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607664 Rev. 12-89 (I.B.)

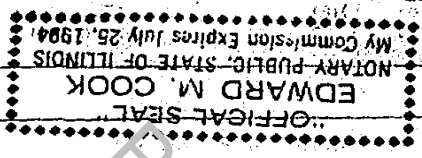
TAN GORMAN, 100 N. LASALLE, SUITE 2105, CHICAGO, IL 60602 (Address)

This instrument was prepared by

Notary Public

HEEDING TO THE TERMS AND CONDITIONS OF THIS INSTRUMENT, I HEREBY CERTIFY THAT I AM A NOTARY PUBLIC IN THE STATE OF ILLINOIS, AND THAT I AM DULY QUALIFIED TO PERFORM THE DUTIES OF A NOTARY PUBLIC IN SAID STATE.

STATE OF ILLINOIS, COUNTY OF COOK, ROY J. GOM, DIVORCED AND NOT SINCE REMARRIED



TOGETHER with improvements and fixtures now attached together with easements, rights, privileges, interests, rents and profits, which, with the property hereinafter described, is referred to herein as the "premises".

NOTE IDENTIFIED
LOT 2 (EXCEPT THE SOUTH 25 FEET THEREOF), IN BLOCK 2 IN NATE AND ADAM'S ADDITION TO EVANSTON IN SECTION 24, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PIN# 10-24-205-021
COMMONLY KNOWN AS: 1150 ASHLAND, EVANSTON, IL 60202

AND STATE OF ILLINOIS, IN THE COUNTY OF COOK
NOW, THEREFORE, the Grantors in accordance with the terms, conditions and covenants 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, in full for the purchase price of the premises described herein, together with improvements and fixtures, do hereby certify that the said premises, together with improvements and fixtures, are being conveyed to the Beneficiary, together with improvements and fixtures, as set forth in the following description of the premises, to wit:

The Grantors promise to pay the said sum in the said Loan Agreement or upon date hereof, made payable to the Beneficiary, and delivered in 180 consecutive monthly installments: 180 at \$ 569.05, followed by 0 at \$.00, with the first installment beginning on AUGUST 17, 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.

Agreed Rate of Interest: 12.43 % per year on the unpaid principal balances.
Statistical Release 11-15. The initial Prime Loan rate is % per year, which is the published rate as of the last business day of the month in which the Prime Loan rate is published in the Federal Reserve Board's Loan rate. The interest rate will be percentage points above the Prime Loan rate published in the Federal Reserve Board's Statistical Release 11-15. The initial Prime Loan rate is % per year. The interest rate will increase or decrease with changes in the Prime Loan rate. The interest rate will be decreased by at least 1/2 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 % per year nor more than % per year. The interest rate will not change before the first Payment Date.

Agreed Rate of Interest: 12.43 % per year on the unpaid principal balances.
Statistical Release 11-15. The initial Prime Loan rate is % per year, which is the published rate as of the last business day of the month in which the Prime Loan rate is published in the Federal Reserve Board's Loan rate. The interest rate will be decreased by at least 1/2 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 % per year nor more than % per year. The interest rate will not change before the first Payment Date.

STEVE H. LEWIS, AVP of DALLAS, TEXAS
Ford Capital Finance Company, Inc. hereinafter referred to as "Beneficiary", the legal holder of the Loan Agreement hereinafter described, the principal amount of FORTY FIVE THOUSAND AND 00/100 Dollars (\$ 45,000.00) together with interest thereon at the rate of (check applicable box):

THIS INSTRUMENT, made JULY 12, 1991, between ROY J. GOM, DIVORCED AND NOT SINCE REMARRIED, hereinafter referred to as "Grantors", and STEVE H. LEWIS, AVP of DALLAS, TEXAS, hereinafter referred to as "Trustee", witnesses:
Ford Capital Finance Company, Inc. hereinafter referred to as "Beneficiary", the legal holder of the Loan Agreement hereinafter described, the principal amount of FORTY FIVE THOUSAND AND 00/100 Dollars (\$ 45,000.00) together with interest thereon at the rate of (check applicable box):

3980233

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TRUST DEED

