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THIS INDENTURE, Frade 04	1/16/98 beto herein referred	veen BETTYE	J PRIDE	FOR RECORDERS USE ONLY
				, Illinois, herein referred to as
"Trustee", witnesseth:			<u> </u>	,
THAT, WHEREAS the Grantors to the legal holder of the Loan Agre- with interest thereon at the rate of	emerit hereinafter	described, the pr		
Agreed Rate of Interest: 11 Agreed Rate of Interest: This changes in the Prime Loan rate. The published in the Federal Reserve is the published rate as of the last year. The interest rate will increas rate, as of the last business day of point from the Bank Prime Loan ratecrease more than 2% in any year more than% per year.	is a variable inter the interest rate with Board's Statistical business day of e or decrease with if the preceding mo ate on which the co ar. In no event, ho	cit rate loan and Il be per Release H.15. Th I changes in the E onth, has increase current interest ra	the interest rate reentage points ab e initial Bank Prime therefore, the initial Bank Prime Loan red or decreased by its is based. The interest rate ever be	cove the Bank Prime Loan Rate e Lotin rate is%, which al interest rate is% per rate when the Bank Prime Loan y at least 1/4th of a percentage interest rate cannot increase or e less shan% per year
Adjustments in the Agreed Rate monthly payments in the month for total amount due under said Loar waives the right to any interest railoan.	ollowing the annive	rsary date of the e paid by the lai	loan and every to st payment date o	2 months thereafter so that the of 03/01/13. Associates
The Grantors promise to pay the Beneficiary, and delivered in	ne said sum in the	said Loan Agreerive monthly insta	ment of even date	herewith, made payable to the at \$ 791.70
Beneficiary, and delivered in 179 at \$ beginning on 06/01/98 thereafter until fully paid. All of sai as the Beneficiary or other holder n	, and the rem d payments being	aining installmen made payable at	ts continuing on CALUMET CITY	the same day of each month

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NOW, THEREFORE, the Grantors to secure the payment of the said obligation in accordance with the terms, provisions and ilmitations 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 their estate, title and interest therein, situate, lying and being in the

COUNTY OF _____ AND STATE OF ILLINOIS, to wit:

20-22-402-019

LOT 21 AND LOT 22 IN BLOCK 1 IN JOHNSTON'S AND CLEMENTS SUBDIVISION OF THE WEST 4 OF THE SOUTHEAST 4 OF SECTION 22, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Chucys, Illinois

which, with the property hereinst cr 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 premiser unto the said Trustee, its successors and assigns, forever, for the purposes, and upon the uses and trusts herein set rorth, 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.

- 1. Grantors shall (1) promptly repair, restore or robuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien hereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior iten to Trustee or to Beneficiary; (4) complete within a reasonable time any building or buildings now or at anytime in process of erection upon said premises; (5) comply with all requirements of law or municipal ordinances with the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance.
- 2. Grantors shall pay before any penalty attaches all general taxis, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to Trustee or to Beneficiary duplicate receips to perefor. To prevent default hereunder Grantors shall pay in full under protest, in the manner provided by statute, any with or assessment which Grantor may desire to contest.
- 3. Grantors shall keep all buildings and improvements now or hereafter situated on taild premises insured against loss or damage by fire, and other hazards and perils included within the scope of a structured extended coverage endorsement, and such other hazards as Beneficiary may require, under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same of the pay in full the indebtedness secured hereby, all in companies satisfactory to the Beneficiary, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the Beneficiary, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to Beneficiary, and in case of insurance about to expire, shall deliver renewal policies not less then ten days prior to the respective dates of expiration.
- 4. In case of default therein, Trustee or Beneficiary may, but need not, make any payment or perform any act hereinbefore required of Grantors in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, procure insurance, and purchase, discharge, compromise or settle any tax ilen or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other moneys advanced by Trustee or Beneficiary to protect the mortgaged premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with Interest thereon at the annual percentage rate stated in the Loan Agreement this Trust Deed secures. Inaction of Trustee or Beneficiary shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of Grantors. Nothing contained in this paragraph shall require Trustee or Beneficiary to incur any expense or take any action whatsoever.

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- 5. The Trustee or Beneficiary hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without procuring into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof.
- 6. Grantors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of Beneficiary, and without notice to Grantors, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the Loan Agreement or in this Trust Deed to the contrary, become due and payable (a) immediately in the case of default in making payment of any installment on the Loan Agreement, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Grantors herein contained, or (c) immediately if all or part of the premises are sold or transferred by the Grantors without Beneficiary's prior written consent.
- Trustee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Trustee or Beneficiary for attorney's fees, Trustee's fees, appraisers' fees, outlay for documentary and expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, guarantee policies, Torrens certificates, and similar data and assurances with respect to title as Trustee or Beneficiary may deem to be reasonably recessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree to ture condition of the title or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at the annual percentage rate stated in the Loan Agreement this Trust Deed secures, when paid or incurred by Trustee or Beneficiary in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this Trust Deed or any includings hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any threatener suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.
- 8. The proceeds of any foreclosure sale of the promises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the Lorn Agreement, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note, fourth, any overplus to Grantors, their heirs, legal representatives or assigns, as their rights may appear.
- 9. Upon, or at any time after the filing of a bill to foreclose this Trus! Deed, the court in which such bill is filed may appoint a receiver of said premises. Such appointment may be made eliter 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 prover to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of 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, powersion, control, management and operation of the premises during the whole of said period. The Court from time to time may suthorize the receiver to apply the net income in his hands in payment 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 any 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.

Mattens This Agency of Illinois, inc. 246 E. Janata Bivd. Sts. 300 Londerd, U. 60148

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- 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 persons shall have executed the Loan Agreement or this Trust Deed. The term Beneficiary as used herein shall mean and include any

SUC	cessors or assigns of Beneficiary.		
W	ITNESS the hand(s) and seal(s) of Grantors	the day and year fire	et above written.
	Betty Puli	(SEAL)	(6EAL
В	ETTYE J'PRIDÏ	(SEAL)	(SEAL
	90-	(0	
	ATE OF ILLINOIS, unity ofCOOK	a Notary Put State aforesa	UNDERSIGNED blic in and for and residing in said County, in the id, DO HEREBY CERTIFY THAT Z J PRIDE
	OFFICIAL OF A	personto the forego	personally known to me to be the same under the same representation of the
	OFFICIAL SEAL GWENDOLYN R HONDRAS NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES:06/18/01	delivered the voluntary act, GIVEN un	said Instrument as <u>HER</u> free and for the uses and purposes therein set forth. See my and and Notarial Seal this <u>16th</u> day of 16th
	instrument was prepared by HE ASSOCIATES FINANCE 2020 E 159		(Durndely R. Hord
	(Name)	th of countries	(Add to)
D E L	NAME THE ASSOCIATES FINANCE		FOR RECORDERS INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE
V	STREET 2020 E 159Th St		6755 SRHODES
E R Y	CITY CALUMET CITY, IL 60409		CHICAGO.1L 60409
	INSTRUCTIONS (
	RECORDER S OFFICE	BOX NUMBER _	· <u>· · · · · · · · · · · · · · · · · · </u>
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