EXCHANGE BANK OF RIVER OAKS
1701 River Oaks Drive
Calumet City, IL 60409

TRUST DEED
RECORDING MORTGAGE FORM

THIS TRUST DEED made this 7th day of April, 1989, between Jassem H. Abduljabar and wife, Abla H. Abduljabar, his wife

of the City of Calumet City, County of Cook

and State of Illinois hereinafter, whether one or more, and if more than one, jointly and severally, called "Mortgagor" and EXCHANGE BANK OF RIVER OAKS, an Illinois banking corporation, doing business and having its principal office in Calumet City, Illinois, as Trustee, (hereinafter called "Trustee"), WITNESSETH:

WHEREAS, Mortgagor is justly indebted to the legal holder(s) of the installment note hereinafter described, in the sum of One Hundred Ninety Thousand and no/100 Dollars ($ 190,000.00), which indebtedness is evidenced by Mortgagor's installment note (the "Note") of even date herewith, made payable to THE ORDER OF EXCHANGE BANK OF RIVER OAKS, and upon the terms and provisions as provided therein, (hereinafter "Note") and delivered in and by which Note, Mortgagor promises to pay said indebtedness in monthly installments as provided therein, with the final installment, if not sooner paid, due and payable on April 7, 1993, and

WHEREAS, the indebtedness evidenced by the Note and all extensions and renewals thereof, in whole or in part, to the extent permitted by applicable law, all costs and disbursements, including, without limitation, reasonable attorneys' fees, incurred by Trustee and/or holder of the Note in legal proceedings to collect the said indebtedness by the Note or otherwise upon any Collateral (as defined in the Security Agreement hereinafter defined in paragraph 6 hereof), and any and all other sums which at any time may be due or owing or required to be paid as provided in this Trust Deed or in the Note, are hereinafter called the "Indebtedness secured hereby". The legal holder(s) of the Note are hereinafter, whether one or more, called "holder of the Note". The unearned portions of the FINANCE CHARGE and insurance charge(s), if any, determined as set forth in the Note are hereinafter called "Unearned Charges";

NOW, THEREFORE, Mortgagor to secure the repayment of the indebtedness secured hereby in accordance with the covenants and agreements herein and in the Note contained, and the performance and observance of the covenants and agreements of Mortgagor herein and in the Note contained, and also in consideration of the sum of One Dollar ($1.00) in hand paid and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, does hereby Convey and Warrant unto Trustee, its successors and assigns, the following described real estate:

Lot 30 in Block One (1), in "Ford Homes" a Subdivision of the Southwest Quarter (1/4) of the Northwest Quarter (1/4) of Section 7, Township 36 North, Range 15, East of the Third Principal Meridian, in Cook County, Illinois.

Tax Id. 29-07-126-034

which, together with the property hereinafter described, is called the "Premises",

TOGETHER with all improvements, tenements, buildings, easements, fixtures, privileges, appurtenances, appurtenances, hereditaments and appurtenances now or hereafter thereunto belonging or pertaining, and any and all rights and interests of every nature and nature now or hereafter owned by Mortgagor, forming a part of or used in connection with the real estate or the operation and maintenance of the buildings and improvements located thereon, including, by way of enumeration but without limitation, all equipment owned by Mortgagor and now or hereafter used in the operation of the real estate or improvements thereon or furnished to Mortgagor to secure loans, all machinery, apparatus, equipment or articles used to supply heating, gas, electricity, air conditioning, water, light, power, sprinkler systems, water heaters, refrigeration and ventilation (whether single units or centrally controlled), and all fixtures, screens, storm windows and doors, window shades, blinds, awnings, stoves, refrigerators, dishwashers, disposal units, range hoods, water heaters and blowers, in each case now or hereafter placed on, on or in the Premises, it being understood that the enumeration of any specific articles of property shall in no manner exclude or be held to exclude any items of property not specifically enumerated,

TOGETHER WITH all of the rents, issues, earnings, revenues, issues and profits thereof and therefrom,

AND all of the land, estate, property and rights hereinabove described and hereby conveyed and intended to be, whether or not affixed or attached to the real estate, are intended to be a unit and are hereby understood, agreed and declared to form a part and parcel of the real estate and to be appropriated to the use of the real estate and for the purpose hereof shall be deemed to be real estate conveyed and mortgaged hereby.

TO HAVE AND TO HOLD the Premises unto Trustee, its successors and assigns, forever, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which rights and benefits are hereby expressly released and waived, for the purposes, uses and trusts herein set forth, together with all right to retain possession of the Premises after any default in the payment of any part of the indebtedness secured hereby or the breach of any covenant or agreement herein contained, or upon the occurrence of any Default (as hereinafter defined in paragraph 8 hereof).

This document is prepared by:

G. Ikeda

(Name)

1701 River Oaks Drive

Address

Calumet City, IL 60409

AND IT IS FURTHER AGREED THAT:

1. **Payment of Indebtedness.** Mortgagor shall promptly pay when due each item of indebtedness secured hereby and shall duly perform and observe all the covenants and agreements herein or in the Note provided on the part of Mortgagor to be performed and observed.

2. **First Mortgage.**

   (a) Mortgagor shall comply with all covenants and agreements contained in the first mortgage note (hereinafter called "First Mortgage Note") and the first mortgage or trust deed securing the First Mortgage Note (hereinafter called "First Mortgage") to be performed and observed by Mortgagor. The first mortgagee or the trustee and holder of the First Mortgage Note are hereinafter collectively called the "First Mortgagee".

   (b) Mortgagor covenants that this Trust Deed is lawfully executed and delivered in conformity with the First Mortgage Note and First Mortgage and that no default has occurred or exists under the First Mortgage Note or First Mortgage.

   (c) The terms of the First Mortgage Note or First Mortgage shall not be amended or modified without the prior written consent of holder of the Note.

   (d) Mortgagor shall promptly furnish to holder of the Note copies of all notices received from First Mortgagee regarding the First Mortgage Note or First Mortgage.

3. **Preservation of Premises; Liens.** Mortgagor shall (a) keep the Premises in good condition and repair, without waste; (b) promptly repair, restore or rebuild all buildings or improvements now or hereafter on the Premises which may become damaged or destroyed; (c) complete, within a reasonable time, any building(s) now or at any time in the process of erection upon the Premises; (d) make no substantial repairs, alterations or remodeling of the Premises unless the written consent of holder of the Note shall first have been obtained; (e) comply with all laws and municipal ordinances with respect to the Premises and the use thereof; (f) not do or permit to be done anything that might impair the value thereof, or any lien of this Trust Deed, or lessen the security hereof or any rights of holder hereunder; and shall keep the Premises free from all other liens, charges, claims or encumbrances, except for the lien of this Trust Deed, the First Mortgage Note or Mortgage on the date hereof and current real estate taxes not yet due and payable; (g) pay when due any indebtedness which may be secured by a lien, charge or encumbrance on the Premises superior to the lien hereof, and upon request, exhibit satisfactory evidence of the discharge of such prior lien, charge or encumbrance to holder of the Note; and (i) suffer or permit no change in the general nature of the occupancy of the Premises, without the prior written consent of holder of the Note.

4. **Inspection of Premises.** Holder of the Note shall have the right to inspect the Premises from time to time at all reasonable time or times, and access thereto shall be permitted for that purpose.

5. **Taxes.** Mortgagor shall pay all general and special taxes, general and special assessments, water charges, sewer charges and other charges, fees, penalties, liens and impositions of any kind (all hereinafter generally called "Taxes") which may be levied, assessed, charged or imposed upon the Premises, when due and before any penalty attaches. Mortgagor shall promptly furnish to holder of the Note all receipts of amounts due under this paragraph, and upon request, Mortgagor shall deliver to holder of the Note receipts evidencing such payments. To prevent default hereunder, Mortgagor shall pay in full under protest, in the manner provided by law, any Taxes that Mortgagor may desire to contest.

6. **Insurance.**

   (a) At all times, Mortgagor shall keep all buildings and improvements now existing or hereafter erected on the Premises insured in the greater of the amount of eighty percent (80%) of its full insurable value, or in an amount sufficient to pay in full the indebtedness secured by the First Mortgage and the amount of the indebtedness secured hereby, against loss or damage by fire, lightning and windstorm under policies providing such coverage shall be deemed by Mortgagor to be collateral to holder of the Note's right to have its collateral so insured, and hereinafter called "Insurance", and for such periods as holder of the Note may require. The insurance providing such coverage shall be chosen by Mortgagor subject to holder of the Note's right to approve the insurance company, which shall be reasonable, and to accept any insurance offered by Mortgagor. All insurance policies and renewals thereof shall be in form acceptable to holder of the Note, shall include a standard mortgage clause or equivalent endorsement in favor of and with loss payable to Trustee for the benefit of holder of the Note, which provides that in no event shall such policy be cancelled without at least ten (10) days prior written notice to holder of the Note, and shall be delivered to holder of the Note. Annual or other renewal policies shall be delivered to holder of the Note not less than ten (10) days prior to the respective dates of expiration.

   (b) In the event of loss or damage, Mortgagor shall give prompt notice to the insurer and holder of the Note, and holder of the Note is authorized to adjust, settle and compromise, in its discretion, all claims thereunder and, in each case, Mortgagor authorizes and directs upon demand all receipts, vouchers and releases required to be signed by the insurance companies. Holder of the Note is authorized to apply all or any part of the insurance proceeds of any loss, either to the reduction of the indebtedness secured hereby in such order or manner as holder of the Note may elect or to the repair or rebuilding of the Premises, and such application or payment shall not extend or postpone the due date of the monthly installments referred to in paragraph 1 hereof, or change the amount of such installments. If, as provided in this Trust Deed, the Premises are sold or otherwise transferred by Mortgagor, all right, title and interest of Mortgagor in and to any insurance policies and in and to the unearned premiums thereunder and proceeds of any loss prior to the sale or acquisition shall pass to Trustee or holder of the Note to the extent of the sums secured by this Trust Deed immediately prior to such sale or acquisition.

7. **Holder's Performance of Mortgagor's Obligations.** If Mortgagor fails to perform the covenants and agreements herein and in the Note contained, or if any proceeding is commenced which materially affects the interest of Trustee or holder of the Note in the Premises, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangement or proceeding involving a bankrupt or decedent, then Trustee or holder of the Note may, but shall not be required to, make any payment or expenditure or perform any act herein required of Mortgagor in any form and manner deemed expedient to Trustee or holder of the Note, and may, but shall not be required to, make full or partial payments of principal or interest on prior and encumbrances, if any, and purchase, discharge, compromise or settle any lien, encumbrance, suit, title or claim thereof, or redeem from any tax sale or forfeiture affecting the Premises or contest any tax or assessment. Neither Trustee nor holder of the Note shall have any liability for any of anything that it may do or omit to do hereunder. Inaction of Trustee or holder of the Note shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of Mortgagor. In making any payment herein authorized, Trustee or holder of the Note shall be sole judges of the legality and validity thereof, and of the amount necessary to be paid in satisfaction thereof.

8. **Condemnation.** If the Premises, or any part thereof, shall be taken by condemnation, eminent domain or the taking, or by agreement between Mortgagor, holder of the Note and those authorized to exercise such right, holder of the Note is hereby authorized to collect and receive all compensation which may be paid for any property so taken or for damages to any property so taken and all compensation compensation so received shall be applied by holder of the Note as it may elect, to the immediate reduction of the indebtedness secured hereby, less Unearned Charges, whether due or not, or to the repair or restoration of any property so damaged, provided that any excess over the amount of the indebtedness secured hereby, less Unearned Charges, shall be delivered to Mortgagor. The application of condemnation compensation shall not extend or postpone the due date of the monthly installments referred to in paragraph 1 hereof or change the amount of such installments.

9. **Default.** The occurrence of any of the following shall constitute a "Default" hereunder: (a) any failure to pay any amount owing on the Note in accordance with the terms thereof or any other Obligation as defined in the Note when due; (b) if a proceeding be brought to enforce any lien, claim, charge or encumbrance upon the Premises; (c) if a proceeding of bankruptcy, receivership, reorganization, insolvency is filed by or against Mortgagor, or any of them, or if Mortgagor, or any of them, shall make any assignment for the benefit of creditors; (d) if the Premises be placed under the control or custody of any court; (e) if Mortgagor abandons the Premises; (f) if any warranty, representation, covenant or warranty of Mortgagor herein or in any other writing at any time furnished by Mortgagor to Trustee or holder of the Note is untrue in any material respect as of the date made; (g) if a default occurs under the Mortgage; (h) if any failure to timely perform or observe any other covenant or agreement of Mortgagor contained in the Note or in this Trust Deed, which failure shall continue for a period of three (3) days. To the extent permitted by applicable law, upon or at any time after a Default has occurred, at its option, without notice or demand to Mortgagor or any party claiming under Mortgagor, and without affecting the lien created hereby or the priority of said lien or any right of Trustee or holder of the Note, may declare the entire unpaid indebtedness secured hereby, less Unearned Charges, immediately due and payable and apply toward the payment of all sums indebtedness secured hereby any indebtedness of Trustee or holder of the Note to Mortgagor. For the purpose of Subdivision (a) of this paragraph only, the term "Mortgagor" shall mean and include not only Mortgagor, but also any bankruptcy or insolvent proceeding and each person who, as guarantor, co-maker or otherwise, shall be or become liable for or obligated upon any part of the indebtedness secured hereby.

10. **Foreclosure.** When the indebtedness secured hereby, or any part thereof, shall become due, whether by acceleration or otherwise, but not paid in accordance with the terms as herein and in the Note provided, Trustee or holder of the Note may foreclose the lien hereof, or any other lien or security interest granted hereunder, or any part thereof, and to exercise any right, power or remedy as herein or in the Note provided, or by law or in equity conferred. In any suit or proceeding 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 holder of the Note for court costs, attorneys' fees, trustee's fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication 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 Trustee or holder of the Note may deem necessary or desirable to prepare for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced, or to evidence to bidders at any sale which may be had pursuant to such decree, the true condition of the title to or the value of the Premises. To the extent permitted by applicable law, all expenditures and expenses of the nature mentioned in this paragraph shall become so much additional indebtedness secured hereby and immediately due and payable by Mortgagor.

11. **Proceeds of Foreclosure Sale.** The proceeds of any foreclosure sale of the Premises shall be distributed and applied in the following order of priority to the extent permitted by applicable law: First, on account of all costs and expenses incident to the foreclosure proceedings, including, without limitation, all costs and expenses incident to the preparation of the decree of foreclosure and of any judicial sale, all expenditures and expenses which may be paid or incurred by or on behalf of Trustee or holder of the Note for attorneys' fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to title as Trustee or holder of the Note may deem necessary or desirable to prepare for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced, or to evidence to bidders at any sale which may be had pursuant to such decree, the true condition of the title to or the value of the Premises. To the extent permitted by applicable law, all expenditures and expenses of the nature mentioned in this paragraph shall become so much additional indebtedness secured hereby and immediately due and payable by Mortgagor.

charges; and, fourth, any excess to Mortgagor, its heirs, legal representatives, successors or assigns, as their rights may appear. To the extent permitted by applicable law, in case of payment of said indebtedness after the commencement or filing of any suit, and prior to the entry of any judgment or decree, a reasonable sum for legal services rendered to the time of such payment shall be allowed, which, together with any and all for continuation of evidence of title, court costs, stenographers' charges, and expenses of such proceedings shall be additional indebtedness secured hereby.

12. Receiver. Upon, or at any time after the commencement of any foreclosure proceeding hereunder, the court in which such suit is filed may appoint a receiver of the Premises. Such appointment may be made either before or after sale, without notice to Mortgagor or any party claiming under Mortgagor, without requiring bond, without regard to the solvency or insolvency of any person liable for payment of the indebtedness secured hereby, and without regard to the then value of the Premises or the occupancy thereof as a homestead. Trustee or holder of the Note may be appointed as such receiver. Such receiver shall have power to manage, rent, and collect the rents, issues and profits of the Premises, due and to become due, during the pendency of such foreclosure suit and during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagor, 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 from the Premises in his hands in payment in whole or in part of: (a) the indebtedness secured hereby or the indebtedness secured 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 such decree, provided such application is made prior to the foreclosure sale; or (b) the deficiency in case of a sale and deficiency.

13. Restrictions on Transfer. It shall be an immediate Default hereunder if, without the prior written consent of holder of the Note, any of the following shall occur: (a) if Mortgagor shall create, effect or consent to or shall suffer or permit any conveyance, sale, assignment, transfer, lien, pledge, mortgage, security interest or other encumbrance or alienation of all or any part of the title to the Premises; (b) if Mortgagor is a trustee, then if any beneficiary of Mortgagor shall create, effect or consent to or shall suffer or permit any sale, assignment, transfer, lien, pledge, mortgage, security interest or other encumbrance or alienation of such beneficiary's beneficial interest to Mortgagor; (c) if Mortgagor is a corporation, or if a corporation is a beneficiary of a trustee mortgagor, then if any shareholder of such corporation shall create, effect or consent to or shall suffer or permit any sale, assignment, transfer, lien, pledge, mortgage, security interest or other encumbrance or alienation of any such shareholder's shares in such corporation, and such sale, assignment, transfer, lien, pledge, mortgage, security interest or other encumbrance or alienation results in a change in the voting control of such corporation, provided, that if such corporation is a corporation whose stock is publicly traded on a national securities exchange or on the "Over The Counter" market, then this subclause (c) shall be inapplicable as to all shareholders holding or owning less than five percent (5%) of all classes of the outstanding shares of such corporation; or (d) if Mortgagor is a partnership or joint venture, or if any beneficiary of a trustee mortgagor is a partnership or joint venture, then if any partner or joint venturer in such partnership or joint venture shall create, effect or consent to or shall suffer or permit any sale, assignment, transfer, lien, pledge, mortgage, security interest or other encumbrance or alienation of any part of the partnership interest or joint venture interest, as the case may be, of such partner or joint venturer. Provided, however, the foregoing provision of this paragraph 13 shall not apply to the lien of this Trust Deed, the First Mortgage in existence on the date of 20 and current real estate taxes not yet due and payable.

14. Title to Mortgagor's Successors. If the ownership of the Premises becomes vested in a person other than Mortgagor, Trustee or holder of the Note, without notice to Mortgagor, may deal with such successor in interest with reference to this Trust Deed and the indebtedness secured hereby, in the same manner as with Mortgagor, and may forbear to sue or may extend time for payment of the indebtedness secured hereby, without discharging or in any way affecting the liability of Mortgagor hereunder or upon the indebtedness secured hereby.

15. Assignment of Rents. As additional security hereunder, Mortgagor hereby assigns and transfers to holder of the Note all leases of the Premises, or any part thereof, together with all the rents, issues and profits now due and which may hereafter become due under or by virtue of any lease or tenancy, whether written or verbal, it being the intention hereby to establish an absolute transfer and assignment of all the said leases and agreements, and all the avails thereof, to holder of the Note, and Mortgagor does hereby appoint irrevocably holder of the Note its true and lawful attorney in its name and stead (with or without taking possession of the Premises), to rent, lease or let all or any portion of the Premises to any party or parties at such rental and upon such terms, in its discretion as it may determine, and to collect all said avails, rents, issues and profits arising from or accruing at any time hereafter, and all now due, or that may hereafter become due under each and all of the leases and agreements, written or verbal, provided, however, holder of the Note shall not exercise any of the rights and powers conferred upon it herein until and unless one or more of the Defaults set forth in paragraph 9 hereof shall have occurred. Neither Trustee nor holder of the Note shall be obligated to perform or discharge any obligation, duty or liability of lessor under any lease of the Premises.

16. Waiver of Defenses. 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 the same in an action at law upon the Note.

17. Performance by Trustee or Holder Not a Waiver. The delay or omission by Trustee or holder of the Note in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of, impair or preclude the exercise of any such right or remedy. The failure of Trustee or holder of the Note at any time of any covenant or agreement herein or in the Note contained shall in no way or manner shall affect the right of Trustee or holder of the Note to require or enforce performance of the same or any other of said covenants or agreements, and no single or partial exercise by Trustee or holder of the Note of any right or remedy hereunder shall preclude other or further exercise thereof or in the exercise of any other right or remedy.

18. Rights and Remedies Cumulative. To the extent permitted by applicable law, all rights and remedies herein conferred upon Trustee or holder of the Note are distinct and cumulative to any other right or remedy under this Trust Deed or afforded by law or equity, and may be exercised concurrently, independently or cumulatively. Every right or remedy may be exercised from time to time and as often as may be deemed expedient by Trustee or holder of the Note.

19. Release of Trust Deed. Trustee shall release this Trust Deed and the lien thereof upon presentation of satisfactory evidence that all indebtedness secured hereby has been fully paid and all covenants and agreements made by Mortgagor have been performed. The provisions of the "Trust and Trustees Act" of the State of Illinois as amended from time to time shall be applicable to this Trust Deed. Trustee may execute and deliver such release to, and at the request of, any person who shall, either before or after maturity thereof, produce and exhibit to Trustee the Trust Deed and the Note which bears the identification number of this Trust Deed and purports to be executed by the person(s) designated in this Trust Deed as the maker thereof, both representing that all indebtedness secured hereby has been paid, which representation Trustee may accept as true without inquiry. Where a release is requested of a successor trustee, such successor trustee may accept as the Note contained herein any note which bears an identification number purporting to be placed thereon by a prior trustee hereunder or which conforms in substance with the description herein contained of the Note and which purports to be executed by the persons herein designated as the makers thereof. Where the release is requested of Trustee and it has never placed its identification number on the Note, it may accept as the Note any note which may be presented and which conforms in substance with the description herein contained of the Note and which purports to be executed by the makers thereof.

20. Duties of Trustee. Neither Trustee, nor any of its agents or attorneys, nor holder of the Note, shall have any duty to examine the title, location, existence or condition of the Premises, or to inquire into the validity of the signatures or the identity, capacity or authority of the signatories on the Note or on this Trust Deed; (b) be obligated to record this Trust Deed or to exercise any powers herein given unless expressly obligated by the terms hereof; or (c) be personally liable for any acts or omissions hereunder, except in case of their own gross negligence or willful misconduct or that of the agents, attorneys or employees of Trustee or holder of the Note, and, to the extent permitted by applicable law, they may require indemnities satisfactory to them before exercising any power herein given.

21. Resignation of Trustee. Trustee may, at any time, resign or discharge itself of and from the trust hereby created by instrument in writing filed in the office of the Recorder or Registrar of Titles of the county in which this Trust Deed shall have been recorded or filed. In case of the resignation, inability or refusal to act of Trustee, the then Recorder of Deeds of the county in which the Premises are situated shall be Successor in Trust. Any Successor in Trust hereunder shall have the identical title, powers and authority as are herein given Trustee.

22. Successors and Assigns. This Trust Deed and all provisions hereof shall inure to and be binding upon Mortgagor and any and all persons claiming by, through or under Mortgagor, the same as if they were in every case named and expressed, and shall inure to the benefit of Trustee, its successors and assigns, and to holder of the Note. Each and every time the holder of the Note shall have and enjoy all rights, privileges, powers, options and benefits afforded hereby and hereunder, and may enforce all and every of the terms and conditions hereof, as fully and to the same extent and with the same effect as if each from time to time a holder of the Note were herein by name specifically granted such rights, privileges, powers, options and benefits.

23. Captions and Pronouns. The captions and headings of the paragraphs of this Trust Deed are for convenience only and are not to be used to interpret or define the provisions hereof. Wherever the context requires or permits, the singular shall include the plural, the plural shall include the singular, and the masculine, feminine and neuter shall be freely interchangeable. The word "Note" shall be construed to mean "Notes" when more than one note is used.

24. Joint and Several Liability. The word "Mortgagor" shall include all such persons and all persons liable for the payment of the indebtedness secured hereby or any part thereof, and all such persons shall be jointly and severally liable thereon, and any notice from Trustee or holder of the Note to Mortgagor may be given to all Mortgagors in case of any one or more Mortgagors selected by Trustee or holder of the Note. Notwithstanding anything to the contrary herein contained, no Mortgagor is obligated to pay any indebtedness described herein unless the Mortgagor has signed the Note.

25. Fixtures Deemed Personal Property. In the event that any property constituting a part of the Premises are consumer goods, notwithstanding anything contained in this Trust Deed or in the Note to the contrary, Trustee or holder of the Note shall not have a lien or security interest in after-acquired consumer goods of Mortgagor other than accessions, unless Mortgagor secures rights in said consumer goods within ten (10) days after Trustee or holder of the Note have given value. The terms in this paragraph 25 shall be defined as set forth in the Uniform Commercial Code [illegible]

26. Recording Fees. [illegible] Trust Deed have been delivered at Cohasset City, Illinois, and the rights and [illegible] construction and enforcement shall be governed and construed in accordance with the laws of the State of Illinois.

27. Provisions severable. Wherever possible, each provision of this Trust Deed shall be interpreted in such manner as to be effective and valid under applicable law, but if any provision or clause of this Trust Deed be deemed to be prohibited by or invalid under applicable law, such provision or clause shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or clause or the remaining provisions and clauses of this Trust Deed.

IN WITNESS WHEREOF, Mortgagor has executed and delivered this Trust Deed on the day and year first above written.

Naseeb M. Abdul jabar

Abla M. Abdul jabar

STATE OF ILLINOIS }
COUNTY OF COOK } ss

I, the undersigned, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT Naseeb M. Abdul jabar and Abla M. Abdul jabar, his wife

who are 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 Notarial Seal this 7th day of April, 19 89

Gail A. Lotka
Notary Public

My Commission Expires:

OFFICIAL SEAL
GAIL A. LOTKA
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXP. MAR 24, 1992

89180822

IMPORTANT	Identification Number
THE NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY EXCHANGE BANK OF RIVER OAKS, TRUSTEE, BEFORE THE TRUST DEED IS FILED FOR RECORD.	EXCHANGE BANK OF RIVER OAKS, Trustee. By: Assistant Trust Officer / Assistant Secretary / Assistant Vice President

(Corporate Seal)

MAIL TO: EXCHANGE BANK OF RIVER OAKS
P.O. BOX 1488
1701 RIVER OAKS DRIVE
CALUMET CITY, IL 60409

For Recorder's Index purposes, insert street address of above described Premises here.

450 Saginaw, Calumet City, IL

☐ Place in Recorder's Office Box Number