

TRUST DEED

UNOFFICIAL COPY

3977615

THIS AGREEMENT SUBJECT TO RECORDATION USE ONLY

THIS INSTRUMENT, made JUNE 28, 1991, between GLENN T. HENNINGSEN, A WIDOWER herein referred to as "Grantors", and STEVE H. LEWIS, AVE of DALLAS, TEXAS

herein referred to as "Trustee", witnesseth: THAT, WHEREAS the Grantors have promised to pay to First Consumer Finance Company, Inc. herein referred to as "Beneficiary", the legal holder of the Loan Agreement hereinafter described, the principal amount of TEN THOUSAND AND 00/100\*\*\*\*\*

Dollars (\$ 10,000.00 ) together with interest thereon at the rate of (check applicable box):

Agreed Rate of Interest: [X] This is a variable interest rate loan and the interest rate will increase or decrease with changes in the Prime Loan rate. The interest rate will be 3.75 percentage points above the Prime Loan Rate published in the Federal Reserve Board's Statistical Release H.15. The initial Prime Loan rate is 8.50%, which is the published rate as of the last business day of JUNE 1st, 1991. Therefore, the initial interest rate is 12.25% per year. The interest rate will increase or decrease with changes in the Prime loan rate when the Prime loan rate, as of the last business day of the preceding month, has increased or decreased by at least 1/4th of a percentage point from the Prime loan rate on which the current interest rate is based. The interest rate cannot increase or decrease more than 2% in any year. In no event, however, will the interest rate ever be less than 10.25% per year, nor more than 18.25% per year. The interest rate will not change before the first Payment Date.

Adjustments in the Agreed Rate of Interest shall be given effect by changing the dollar amounts of the remaining monthly payments in the month following the anniversary date of the loan and every 12 months thereafter so that the total amount due under said Loan Agreement will be paid by the last payment date of JULY 2, 1996. Grantors waives the right to any interest rate increase after the last anniversary date prior to the last payment due date of the loan.

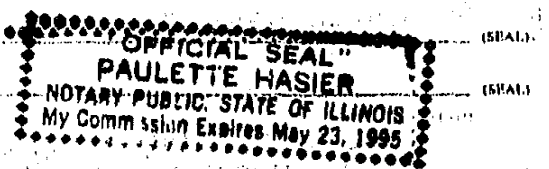
The Grantors promise to pay the said sum in the said Loan Agreement of even date herewith, made payable to the Beneficiary, and delivered in 60 consecutive monthly installments: 60 at \$ 223.70, followed by 0 at \$ .00 followed by 0 at \$ .00, with the first installment beginning on AUGUST 2, 1991 and the remaining installments continuing on the same day of each month thereafter until fully paid. All of said payments being made payable at IRVING, TEXAS, or at such place as the Beneficiary or other holder may, from time to time, in writing appoint.

IN WITNESS WHEREOF, the Grantors in full and free knowledge and understanding of the contents and obligations herein contained, by the Grantors in its presence, 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, title and interest therein, whether by law or otherwise, to-wit: COUNTY OF COOK AND STATE OF ILLINOIS, to-wit:

ITEM 1. UNIT 3-N as described in survey delineated on and attached to and a part of a Declaration of Condominium Ownership registered on the 25th day of August, 1980, as Document Number 3174388. ITEM 2. An Undivided 12% interest (except the Units delineated and described in said survey) in and to the following Described Premises: LOT "A", in C. J. Wood's Ridgewood Homes, being a Subdivision of part of the East Half (1/2) of the South East Quarter (1/4) of Section 19, Township 37 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois, according to Plat thereof registered in the Office of the Registrar of Titles of Cook County, Illinois, on April 3, 1959, as Document Number 1315531 and Certificate of Correction Document Number 1331714.

This Trust Deed consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this trust deed) are incorporated herein by reference and are a part hereof and shall be binding on the Grantors, their heirs, successors and assigns. WITNESS the hand(s) and seal(s) of the Grantors this day and year first above written.

Glenn T. Henningsen (SEAL)



STATE OF ILLINOIS, County of COOK

THE UNDERSIGNED: Notary Public in and for and residing in said County, in the State aforesaid, I, HEREBY CERTIFY THAT GLENN T. HENNINGSEN, A WIDOWER

who IS personally known to me to be the same person whose name IS subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that HE signed and delivered the said instrument as HIS free and voluntary act, for the uses and purposes therein set forth. GIVEN under my hand and Notarial Seal this 28th day of JUNE, A.D. 1991. Paulette Hasier, Notary Public

This instrument was prepared by: MAIT MROZEK, 100 N LASALLE, SUITE 2105 CHICAGO, IL 60602

NOTE IDENTIFIED

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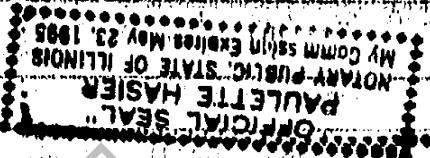
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WALTER BROZEK, 100 N LASSALLE, SUITE 2105, CHICAGO, IL 60602

This instrument was prepared by

IS personally known to me to be the same person as the person named in the foregoing instrument, appeared before me this day in person and acknowledged that the instrument is his and voluntary act, for the uses and purposes therein set forth.

GLENN T. HENNINGSEN, A WIDOWER, County of COOK, STATE OF ILLINOIS



THE UNDERSIGNED, WITNESS the hand(s) and seal(s) of the grantor(s) and acceptor(s) of the trust deed (deed) are incorporated herein by reference and are a part hereof and shall be binding on the Grantors, their heirs, successors and assigns.

LEGAL DESCRIPTION: SEE ATTACHED MAP COMMONLY KNOWN AS: 6423 W. HOME, UNIT 3N, WORTH, IL 60482

AGREED RATE OF INTEREST: 10.25% per year. The interest rate will increase or decrease with changes in the Prime Loan Rate published in the Federal Reserve Board's Statistical Release H-10.

ADJUSTMENTS IN THE AGREED RATE OF INTEREST shall be given effect by changing the dollar amounts of the remaining monthly payments in the month following the anniversary date of the loan and every 12 months thereafter so that the total amount due under said loan Agreement will be paid by the last payment date prior to the last anniversary date of the loan.

of the Loan Agreement hereinafter described, the principal amount of TEN THOUSAND AND 00/100 DOLLARS (\$10,000.00) together with interest thereon at the rate of (check applicable box):

THIS INSTRUMENT, made JUNE 28, 1991, between GLENN T. HENNINGSEN, A WIDOWER, hereinafter referred to as "Grantor", and SYLVIA H. LEWIS, AVP, hereinafter referred to as "Trustee", witnesseth:

DALLAS, TEXAS

TRUST DEED

NOTE IDENTIFIED

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REC-33-101-21

5/19/86

REGISTRATION DEPT

Submitted by

Address

Promised

Deliver certifi to

3977615

Address

Deliver duplicate to Trust

Address

Notified

EQUITY TITLE COMPANY  
100 NORTH WESALLE STREET  
SUITE 2105

CHICAGO, ILLINOIS 60602

Box 397

MAIN FORD CONSUMER FINANCE CO.  
RICHARD 250 E CARPENTER FRWY  
IRVING, TEXAS 75062

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THE GOVERNANT'S CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1  
(THE REVERSE SIDE OF THIS TRUST DEED)

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