record owner is _____

This Trust Deed consists of four pages. The covenants, conditions and provisions appearing on pages 3 and 4, are incorporated herein by reference and hereby are made a part hereof to the same as though they were here set out in full and shall be binding on Mortgagors, their heirs, successors and assigns.

Witness the hands and seals of Mortgagors the day and year first above written.

Matthew F. Frazel (SEAL) Nancy R. Snyder (SEAL)

PLEASE
PRINT OR
TYPE NAME(S)
BELOW
SIGNATURE(S)

Matthew F. Frazel (SEAL) Nancy R. Snyder (SEAL)

State of Illinois, County of Cook ss.

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

Matthew F. Frazel and Nancy R. Snyder, husband and wife,

personally known to me to be the same persons whose names 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, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 27th day of March, 19 96

Commission expires _____
"OFFICIAL SEAL"
JEROME V. FRAZEL
NOTARY PUBLIC, STATE OF ILLINOIS
Nancy R. Snyder
NOTARY PUBLIC

This instrument was prepared by Jerome V. Frazel, One E. Wacker Dr., #3720, Chicago, IL 60601
(Name and Address)

Mail this instrument to Jerome V. Frazel, Childrens, Eshco, Williams & Zdeb, Ltd.
(Name and Address)

One E. Wacker Dr., Suite 3720, Chicago, IL 60601
(City) (State) (Zip Code)

OR RECORDER'S OFFICE BOX NO. _____