

TRUST DEED - SECOND MORTGAGE

REAL ESTATE INDEX NUMBER

918824

This Indenture, WITNESSETH, that the Grantor(s) Ronald D. Lazzaroni and Marcia S. Lazzaroni,  
his wife as joint tenants

\_\_\_\_\_ of the \_\_\_\_\_ Town \_\_\_\_\_ of Dyer  
County of Lake and State of Indiana for and in consideration  
of the sum of Twelve thousand nine hundred sixty seven & 20/100 Dollars in hand paid,  
(principal \$ 10,000.00 interest \$ 2,967.20)

CONVEY(S) AND WARRANT(S) to First National Bank of Illinois, a National Banking Association as trustee organized and existing  
under the laws of the United States of America, of the Village of Lansing, County of Cook and State of Illinois, for the purpose of  
securing performance of the covenants and agreements herein, the following described real estate, with the improvements thereon,  
including all heating, gas and plumbing apparatus and fixtures, and everything appurtenant thereto, together with all rents, issues and  
profits of said premises, situated in the \_\_\_\_\_ town \_\_\_\_\_ of Dyer County of Lake and State  
of Indiana to wit: Lot 23, in block 7, Pheasant Hill Addition, Unit 2B,  
to the Town of Dyer, as per plat thereof recorded in  
Plat Book 41, page 12, in the office of the Recorder of  
Lake County, Indiana.

Hereby releasing and waiving all rights under and by virtue of the homestead exemption laws and, all without any relief from valuation  
or appraisement laws of the State of Indiana.

IN TRUST, nevertheless, for the purpose of securing performance of the covenants and agreements herein.

WHEREAS, The Grantor(s) Ronald D. Lazzaroni and Marcia S. Lazzaroni, his wife as joint tenants  
justly indebted upon their principal promissory note(s) bearing even date herewith,  
payable to order of First National Bank of Illinois, Lansing, Illinois, as follows: two hundred sixteen & 12/100 Dollars on the  
15th day of May, 19 87, and two hundred sixteen & 12/100 Dollars on the  
15th day of each month thereafter for the succeeding 58 months and a final payment of  
two hundred sixteen & 12/100 on the 15th day of May 19 92.

THE GRANTOR(S) covenant(s) and agree(s) as follows: (1) To pay said indebtedness and the interest thereon, as herein and  
in said notes provided, or according to any agreement extending time of payment; (2) to pay prior to the first day of June in each year,  
all taxes and assessments against said premises, and on demand to exhibit receipts therefor; (3) within sixty days after destruction or  
damage to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) that  
waste to said premises shall not be committed or suffered; (5) to keep all buildings now or at any time on said premises insured in  
companies to be selected by the grantee herein, who is hereby authorized to place such insurance in companies acceptable to the  
holder of the first mortgage indebtedness, with loss clause attached payable first, to the first Trustee or Mortgagee, and, second, to  
the Trustee herein as their interests may appear, which policies shall be left and remain with the said Mortgagees or Trustees until the  
indebtedness is fully paid; (6) to pay all prior incumbrances, and the interest thereon, at the time or times when the same shall become  
due and payable.

IN THE EVENT of failure so to insure, or pay taxes or assessments, or the prior incumbrances or the interest thereon when  
due, the grantee or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or  
purchase any tax lien or the title affecting said premises or pay all prior incumbrances and the interest thereon from time to time; and  
all money so paid, the grantor(s) agree(s) to repay immediately without demand, and the same with interest thereon from the date of  
payment at seven per cent per annum, shall be so much additional indebtedness secured hereby.

IN THE EVENT of a breach of any of the aforesaid covenants or agreements the whole of said indebtedness, including  
principal and all earned interest, shall, at the option of the legal holder thereof, without notice, become immediately due and payable,  
and with interest thereon from time of such breach, at seven per cent per annum, shall be recoverable by foreclosure thereof, or by suit  
at law, or both, the same as if all said indebtedness had then matured by express terms.

IT IS AGREED by the grantor(s) that all expense and disbursements paid or incurred in behalf of complainant in connection  
with the foreclosure hereof - including reasonable solicitor's fees, outlays for documentary evidence, stenographer's charges, cost of  
procuring or completing abstract showing the whole title of said premises embracing foreclosure decree - shall be paid by the  
grantor(s); and the like expenses and disbursements, occasioned by any suit or proceeding wherein the grantee or any holder of any  
part of said indebtedness, as such, may be a party, shall also be paid by the grantor(s). All such expenses and disbursements shall be  
an additional lien upon said premises, shall be taxed as costs and included in any decree that may be rendered in such foreclosure  
proceedings; which proceeding, whether decree of sale shall have been entered or not, shall not be dismissed, nor a release hereof  
given, until all such expenses and disbursements, and the costs of suit, including solicitor's fees have been paid. The Grantor(s) for  
said grantor(s) and for the heirs, executors, administrators and assigns of said grantor(s) waive(s) all right to the possession of, and  
income from said premises pending such foreclosure proceedings, and agree(s) that upon the filing of any bill to foreclose this Trust  
Deed, the court in which such bill is filed, may at once and without notice to the said grantor(s), or to any party claiming under said  
grantor(s), appoint a receiver to take possession or charge of said premises with power to collect the rents, issues and profits of the  
said premises.

It is further expressly understood and agreed between the parties hereto, that the laws of the State of Illinois regarding notes and  
mortgages will be controlling in the event of any litigation, even though property mortgaged may be situated outside the territorial  
limits of the State of Illinois.

Witness the hand(s) and seal(s) of the grantor(s) at Lansing, Illinois this 1st day of May  
1987 A.D. 19 \_\_\_\_\_

Ronald D. Lazzaroni (SEAL)  
Marcia S. Lazzaroni (SEAL)  
\_\_\_\_\_  
Marcia S. Lazzaroni (SEAL)

State of Illinois  
County of Cook

SS.

I, Carol Fish, a Notary Public in and for said  
County, in the State aforesaid, do hereby certify that Ronald D. Lazzaroni &  
Marcia S. Lazzaroni 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 he (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 1st day of May

1987 A.D., 19  
CAROL F. FISH  
NOTARY PUBLIC STATE OF ILLINOIS  
MY COMM. EXP. JUNE 9, 1990

Carol Fish  
Notary Public

This Document Prepared By:  
Marge Lee  
First National Bank  
of Illinois  
3256 Ridge Rd.  
Lansing, Illinois  
60438

5114 2309

Intercountry Title Company

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RECORDED  
STATE OF ILLINOIS  
LAKE COUNTY

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