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12. Release, upon or at any time after the commencement of any foreclosure proceeding hereunder, a court in which such suit is filed may... 13. Restrictions on Transfer. It shall be an immediate Default hereunder if, without the prior written consent of holder of the Note, any of... 14. Title in Mortgagee's Successors. If the ownership of the Premises becomes vested in a person other than Mortgagee, Trustee or holder of... 15. Assignment of Rents. As additional security hereunder, Mortgagee hereby assigns and transfers to holder of the Note all leases of the... 16. Waiver of Defense. No action for the enforcement of the terms of any provision hereof shall be subject to any defense which would not... 17. Foreclosure by Trustee or Holder Not a Waiver. Any delay or omission by Trustee or holder of the Note in exercising any right or remedy... 18. Rights and Remedies Cumulative. To the extent permitted by applicable law, all rights and remedies herein conferred upon Trustee or... 19. Release of Trust Deed. Trustee shall release this Trust Deed and the lien thereon upon presentation of satisfactory evidence that all indebtedness... 20. Waiver of Liability. Neither Trustee, nor any of its agents or attorneys, nor holder of the Note, shall have any duty to examine the title... 21. Resignation of Trustee. Trustee may, at any time, resign or discharge itself of and from the trust hereby created by instrument in writing... 22. Successors and Assigns. This Trust Deed and all provisions hereof shall extend to and be binding upon Mortgagee and any and all persons... 23. Captions and Provisions. The captions and headings of the paragraphs of this Trust Deed are for convenience only and are not to be used... 24. Joint and Several Liability. The word "Mortgagee" shall include all such persons and all persons liable for the payment of the indebtedness... 25. After-Acquired Consumer Goods. To the extent that any property constituting a part of the Premises are consumer goods, notwithstanding... 26. Government Code as amended relating to this Trust Deed. The Government Code as amended relating to this Trust Deed shall be construed in accordance with the laws of the State of Illinois...

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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.

Charles G. Brennan  
Charles G. Brennan

Veronica C. Brennan  
Veronica C. Brennan

STATE OF ILLINOIS )  
COUNTY OF COOK ) ss

I, \_\_\_\_\_ the undersigned \_\_\_\_\_, a Notary Public in and for and residing in said County,

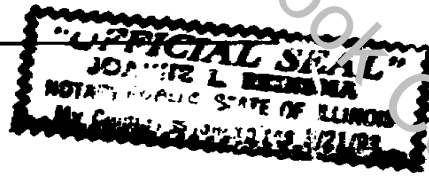
in the State aforesaid, DO HEREBY CERTIFY THAT Charles G. Brennan and Veronica C. Brennan, his wife\*\*\*\*\*

\*\*\*\*\*  
who are personally known to me to be the same person s whose name s 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 9th day of June, 1989

James L. Renna  
Notary Public

My Commission Expires: \_\_\_\_\_



**IMPORTANT**  
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.

Identification Number: \_\_\_\_\_  
EXCHANGE BANK OF RIVER OAKS, TRUSTEE.  
By: \_\_\_\_\_  
Assistant Trust Officer  
Assistant Secretary  
Assistant Vice President

MAIL TO:  
Exchange Bank of River Oaks  
1701 River Oaks Drive  
Calumet City, Illinois  
 Place in Recorder's Office  
Box Number \_\_\_\_\_

For Recorder's index purposes, insert street address of above described Premises here.  
11153 S. Avenue "I"  
Chicago, Illinois

1174789  
IN DUPLICATE  
3803608

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REG. JUN 20 PM 4: 27  
CAROL MOSELEY BRAUN  
REGISTRAR OF TITLES

IDENTIFIED No.  
Carol Moseley Braun  
Notary

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(Address) 1701 River Oaks Drive  
Calumet City, Illinois 60409  
(Name) Joanne L. Reinsma  
This document was prepared by:

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 purpose, uses and trusts herein set forth, together with all right to retain possession of the Premises after any default in the payment of all or 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).

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NOT RECORDED

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TRUST DEED  
SECOND MORTGAGE FORM  
THIS TRUST DEED made this 9th day of June 1989 between Charles G. Brennan and Veronica C. Brennan, his wife, as joint tenants  
of the City of Chicago  
County of Cook  
and State of Illinois (hereinafter, whether one or more, and if more than one, jointly and severally, called "Mortgagor" (and "Mortgagors") and having its principal office in Calumet City, Illinois, as Trustee, hereinafter called "Trustee" (and "Trustees"); WITNESSETH:  
Principal  
Dollars Eighteen thousand and no/100 \$18,000.00  
which indebtedness is evidenced by Mortgage "A" installment note (the identity of which is evidenced by an identification number corresponding to the identification number of this Trust Deed), 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 June 16, 1994 and



AND IT IS FURTHER AGREED THAT:

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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 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 mortgage 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 upon the Premises, anything that might impair the value thereof, or the lien of this Trust Deed; (g) keep the Premises free from liens or mechanics and materialmen, and from all other liens, charges, claims or encumbrances, except for the liens of this Trust Deed, the First Mortgage in existence on the date hereof and current real estate taxes not yet due and payable; (h) 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, fines 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 notices 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, flood damage where holder of the Note is required by law to have its collateral so insured, and hazards included within the term "extended coverage", and for such period as holder of the Note may require. The insurer providing such insurance may be chosen by Mortgagor subject to holder of the Note's right to refuse, for reasonable cause, to accept any insurer offered by Mortgagor. All insurance policies and renewals thereof shall be in forms acceptable to holder of the Note, shall include a standard mortgage clause or endorsement in form acceptable to holder of the Note in favor of and with loss payable to Trustee for the benefit of holder of the Note, and shall provide 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. Appropriate 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, collect and compromise, in its discretion, all claims thereunder and, in such case, Mortgagor covenants to sign upon demand all receipts, vouchers and releases required to be signed by the insurance companies. Holder of the Note at its option, may apply all or any part of the insurance proceeds to 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 restoration or repair of the Premises. Any such application of proceeds shall not extend or postpone the due date of the monthly installments as herein, and in the Note provided, or change the amount of such installments. If, as provided in this Trust Deed, the Premises are acquired by Trustee or holder of the Note, all right, title and interest of Mortgagor in and to any insurance policies and in and to the proceeds thereof resulting from loss or damage to the Premises 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.
- 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 an arrangement or proceedings involving a bankrupt or decedent, then Trustee or holder of the Note may, but shall not be required to, make any payment or appearance 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 co-ordinate 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 incur any liability because 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.
- Condemnation.** If the Premises, or any part thereof, shall be taken by condemnation, eminent domain or other taking, or by agreement between Mortgagor, holder of the Note and those authorized to exercise such right, holder of the Note is hereby empowered to collect and receive all compensation which may be paid for any property so taken or for damages to any property not taken and all condemnation 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. Such application of condemnation compensation shall not extend or postpone the due dates 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 instituted to enforce any lien, claim, charge or encumbrance upon the Premises; (c) if a proceeding of bankruptcy, receivership, reorganization or 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 statement, 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 pursuant to paragraph 13 hereof shall occur; or (h) 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, whenever a Default shall have occurred, at its option, without notice or demand to Mortgagor or any party claiming under Mortgagor, and without impairing the lien created hereby or the priority of said lien or any right of Trustee or holder of the Note, holder of the Note may declare all unpaid indebtedness secured hereby, less Unearned Charges, immediately due and payable and apply toward the payment of all unpaid indebtedness secured hereby any indebtedness of Trustee or holder of the Note to Mortgagor. For the purposes of subclause (c) of this paragraph 9 only, the term "Mortgagor" shall mean and include not only Mortgagor, but also any beneficiary of, trustee mortgagor 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, and is not paid in accordance with the terms as herein and in the Note provided, Trustee or holder of the Note shall have the right to foreclose the lien hereof 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 to be paid out of the rent, or the proceeds of such 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, expenditures for documentary and expert evidence, photographers' 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 either to prosecute such suit or to evidence to buyers 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 in this paragraph mentioned 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 items enumerated in paragraph 10 above; second, all other items which, under the terms hereof, constitute indebtedness secured hereby additional to that evidenced by the Note; third, all sums remaining unpaid on the Note, less Unearned

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