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TRUST DEED

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(The Note Contains Provisions for Periodic Adjustments in the Interest Rate)

April 1, 1997, between

THIS INDENTURE, made MOUNT GREENWOOD BANK, as Trustee under Trust Agreement dtd. June 10, 1987, known as Trust No. 5-0759, 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 Adjustable Rate Installment Note hereinafter described, said legal holder or holders being herein referred to as Holders of the Note, in the principal sum of TWO HUNDRED FIVE THOUSAND AND NO/100 (\$205,000.00) Dollars, evidenced by one certain Adjustable Rate Installment 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 April 1, 1997 on the balance of principal remaining from time to time unpaid at the "Initial Rate of Interest" of 8-1/4 %. Said Note provides for changes in the Interest Rate and in the amount of the monthly installment payments due thereon in the following manner.

- (1) Commencing in 1998, said Interest Rate may be adjusted by the Holders of the Note on the 1st day of April (month), and on the same day every (6th month) (12th month) thereafter, each such date being hereinafter referred to as the "Change Date;"
- (2) Changes in the Interest Rate shall be based upon changes in the "Index." The Index shall be (select only one Index):
 - (i) ~~The national average mortgage contract rate for major lenders on the purchase of previously occupied homes, as computed monthly by the Federal Home Loan Bank Board, published in the Board's Journal, and made available in news releases;~~
 - (ii) ~~The average cost of funds to FSLIC-insured savings and loan associations, either for all Federal Home Loan Bank Districts or for a particular District or Districts, as computed semi-annually by the Federal Home Loan Bank Board, published in the Board's Journal, and made available in news releases;~~
 - (iii) ~~The monthly average of weekly auction rates on United States Treasury bills with a maturity of three months or six months, as published in the Federal Reserve Bulletin and made available by the Federal Reserve Board in Statistical Release G.13(415) during the first week of each month;~~
 - (iv) ~~The monthly average yield on United States Treasury securities adjusted to a constant maturity of one, two, three, or five years, as published in the Federal Reserve Bulletin and made available by the Federal Reserve Board in Statistical Release G.13(415) during the first week of each month;~~
 - (v) The prime lending rate of the First National Bank of Chicago on the Change Date. (other).

If this Index is no longer available, the Holders of the Note shall select an alternative legally sufficient index and shall mail notice thereof to Mortgagors. Said notice has an "Original Index" figure of 8-1/4 %. The most recently available index figure as of the date 3 days prior to each Change Date shall be the "Current Index."

- (3) Prior to each Change Date, the Holders of the Note shall determine any change in the interest rate, and shall calculate the amount of the difference, if any, between the Current Index and the Original Index. In the event that the Current Index exceeds the Original Index, the Holders of the Note MAY add the difference to the Initial Rate of Interest rounded off to the nearest one-eighth of 1% per annum. In the event that the Current Index is less than the Original Index, the Holders of the Note SHALL subtract the difference from the Original Rate of Interest; provided, if the difference in increase or in decrease is less than one-sixteenth of 1% per annum, the interest rate shall not change.
- Upon any change in the Interest rate, the Holder of the Note shall revise the monthly payment on the note to the extent sufficient to repay the outstanding principal balance in full on April 1, 2012 (the maturity date) at the new interest rate in substantially equal payments.
- (4) The new interest rate shall become effective on each Change Date and any resulting change in the monthly payment shall become effective on the date of the first monthly payment thereafter and shall remain in effect until said amount is again changed or the Note is fully repaid.
 - (5) At least 30, but not more than 45 days prior to any change in the amount of monthly payments, the Holders of the Note shall send written notice to the Mortgagors, which notice shall include the information required by law and the title and telephone number of a Holder of the Note or an agent or employee of a Holder of the Note who can answer questions about the notice.

All payments on account of indebtedness evidenced by said Adjustable Rate Mortgage Note shall be applied first to interest on the unpaid principal balance and the remainder to principal, and all of said principal and interest are made payable at such banking house or trust company in Cook County, Illinois, as the Holders of the Note may, from time to time in writing, appoint, and in the absence of such appointment, at the office of CHARLES O. BACKER, in said city.

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, lying and being in the County of Cook, State of Illinois, to wit: Lot 1 in Two Fifty Three Subdivision, a Subdivision of part of the Northwest 1/4 of Section 22, Township 36 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

P.I.N.: 27-22-100-020-0000 Address of premises: 9441 W. 159th St., Orland Park, IL. 60462
THIS INSTRUMENT WAS PREPARED BY: ALEXANDER P. MATUG, P.C., Attorney, 7110 W. 127th St., Alsop Heights, IL. 60463 which, with the property hereinafter described, is referred to herein as the "premises."

THE MORTGAGOR SHALL HAVE THE RIGHT TO PREPAY THE INSTALLMENT NOTE IN WHOLE OR IN PART AT ANY TIME. IN THE EVENT OF ANY SALE OR TRANSFER OF THE PROPERTY OR BENEFICIAL INTEREST IN THE LAND TRUST, THE PRINCIPAL BALANCE OF THE NOTE SHALL IMMEDIATELY BECOME DUE AND PAYABLE.

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 on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon 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, beds, awnings, staves 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 of the Mortgagors do hereby expressly release and waive.

This trust deed consists of 2 pages. The covenants, conditions and provisions appearing on page 2 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 and seal of Mortgagors the day and year first above written.

ATTEST:
Barbara J. Raibon By: Bernadette F. Stang
Acting Secretary Vice President

DEPT-01 RECORDING \$23.00
30012 TRAN 4733 04/17/97 12:20:00
97368079 ER # - 97-266655
COOK COUNTY RECORDER
DEPT-10 PENALTY \$20.00

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that Barbara J. Raibon of County of Cook, MOUNT GREENWOOD BANK, as Trustee under Trust Agreement dated June 10, 1987, known as Trust Number 5-0759, and Acting Secy., of said trust company who subscribed to the foregoing instrument as such Vice Pres. and Acting Secy., respectively appeared before me this day in person and acknowledged that they signed and delivered as their own free and voluntary act and as the free and voluntary act of said trust company, as Trustee, as aforesaid, for the uses acknowledged that he/she as custodian of the corporate seal of said trust company, did affix the corporate seal of said trust company to said instrument as their own free and voluntary act and as the free and voluntary act of said trust company, as Trustee, as aforesaid, for the uses and purposes therein set forth.

Given under my hand and notarial seal, this 17th day of April, 1997.
Mary Rocola
Notary Public
OFFICIAL SEAL
MARY ROCOLA
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPI. DEC. 6, 2000

97266655

710 W. 127th St., Suite 200
Palos Heights, IL 60463

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Orland Park, IL 60462



PLACE IN RECORDER'S OFFICE BOX NUMBER

BOX 333-CTI

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