

Deliver To Recorder's Office

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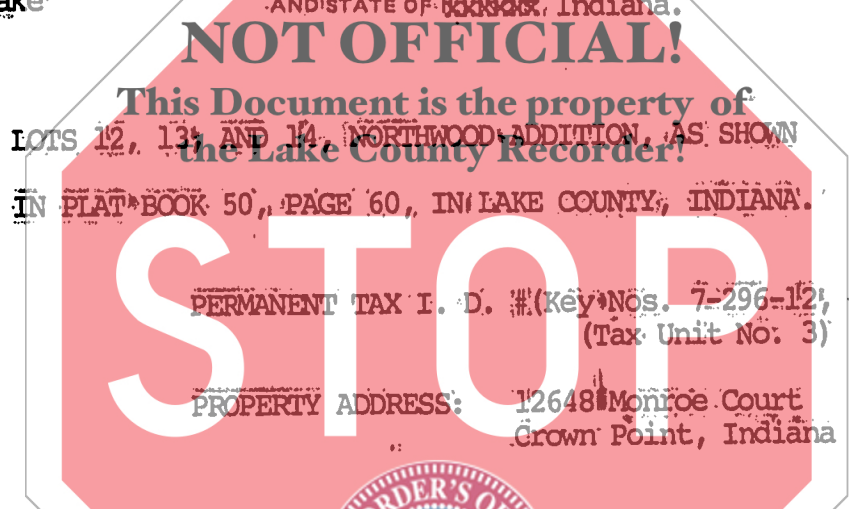
X 448018 CP

THE ABOVE SPACE FOR RECORDERS USE ONLY.

THIS INDENTURE made November 20, 1990, between John J. Giobbi and Laura M. Giobbi, his wife, ***; herein referred to as "Mortgagor", and 1ST HERITAGE BANK, an Illinois corporation doing business in C.C. Hills, Illinois; herein referred to as Trustee, witnesseth: THAT, WHEREAS the Mortgagors are justly indebted to the legal holder or holders of the Note hereinafter described; said legal holder or holders being herein referred to as Holders of this Note, in the principal sum of TWO HUNDRED FIFTY THOUSAND AND 00/100 (\$250,000.00) **** evidenced by one certain Note of the Mortgagors of even date herewith, made payable to 1ST HERITAGE BANK and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest on the balance of principal remaining from time to time unpaid at the rate of 11.00 percent per annum at maturity until said note is fully paid.

All such payments on account of the indebtedness evidenced by said note to be first applied to principal balance and the remainder to interest; provided that the principal of each PAYMENT (unless paid when due shall bear interest at the rate of maximum allowed by law per annum); and all of said principal and interest being made payable at such banking house or trust company in C.C. Hills, Illinois as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of 1st HERITAGE BANK in said City, Country, Club Hills

NOW, THEREFORE, the Mortgagors to secure 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 the rights, title and interest therein, situate, lying and being in the COUNTY OF Lake AND STATE OF Indiana.



STATE OF INDIANA, S.S. NO. FILED IN C. C. HILLS, IND. AND RECORDERS OFFICE

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 pledged primarily and on a parity with said real estate and not secondarily); and all apparatus, equipment or articles now or hereafter, the use or thereof 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 doorstand, windows, floor coverings, in-door beds, 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 hereafter 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 consists of two pages, the conditions and provisions appearing on this page and on page two (the reverse side hereof) are incorporated herein by reference and are a part hereof and shall be binding on the Mortgagors, their heirs, successors and assigns.

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

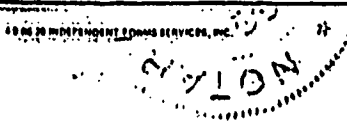
X. John J. Giobbi (SEAL) X. Laura M. Giobbi (SEAL)

STATE OF ~~INDIANA~~ Indiana, County of Lake ss. I, the undersigned, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT John J. Giobbi and Laura M. Giobbi, 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!

THIS INSTRUMENT WAS PREPARED BY: Joyce Korneta NAME: 1st Heritage Bank ADDRESS: 4101 W. 183rd Street Country Club Hills, IL. 60478

GIVEN under my hand and Notarial Seal this 20th day of November, A.D. 1990

Star I. Lugar Notary Public, Resident of Lake County, My Commission Expires: June 25, 1994



8.00

