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THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made SEPTEMBER 5TH 19 91, between THERESA A. BJERKLIE A/K/A

THERESA A. NAJDOWSKI AND STEVEN E. BJERKLIE, HER HUSBAND  
herein referred to as "Mortgagors," and SECURITY PACIFIC FINANCIAL SERVICES, INC.  
a DELAWARE

corporation herein referred to as TRUSTEE, witnesseth

THAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Instalment Note hereinafter described,  
said legal holder being herein referred to as Holder of the Note, in the principal sum of \$38101.45.THIRTY-EIGHT THOUSAND, ONE HUNDRED, ONE AND 45/100 Dollars,  
evidenced by one certain Note of the Mortgagors of even date herewith, made payable to the Holder and delivered,  
which said Note provides for  monthly instalments of principal and interest, with the balance of indebtedness, if  
not sooner paid, due and payable on 9/10/2006; or  an initial balance  
stated above and a credit limit of \$ N/A under a Revolving Loan Agreement, and any  
extensions, renewals, modifications, or refinancings thereof.NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this trust deed, and the performance of the covenants and agreements herein contained, by the Mortgagors 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 of their estate, right, title and interest therein,  
situate, lying and being in HOFFMAN ESTATES COUNTY OF COOK  
AND STATE OF ILLINOIS, to wit:LOT 15 IN BLOCK 67, IN HOFFMAN ESTATES V, BEING A SUBDIVISION OF PART  
OF THE WEST  $\frac{1}{4}$  OF THE NORTHWEST  $\frac{1}{4}$  OF SECTION 22 AND THE EAST  $\frac{1}{4}$  OF THE  
NORTHEAST  $\frac{1}{4}$  OF SECTION 21, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE  
THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN  
THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON  
JULY 24, 1957 AS DOCUMENT NUMBER 1750156, IN COOK COUNTY, ILLINOIS.PERMANENT PARCEL NUMBER: 07-22-141-015  
COMMONLY KNOWN AS: 280 LINCOLN, HOFFMAN ESTATES, IL 60199TORRENS CERTIFICATE NUMBER: 130294  
RECORDED IN BOOK : 2610-2 PAGE: 180

which, with the property hereinafter described, is referred to herein as the "premises."

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof  
for so long and during all such times as Mortgagors may be entitled thereto (which are platted primarily or from a party with said real estate and not  
secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power,  
refrigeration (whether single units or centrally controlled) and ventilation including (without restricting the foregoing), screens, window shades, storm  
doors and windows, floor coverings, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether  
physically attached thereto or not, and it is agreed that all similar apparatus, equipment, or articles hereinafter placed in the premises by the mortgagors  
or their successors or assigns shall be considered as constituting part of the real estate.TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, and, upon the uses and trusts  
herein set forth, 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 Mortgagors do hereby expressly release and waive.

This Trust Deed may not be assumed.

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  
mortgagors, their heirs, successors and assigns.

WITNESS the hand and seal of Mortgagors the day and year first above written.

(SEAL)

(SEAL)

STEVEN E. BJERKLIE SIGNING ONLY FOR THE  
PURPOSE OF WAIVING HOMESTEAD RIGHTS

(SEAL)

(SEAL)

This Trust Deed was prepared by C. REISENAUER 1910 S. HIGHLAND LOMBARD, IL 60148

STATE OF ILLINOIS.

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SS

I, THE UNDERSIGNED

County of DUPAGE

a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY  
CERTIFY THAT THERESA A. BJERKLIE A/K/A THERESA A. NAJDOWSKI

AND STEVEN E. BJERKLIE, HER HUSBAND

who ARE personally known to me to be the same person B whose name B 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.

"OFFICIAL SEAL"

CATHERINE M. REISENAUER

Notary Public, State of Illinois

My Commission Expires 9/15/93

Notary Seal  
15120-11889 IL

Given under my hand and Notarial Seal this 5TH day SEPTEMBER 19 91

(After reading &amp; understanding.)

Notary Public

UNOFFICIAL COPY

PLACE OF BIRTH & ADDRESS BOX NUMBER

399725

1931 SEP 20 2M 3:28

REGISTRATION NUMBER  
RECEIVED BY TELETYPE

IMPORANT

Address		Submitted by
Promised Date		
Priority		
Information No.		
Description		
<p style="text-align: center;">RECEIVED FEDERAL BUREAU OF INVESTIGATION U. S. DEPARTMENT OF JUSTICE MAY 19 1948</p>		

Property

<sup>1</sup> See also the discussion of the relationship between the two concepts in the section on "The Concept of the State."

Opportunities for improvement in the quality of care for older adults are numerous. The first step is to identify the problem.

**Subiectos** Son los que realizan la acción o tienen la condición de sujeto. Los sujetos se dividen en **animados** y **inanimados**.

**Autograph** - A signature written by hand, as distinguished from a printed or stamped one.

the first time in history that the people of the world have been given the opportunity to witness the birth of a new civilization.

After the first year, the number of patients with a history of stroke or TIA increased from 10% to 15%.

<sup>10</sup> See, for example, the discussion of the "right to privacy" in the Supreme Court's decision in *Griswold v. Connecticut*, 381 U.S. 479 (1965), and the discussion of the "right to autonomy" in the Supreme Court's decision in *Roe v. Wade*, 410 U.S. 113 (1973).

the first time in the history of the world that a man has been able to do this. The reason is that he has been able to find a way to get rid of the disease.

After the first year, the project will be evaluated and the results will be used to refine the approach and inform future work.

It is important to remember that the *Montagu* trial was not the first time that the law had been applied to the same facts. In 1970, the *Montagu* trial was the first time that the law had been applied to the same facts.

Finally, all other factors being equal, higher pay per hour leads to greater efficiency. This is because workers are more motivated to work harder when they are paid more.

**REVIEW** *How to Write a Book That Matters: A Practical Guide to Writing Books That Change Lives* by Brian Tracy (New York: McGraw-Hill, 2000).

THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 11 THE REVERSE SIDE OF THIS TRUST DEED