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Case No. 12-001-1657-10-19 69;16:42
Cook County, IL, USA \$1,50

03484

9237 9709-8075
TRUST DEED

RETURN TO: CREDIT FACTS OF AMERICA
SUITE 120 (BOX 133)
530 WILLIAM PENN PLACE
PITTSBURGH, PA 15219-1811

THE ABOVE SPACE FOR RECORDERS USE ONLY

THIS INDENTURE, made JULY 28, 1997, between VANCE G ROCKFORD AND
VANITA D TUCKER ROCKFORD
herein referred to as "Grantors", and

_____ of _____ Illinois, herein referred to as "Trustee", witnesseth:
THAT, WHEREAS the Grantors have promised to pay to ENERGY CRAFT WINDOW COMPANY, herein
referred to as "Beneficiary", the legal holder of the Home Improvement Contract hereinafter called "Contract" and described, the
sum of _____.

TWO THOUSAND NINE HUNDRED SEVEN & 00/100 Dollars (\$ 2907.00),
evidenced by one certain Contract of the Grantors of even date herewith, made payable to the Beneficiary, and delivered, in and by
which said Contract the Grantors promise to pay the said sum in 36 consecutive monthly installments: 36 at \$ 80.75,
followed by _____ at \$ N/A, followed by _____ at \$ N/E, with the first installment beginning on
10-14 (Month & Day), 1997 and the remaining installments continuing on the same day of each month thereafter until fully
paid. All of said payments being made payable at _____,
Illinois, or at such place as the Beneficiary or other holder may, from time to time, in writing appoint.

The principal amount of the Contract is \$ 2300.00. The Contract has a Last Payment Date of
9-14 2000

NOW, THEREFORE, the Grantors to secure the payment of the said obligation in accordance with the terms, provisions and limitations
of this Trust Deed, and the performance of the covenants and agreements herein contained, by the Grantors 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, lying and being in the CITY OF CHICAGO OF, COUNTY
OF COOK AND STATE OF ILLINOIS, to wit:

LOT 12 (EXCEPT THE NORTH 22 FEET THEREOF) AND THE NORTH 27 FEET OF LOT 13 IN BLOCK 1 IN ALBERTA PARK
ADDITION, BEING A SUBDIVISION OF THE SOUTHWEST QUARTER OF NORTHWEST QUARTER OF SECTION 36, TOWNSHIP 38
NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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

TOGETHER with improvements and fixtures now attached together with easements, rights, privileges, interests, rents and profits.

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 Grantors do hereby expressly release and waive.

OVERPLUSES TO GRANTORS, THEIR HEIRS, LEGAL REPRESENTATIVES OR ASSIGNS, AS WELL AS THE APPOINTMENT OF ATTORNEYS-IN-FACT OF AMERICA
BY THE CONTRACT, WITH INTEREST THEREON AS HEREBY PROVIDED; THIRD, ALL PRINCIPAL AND INDEBTEDNESSES ACCRUED ON THE DATE OF EXPIRATION
OF THE CONTRACT, WITH OTHER ITEMS WHICH UNDER THE TERMS HEREOF CONSISTUTE SECURED ADDITIONALLY TO THAT EVIDENCED
PARAGRAPH HEREOF; SECOND, ALL OTHER ITEMS WHICH UNDER THE TERMS HEREOF CONSISTUTE SECURED ADDITIONALLY IN THE PRECEDING
ACCOUNT OF ALL COSTS AND EXPENSES INCURRED TO THE FORECLOSURE PROCEEDINGS, INCLUDING ALL SUCH ITEMS AS ARE MENTIONED IN THE PRECEDING

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8. THE PROCEEDS OF ANY FORECLOSURE SALE OF THE PREMISES SHALL BE DISTRIBUTED AND APPLIED IN THE FOLLOWING ORDER OF PRIORITY: FIRST,
ON ACCOUNT OF ALL COSTS AND EXPENSES WHICH SHALL BE EVIDENCED IN THE PRECEDING PARAGRAPH

(C) PREPARATIONS FOR THE DELIVERY OF ANY FORECLOSED SUIT OR PROCEEDING WHICH MIGHT AFFECT THE PREMISES OR THE SECURITY HEREOF, WHETHER
COMMENCEMENT OF ANY SUIT FOR THE FORECLOSURE HEREON AFTER ACCRUAL OF SUCH RIGHT TO FORECLOSE WHETHER OR NOT ACTUALLY COMMENCED; OR
AS PLAINLY, CLAIMANT OR DEFENDANT, BY REASON OF THIS TRUST DEED OR ANY INDEBTEDNESS HEREBY SECURED; OR (B) PREPARATIONS FOR THE
IN CONNEXION WITH (A) ANY PROCEEDING, INCLUDING PROBATE AND BANKRUPTCY PROCEEDINGS, TO WHICH EITHER OF THEM SHALL BE A PARTY, EITHER
INTEREST HEREON AT THE ANNUAL PRECENTAGE RATE STATED IN THE CONTRACT THIS TRUST DEED SECURES, WHEN PAID OR INURRED BY TRUSTEE OR BENEFICIARY
IN THIS PARAGRAPH MENTIONED SHALL BECOME SO MUCH ADDITIONAL INDEBTEDNESS SECURED HEREBY AND IMMEDIATELY DUE AND PAYABLE, WITH
BE HAD PURSUANT TO SUCH DECREE THE TRUE CONDITION OF THE TITLE OR THE VALUE OF THE PREMISES. ALL EXPENDITURES AND EXPENSES OF THE NATURE
OR BENEFICIARY MAY DEEM TO BE REASONABLY NECESSARY EITHER TO PROSECUTE SUCH SUIT OR TO ENDEAVOR TO BIDDERES AT ANY SALE WHICH MAY
TITLE SEARCHES AND EXAMINATIONS, GUARANTEE POLICIES, TORRENT CERTIFICATES, AND SIMILAR DATA AND ASSURANCES WHICH DESPCT TO TITLE AS TRUSTEE
COSTS AND FEES (WHICH MAY BE ESTIMATED AS TO ITEMS TO BE EXPENDED AFTER ENTRY OF THE DECREE) OF PROSECUTING ALL SUCH ABSURDITIES OF TITLE,
FOR ATTORNEY'S FEES, TRUSTEE'S FEES, ATTORNEYS, EXPENSES, OUTLAY FOR DOCUMENTARY AND EXPERT EVIDENCE, SIGNING FEES, CHARGES, PUBLICATION
INDEBTEDNESS IN THE DECREE FOR SALE ALL EXPENDITURES AND EXPENSES WHICH MAY BE PAID OR INURRED BY OR ON BEHALF OF TRUSTEE OR BENEFICIARY
7. WHEN THE INDEBTEDNESS HEREY SECURED SHALL BECOME DUE WHETHER BY ACCELERATION OR OTHERWISE, BENEFICIARY OR TRUSTEE SHALL
HAVE THE RIGHT TO FORECLOSE THE LIEN HEREON, IN ANY SUIT TO FORECLOSE THE LIEN HEREON, THERE SHALL BE ADVISED AND INCLUDED AS ADDITIONAL
OR NOT ACTUALLY COMMENCED.

TRANSFERRED BY THE GRANTORS WITHOUT BENEFICIARY'S PRIOR WRITTEN CONSENT.
PERFORMANCE OF ANY OTHER AGREEMENT OF THE GRANTORS HEREIN CONTAINED, OR (C) IMMEDIATELY, IF ALL OR PART OF THE PREMISES ARE SOLD OR
DEFAULUT IN MAKING PAYMENT OF ANY INSTALLMENT ON THE CONTRACT, OR (B) WHEN DELAYED, SOLELY OCCUR AND CONTINUE FOR THREE DAYS IN THE CASE
NOTWITHSTANDING ANYTHING IN THE TRUST DEED TO THE CONTRARY, BECAUSE DUE AND PAYABLE (A) IMMEDIATELY IN THE CASE
HEREOF. AT THE OPTION OF BENEFICIARY, AND WITHOUT NOTICE TO GRANTORS, ALL UNPAID INDEBTEDNESS SECURED BY THIS TRUST DEED SHALL,
BILL, STATEMENT OR ESTIMATE OF ANY TAX, ASSESSMENT, SITES, FORFEITURE, TAX LIEN OR TITLE OR ACCURACY OF SUCH
SO ACCORDING TO ANY BILL, STATEMENT OR ESTIMATE PROCURED FROM THE APPROPRIATE PUBLIC OFFICE WITHOUT INQUIRY INTO THE ACCURACY OF SUCH
5. THE TRUSTEE OR BENEFICIARY HEREBY SECURED MAKING ANY PAYMENT HEREY SECURED HEREBY AUTHORIZED RELATING TO TAXES OR ASSESSMENTS, MAY DO
AS A WAIVER OF ANY RIGID ACCRUALING TO THEM ON ACCOUNT OF ANY DELAY HEREUNDER ON THE PART OF GRANTORS.
AT THE ANNUAL PRECENTAGE RATE STATED IN THE CONTRACT THIS TRUST DEED SECURES. LACKTION OF TRUSTEE OR BENEFICIARY SHALL NEVER BE CONSIDERED
MUCH ADDITIONAL INDEBTEDNESS SECURED HEREBY AND SHALL BECOME IMMEDIATELY DUE AND PAYABLE WITHOUT NOTICE AND WITH INTEREST THEREON
FEES, AND ANY OTHER MONIES ADVANCED BY TRUSTEE OR BENEFICIARY TO PROTECT THE MONAGED PREMISES AND THE LIEN HEREON, INCLUDING ATTORNEY'S
MONIES PAID FOR ANY OF THE PURPOSES HEREIN AUTHORED AND ALL EXPENSES PAID OR INURRED IN COMMENCEMENT THEREWITH, INCLUDING ATTORNEY'S
LIEN OR TITLE OR CLAIM THEREOF, OR REDEMPTION THEREOF, OR TAX SALE OR FORFEITURE AFFECTING SAID PREMISES OR CONTEST ANY TAX OR ASSESSMENT. ALL
OR REDEMPTION ANY TAX SALE OR FORFEITURE AFFECTING SAID PREMISES OR CONTEST ANY TAX OR PROMISE SETTLE ANY TAX LIEN OR OTHER PRIOR
ON PRIOR ENCUMBRANCES, IF ANY, AND PURCHASE, DISCHARGE, COMPROMISE OR SETTLE ANY TAX LIEN OR TITLE OR CLAIM, THEREOF,
OF GRANTORS IN ANY FORM AND MANNER, DECLINED EXPEDIENT, AND MAY, BUT NEED NOT, MAKE FULL OR PARTIAL PAYMENTS OF PRINCIPAL OR INTEREST
4. IN CASE OF DEFAULT THEREIN, TRUSTEE OR BENEFICIARY MAY, BUT NEED NOT, MAKE ANY PAYMENT OR PERFORMANCE ANY ACT HEREBY REQUIRED
TO BENEFICIARY, AND IN CASE OF INSURANCE ABOUT TO EXPIRE, SHALL DELIVER RENEWAL POLICIES NOT LESS THAN TEN DAYS PRIOR TO THE RESPECTIVE
BY THE STANDARD MORSEAGI CLAUSE TO BE ATTACHED TO EACH POLICY, AND SHALL DELIVER ALL POLICIES, INCLUDING ADDITIONAL AND RENEWAL POLICIES,
UNDER INSURANCE POLICIES PAYABLE, IN CASE OF LOSS OR DAMAGE, TO TRUSTEE FOR THE BENEFIT OF THE BENEFICIARY, SUCH RIGHTS TO BE EVIDENCED
THE COST OF REPAIRING OR REPLACING THE SAME OR TO PAY IN FULL THE INDEBTEDNESS SECURED HEREBY, ALL IN COMPANIES SATISFACTORIY TO THE BENEFICIARY,
BY FIRE, LIGHTNING OR WINDSTORM UNDER POLICIES PROVIDING FOR PAYMENT BY THE INSURANCE COMPANIES OF MONIES SUFFICIENT EITHER TO PAY
3. GRANTORS SHALL KEEP ALL BUILDINGS AND IMPROVEMENTS NOW OR HEREAFTER SITUATED ON SAID PREMISES INSURED AGAINST LOSS OF DAMAGE
BY STATUTE, ANY TAX OR ASSESSMENT WHICH GRANTOR MAY DESIRE TO CONSTITUTE.
BENEFICIARY DUPLICATIVE RECEIPTS HEREOF. TO PREVENT DELAY IN HERUNDER GRANTORS SHALL PAY IN FULL UNDER PROTEST, IN THE MANNER PROVIDED
SEWER SERVICE CHARGES, AND OTHER CHARGES AGAINST THE PREMISES WHICH DUE, AND SHALL, UPON WRITTEN REQUEST, FURNISH TO TRUSTEE TO
THE USE THEREOF; (6) MAKE NO MATERIAL ALTERATIONS IN SAID PREMISES EXCEPT AS REQUIRED BY LAW OR MUNICIPAL ORDINANCE.
OF EXECUTION UPON SAID PREMISES; (5) COMPLY WITH ALL REQUIREMENTS OF LAW OR MUNICIPAL ORDINANCES WHICH RESPECT TO THE PREMISES AND
PRIOR LIEN TO TRUSTEE OR TO BENEFICIARY; (4) COMPLETE WITHIN A REASONABLE TIME ANY BUILDING OR BUILDINGS NOW OR AT ANY TIME IN PROCESS
BY A LIEN OR CHARGE ON THE PREMISES SUPERIOR TO THE LIEN HEREON, AND UPON REQUEST EXCLUSIVELY EVIDENCE OF THE DISCHARGE OF SUCH
OR OTHER LIENS OR CLAIMS FOR LIEN NOT EXPRESSLY SUBORDINATED TO THE LIEN HEREON; (3) PAY WHEN DUE ANY INDEBTEDNESS WHICH MAY BE SECURED
MAY BECOME DAMAGED OR BE DESTROYED; (2) KEEP SAID PREMISES IN GOOD CONDITION AND REPAIR, WITHOUT WASTE, AND FREE FROM MECHANICS
1. GRANTORS SHALL (1) PROMPTLY REPAIR, RESTORE OR REBUILD ANY BUILDINGS OR IMPROVEMENTS NOW OR HEREAFTER ON THE PREMISES WHICH

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9. Upon, or at any time after the filing of a bill to foreclose this Trust Deed, the court in which such bill is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Grantors at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not and the Trustee hereunder may be appointed as such receiver. Such receiver shall have the power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Grantors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income in his hands in payments in whole or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this Trust Deed, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.

10. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.

11. Trustee or Beneficiary shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

12. Trustee has no duty to examine the title, location, existence, or condition of the premises, nor shall Trustee be obligated to record this Trust Deed or to exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any acts or omissions hereunder, except in case of gross negligence or misconduct and Trustee may require indemnities satisfactory to Trustee before exercising any power herein given.

13. Upon presentation of satisfactory evidence that all indebtedness secured by this Trust Deed has been fully paid, either before or after maturity, the Trustee shall have full authority to release this Trust Deed, the lien thereof, by proper instrument.

14. In case of the resignation, inability or refusal to act of Trustee, the Beneficiary shall have the authority to appoint a Successor in Trust. Any Successor in Trust hereunder shall have the identical title, powers and authority as are herein given Trustee.

15. This Trust Deed and all provisions hereof, shall extend to and be binding upon Grantors and all persons claiming under or through Grantors, and the word "Grantors" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such person shall have executed the Contract or this Trust Deed. The term Beneficiary as used herein shall mean and include any successors or assigns of Beneficiary.

WITNESS the hand(s) and seal(s) of Grantors the day and year first above written.

(SEAL)

VANCE G. ROCKFORD

(SEAL)

(SEAL)

VANITA D. TUCKER ROCKFORD

(SEAL)

STATE OF ILLINOIS,

County of COOK

I, ULNA M. DOBBINS,
SS. a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT

VANCE G. ROCKFORD AND

VANITA D. TUCKER ROCKFORD

who ARE personally known to me to be the same person, whose name
ARE subscribed to the foregoing Instrument, appeared before me this day in person
and acknowledged that THEY signed 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 28th day of

JULY, A.D. 1997 Ulna M. Dobbins
Notary Public

This instrument was prepared by

13747 MONTFORT DR, SUITE 115

FIRST CONSUMER CREDIT, L.L.C. DALLAS, TX 75240
(Name) (Address)

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URN TO: CREDIT FACTS OF AMERICA
SUITE 120 (BOX 133)
530 WILLIAM PENN PLACE
PITTSBURGH, PA 15219-1811

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40 of 4

RECORDERS OFFICE BOX NUMBER

OR



DE LIVRE

FOR RECORDERS USE ONLY PURPOSES
INSERT STREET ADDRESS OF ABOVE

DESCRIBED PROPERTY HERE

PITTSBURGH, PA 15219-1811
530 WILLIAM PENN PLACE
SUITE 120 (BOX 133)
RETURN TO: CREDIT-FACETS OF AMERICA

NAME

CITY

STREET

15 NOVEMBER 1998

NOTARY PUBLIC

MY COMMISSION EXPIRES 6/12/98

"OFFICIAL SEAL" GIVEN under my hand and Notarial Seal this day of November 15 A.D. 1998
DENNIS E. STOCK
NOTARY PUBLIC, STATE OF ILLINOIS
The name of and on behalf of said Corporation for the uses and purposes herein set forth,
that they signed and delivered the same as their free and voluntary act as such officers in
as president and secretary, respectively, of the corporation named therein and acknowledged
who 15 personally known to me and who executed the foregoing Assignment. Acknowledged
Count of DeKalb

SS. a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY

1. I, DENNIS E. STOCK
STATE OF ILLINOIS.

ACKNOWLEDGMENT BY CORPORATION (SELLER)

Notary Public

A.D. 19

GIVEN under my hand and Notarial Seal this day of November 15 A.D. 1998
ACKNOWLEDGED AS
Signed and delivered to the foregoing Assignment, appeared before me this day in person
and acknowledged that
subscribed to the foregoing Assignment, appeared before me this day in person
who personally known to me to be the same person — whose name
Count of DeKalb

SS. a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY

1. I, DENNIS R. RITTER
STATE OF ILLINOIS.

ACKNOWLEDGMENT BY INDIVIDUAL OR PARTNERSHIP BENEFICIARY (SELLER)

(Name and Title) DENNIS R. RITTER

(Title Signature)

Date

(SEAL)

CO-OP RATE SELLER SIGN HERE
ENERGY CRAFT WINDOW COMPANY

IN WITNESS WHEREOF, the undersigned has set its hand and seal this day of November 15 A.D. 1998
Interest under such Trust Deed and the obligation secured hereby to FIRST CONSUMER CREDIT, L.L.C.
For value received, the undersigned, the beneficiary under the within Trust Deed hereby transfers, sets over and assigns the beneficial

ASSIGNMENT

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