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THIS INSTRUMENT WAS PREPARED BY: JUDITH BURKE, 145-WEST WOOD
Chicago, IL 60604 • #922-4325

85 220 593

ADJUSTABLE MORTGAGE LOAN MORTGAGE

CITICORP SAVINGS

Corporate Office
One South Dearborn Street
Chicago, Illinois 60603
Telephone (312) 977-5000

1A 6
1A 3

THIS MORTGAGE ("Security Instrument") is made this 11 day of July, 1985, between the Mortgagor, JUDITH R. BURKE, and the Mortgagee, CITICORP SAVINGS.

therein ("Borrower"), and the Mortgagee, **Citicorp Savings of Illinois, a Federal Savings and Loan Association**, a corporation organized and existing under the laws of the United States, whose address is One South Dearborn Street, Chicago, Illinois 60603 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of One Hundred Thousand Dollars (\$100,000.00), which indebtedness is evidenced by Borrower's note dated July 1, 1985 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 1991; and,

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of:

Cook, State of Illinois.

LOT 128 IN THE SUBDIVISION OF BLOCK 7 IN FAIR OAKS, A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTH EAST 1/4 OF SECTION 6, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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PERM TAX NO:
16-06-422-004-0000 X

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which has the address of 145 West Wood
therein ("Property Address").

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X

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (of the leasehold estate if this Mortgage is on a leasehold) as herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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Yield point of the material is about 200 MPa, and the yield stress is about 250 MPa.

1970-71 - 1971-72 - 1972-73 - 1973-74 - 1974-75 - 1975-76 - 1976-77 - 1977-78 - 1978-79 - 1979-80

¹ See also the discussion of the relationship between the concept of "cultural capital" and the concept of "cultural value" in the introduction to this volume.

2. Evolution of Underwriter's Risks in the Property Insurance Market It is important to understand how underwriters' risks have evolved over time.

6. Preservation and Maintenance of Property (especially Buildings). Following a detailed site survey, drawings of the buildings

various empirical studies have also been made on the relationship between the general level of economic development and the number of species per unit area.

other options in the past, but my approach will be to make a decision as quickly as possible, and to stick to it. I am not going to let myself get swayed by the opinions of others, or by the pressure of time. I will take my time, and make a decision that is right for me.

parametric, nonparametric, and semiparametric methods, and the corresponding confidence intervals.

Однако в дальнейшем, в соответствии с новыми требованиями к работе с публичной информацией, в том числе и в сфере земельных правоотношений, внесены изменения в нормативные правовые акты.

TC
TURKISH COUNCIL FOR THE SUPPORT OF SCIENCE AND TECHNOLOGY

Consequently, the first step in the development of a new model is to identify the key variables that influence the outcome.

¹ See also the discussion of the relationship between the two concepts in the section on "The concept of 'cultural capital'".

Consequently, the results of the present study can be used to predict the potential impact of climate change on the distribution of *Leucosia* in Europe.

Report prepared by the Bureau of Land Management, Denver, Colorado, in cooperation with the U.S. Forest Service, Denver, Colorado.

and the number of species per genus were used as measures of species richness and evenness.

Application of the new method to the study of the dynamics of the plasma boundary layer

As a result, the new system will be able to identify and track individual patients more accurately, leading to better treatment outcomes and improved patient safety.

Figure 1. A typical scenario simulated during the first month of the study period. The scenario involved the repair of a red pump powered by a wind turbine located on land owned by the Ministry of Environment.

¹⁰ See also the empirical work of Gersbach and Tsigas (2007) and the related literature on trade policy reform.

For example, the following command creates a new file named `testfile` containing the string `hello world`:

For more information about the study, please contact Dr. Michael J. Koenig at (412) 248-7141 or via e-mail at koenig@cmu.edu.

Приложение к настоящему соглашению о передаче прав на использование земельных участков в целях строительства и эксплуатации объектов инфраструктуры

spider mite, *Gamasus*, which feeds on the young wood of trees, especially on the sycamore and sycamore-ash, causing extensive defoliation and the death of many trees.

⁷ Friends for Life and Democracy, "The Case for Democracy," *The Case for Democracy* (Washington, DC: Friends for Life and Democracy, 2003), 10.

LE PÉDAGOGIQUE ET L'INSTITUTIONNEL — SENAT, INSTITUT NATIONAL DE LA SANTE ET DE LA RECHERCHE MEDICALE, PARIS.

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9. Condemnation. The proceeds of any sale or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance or other of condemnation, hereby are and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the amounts secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the same, if any, so received by the Secured, by Lender shall be reduced to the amount of the proceeds, multiplied by the following fraction, for the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If this Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the same may offer to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either for restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2, or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any cause, *nonetheless*, Lender shall not operate to release the liability of the original Borrower or Borrower's successors in title. Lender shall not be required to commence proceedings against any successor in title for refusal to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in title. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenant and agreement of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 12. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note, varies, or signs this Security Instrument only to endorse, grant and convey that Borrower's interest in the Property under the terms of the Security Instrument, who is not personally obligated to pay the sums secured by this Security Instrument, and who agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sum already collected from Borrower which exceeded permitted limit will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. An enactment or a variation of applicable law has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedy permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second part of paragraph 19.

14. Notices. Any notice to Borrower is provided for in this Security Instrument. It must be given by delivering it orally, mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold, assigned or transferred) and Borrower is not a natural person or if Borrower enters into Articles of Agreement for Deed or any agreement for installment sale of the Property or the beneficial interest in Borrower (and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument, or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred, (b) cures any default of any other covenants or agreements, (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). This notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full

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BOX 185 - COOK COUNTY RECORDER
1165 W. CENTRAL LEAVING CENTER
BR. # 87 JACKSON BOULEVARD
CHICAGO, ILLINOIS 60604

55-61

DEPT OF SAFETY

55-22

NOV 20 1984
RECEIVED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
FOR RECORDING PURSUANT TO SECTION 103.1 OF THE ILLINOIS REVENGE OF JUSTICE ACT
AND FOR FILING PURSUANT TO SECTION 103.2 OF THE SAME ACT.

RECORDED AND INDEXED PURSUANT TO THE REQUIREMENTS OF THE ILLINOIS REVENGE OF JUSTICE ACT
AND FOR FILING PURSUANT TO THE REQUIREMENTS OF THE SAME ACT.

RECORDED AND INDEXED PURSUANT TO THE REQUIREMENTS OF THE ILLINOIS REVENGE OF JUSTICE ACT
AND FOR FILING PURSUANT TO THE REQUIREMENTS OF THE SAME ACT.

Cook

STATE OF ILLINOIS

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AND FOR FILING PURSUANT TO THE REQUIREMENTS OF THE SAME ACT.

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AND FOR FILING PURSUANT TO THE REQUIREMENTS OF THE SAME ACT.

RECORDED AND INDEXED PURSUANT TO THE REQUIREMENTS OF THIS SEPARATE INSTRUMENT AND FOR RECORDING PURSUANT TO THE
REVENGE OF JUSTICE ACT. THIS SEPARATE INSTRUMENT IS AN EXHIBIT TO THE INSTRUMENT RECORDED AND INDEXED PURSUANT TO THIS
INSTRUMENT.

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INSTRUMENT.

Loan Number

00000000000000000000000000000000

NOTICE: The Security Instrument secures a Note which contains a provision allowing for changes in the interest rate. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

This Rider is made this 13 day of July, 1987, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to secure Debt (the "Security Instrument") of the same date given by the under-signed (the "Borrower") to secure Borrower's Note to Citicorp Savings of Illinois, A Federal Savings and Loan Association

(the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at 1000 Kildare Drive, Chicago, IL 60631.

Property Address

MODIFICATIONS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Interest Rate and Monthly Payment Changes

The Note has an "Initial Interest Rate" of 10.50%. The Note interest rate may be increased or decreased on the 1st day of the month beginning on July 1, 1987 and on July 1, 1988 and on that day of the month every 12 months thereafter.

Change in the interest rate is governed by changes in an interest rate index called the "Index". The Index is the [Check one box to indicate Index]

(1) The weekly average yield on United States Treasury securities adjusted to a constant maturity of 1-1/2 year(s), as made available by the Federal Reserve Board.

In no event over the full term of the Note will the interest rate be increased more than 4.00% percentage points (4.00%) from the Initial Rate of Interest.

Before each Change Date the Note Holder will calculate the new interest rate by adding 1.00% percentage points (1.00%) to the Current Index. However, the rate of interest that is required to be paid shall never be increased or decreased on any middle Change Date by more than 1.00% percentage points (1.00%) from the rate of interest currently being paid.

(2) Other:

If the interest rate changes, the amount of Borrower's monthly payment will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

B. Loan Charges

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limit. Then (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (ii) any amount already collected from me which exceeded permitted limit, will be refunded to me. The Lender may choose to make this refund by reducing the principal I owe under the Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

C. Prior Liens

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly agree with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

D. Transfer of the Property

If there is a transfer of the Property subject to paragraph E of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate charge (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

By signing this, Borrower agrees to all of the above.

*If more than one box is checked or if no box is checked and Lender and Borrower do not otherwise agree in writing, the first Index named will apply.

(Seal)
Borrower

James E. Bots

July 13, 1987

(Seal)
Borrower

July 13, 1987

(Seal)
Borrower(Seal)
Borrower

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