

PREPARED BY: KAREN MARSHALL
LYONS MORTGAGE CORP
RETURN TO: SECONDARY MARKETING
LYONS MORTGAGE CORP
2 CROSSROADS OF COMMERCE
ROLLING MEADOWS, IL 60008



#0000209940

LOAN # 025800626

This form is used in connection with
mortgages insured under the one-to
four-family provisions of the National
Housing Act.

THIS INDENTURE, Made this

18TH

day of NOVEMBER

, 1986 between

BRIAN SMITH, ELSIE K. NAUMOFF AND THEODORE NAUMOFF

, Mortgagor, and

LYONS MORTGAGE CORP A BACHELOR

HER HUSBAND

a corporation organized and existing under the laws of THE STATE OF ILLINOIS
Mortgagee.

86553940

WITNESSETH: That whereas the Mortgagor is justly indebted to the Mortgaggee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of

SIXTY SEVEN THOUSAND FOUR HUNDRED SEVENTY AND 00/100

Dollars (\$ 67,470.00)

NINE AND 500/1000 payable with interest at the rate of per centum (9.50000 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgaggee at its office in ROLLING MEADOWS, IL 60008 or at such other place as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly installments of

FIVE HUNDRED SIXTY SEVEN AND 33/100 Dollars (\$ 567.33) on the first day of JANUARY , 1987 , and a like sum on the first day of each and every month thereafter until the note is fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of DECEMBER, 2016

NOW, THEREFORE, the said Mortgagor, for the better securing of the payment of the said principal sum of money and interest and the performance of the covenants and agreements herein contained, does by these presents MORTGAGE and WARRANT unto the Mortgaggee, its successors or assigns, the following described Real Estate situate, lying, and being in the county of COOK and the State of Illinois, to wit:

LOT 135 IN ELMORE'S HICKORY HEIGHTS, BEING A SUBDIVISION OF THE SOUTH 1/4 OF THE SOUTHEAST 1/4 OF SECTION 2, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PTN: 23-02-407-024 K

4352 S. 81st Ave
Hickory Hills, IL

See attached Prepayment Rider made a part hereof.
See attached One Time MIP Rider made a part hereof.

TOGETHER with all and singular the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues, and profits thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water, or power, and all plumbing and other fixtures in, or that may be placed in, any building now or hereafter standing on said land, and also all the estate, right, title, and interest of the said Mortgagor in and to said premises.

TO HAVE AND TO HOLD the above-described premises, with the appurtenances and fixtures, unto the said Mortgaggee, its successors and assigns, forever, for the purposes and uses 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 said Mortgagor does hereby expressly release and waive.

AND SAID MORTGAGOR covenants and agrees:

To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue of this instrument; not to suffer any lien of mechanics men or material men to attach to said premises; to pay to the Mortgaggee, as hereinabove provided, until said note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situated, upon the Mortgagor on account of the ownership thereof; (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgaggee in such forms of insurance, and in such amounts, as may be required by the Mortgaggee.

In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior lien or encumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the Mortgaggee may pay such taxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper preservation thereof, and any moneys so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagor.

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagor shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or tax lien upon or against the premises described herein or any part thereof or the improvements situated thereon, so long as the Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so contested and the sale or forfeiture of the said premises or any part thereof to satisfy the same.

UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY

4 6 5 5 3 9 4 0

- 3 -

AND IN THE EVENT That the whole of said debt is declared to be due, the Mortgagee shall have the right immediately to foreclose this mortgage, and upon the filing of any bill for that purpose, the court in which such bill is filed may at any time thereafter, either before or after sale, and without notice to the said Mortgagor, or any party claiming under said Mortgagor, and without regard to the solvency or insolvency at the time of such applications for appointment of a receiver, or for an order to place Mortgagee in possession of the premises of the person or persons liable for the payment of the indebtedness secured hereby, and without regard to the value of said premises or whether the same shall then be occupied by the owner of the equity of redemption, as a homestead, enter an order placing the Mortgagee in possession of the premises, or appoint a receiver for the benefit of the Mortgagee with power to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure suit and, in case of sale and a deficiency, during the full statutory period of redemption, and such rents, issues, and profits when collected may be applied toward the payment of the indebtedness, costs, taxes, insurance, and other items necessary for the protection and preservation of the property.

Whenever the said Mortgagee shall be placed in possession of the above described premises under an order of a court in which an action is pending to foreclose this mortgage or a subsequent mortgage, the said Mortgagee, in its discretion, may: keep the said premises in good repair; pay such current or back taxes and assessments as may be due on the said premises; pay for and maintain such insurance in such amounts as shall have been required by the Mortgagee; lease the said premises to the Mortgagor or others upon such terms and conditions, either within or beyond any period of redemption, as are approved by the court; collect and receive the rents, issues, and profits for the use of the premises hereinabove described; and employ other persons and expend itself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

AND IN CASE OF FORECLOSURE of this mortgage by said Mortgagee in any court of law or equity, a reasonable sum shall be allowed for the solicitor's fees, and stenographers' fees of the complainant in such proceeding, and also for all outlays for documentary evidence and the cost of a complete abstract of title for the purpose of such foreclosure, and in case of any other suit, or legal proceeding, wherein the Mortgagee shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys or solicitors of the Mortgagee, so made parties, for services in such suit or proceedings, shall be a further lien and charge upon the said premises under this mortgage, and all such expenses shall become so much additional indebtedness secured hereby and be allowed in any decree foreclosing this mortgage.

AND THERE SHALL BE INCLUDED in any decree foreclosing this mortgage and be paid out of the proceeds of any sale made in pursuance of any such decree: (1) All the costs of such suit or suits, advertising, sale, and conveyance, including "ad'ys", solicitors', and stenographers' fees, outlays for documentary evidence and cost of said abstract and examination of title; (2) all the moneys advanced by the Mortgagee, if any, for the purpose authorized in the mortgage with interest on such advances at the rate set forth in the note secured hereby, from the time such advances are made; (3) all the accrued interest remaining unpaid on the indebtedness hereby secured; (4) all the said principal money remaining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the Mortgagor.

If Mortgagor shall pay said note at the time and in the manner aforesaid and shall abide by, comply with, and duly perform all the covenants and agreements herein, then this conveyance shall be null and void and Mortgagee will, within thirty (30) days after written demand herefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor hereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagee.

IT IS EXPRESSLY AGREED that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any successor in interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

THE COVENANTS HEREIN CONTAINED shall bind, and the benefits and advantages shall inure, to the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular number shall include the plural, the plural the singular, and the masculine gender shall include the feminine.

WITNESS the hand and seal of the Mortgagor, the day and year first written,

Brian Smith
BRIAN SMITH
Elsie K. Naumoff

ELSIE K. NAUMOFF
STATE OF ILLINOIS

[SEAL]

Theodore Naumoff
THEODORE NAUMOFF

[SEAL]

[SEAL]

COUNTY OF COOK

557

I, THE UNDERSIGNED aforesaid, Do Herby Certify That Brian Smith, a bachelor, Theodore Naumoff and Elsie K. Naumoff, his wife, his wife, personally known to me to be the same person whose name is 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.

GIVEN under my hand and Notarial Seal this

18th day November

, A. D. 19 86

Commission Expires: 9/28/87

Ina M. Jusco

Notary Public

86553340

DOC. NO.

Filed for Record in the Recorder's Office of

County, Illinois, on the

day of

A.D. 19

at

o'clock

and duly recorded in Book

of

Page

UNOFFICIAL COPY

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured hereby for a period of thirty (30) days after the due date thereof, or in case of a breach of any other covenant or agreement herein stipulated, then the whole of said principal sum remaining unpaid together with accrued interest thereon, shall, at the election of the Master Notee, whether in whole or in part, be immediately due and payable.

THAT in the premises, or any part thereof, be condemned under the power of eminent domain, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount
of independentness upon this Mortgage, and the Note secured hereby remaining unpaid, are hereby assigned by the Mortgagor to the Mortgagee, who shall be paid forthwith to the Mortgagor to be applied by it on account of the independent
mortgagee, who shall be entitled to the same as if he had been the original holder of the note.

All insurance shall be carried in companies approved by the Mortgagor and the policies and renewals thereof shall be held by the Mortgagor and attached hereto loss payable clauses in favor of and in form acceptable to the Mortgagor. In event of loss made payable to the Mortgagor will give immediate notice by mail to the Mortgagor, and so may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagor instead of to the Mortgagor and the Mortgagor shall be liable to the Mortgagor for all expenses incurred in connection therewith. In event of loss made payable to the Mortgagor will give immediate notice by mail to the Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagor instead of to the Mortgagor and the Mortgagor shall be liable to the Mortgagor for all expenses incurred in connection therewith.

THAT THE WILL MAKE THE PROMISEMENTS HOW EXISTING IN HEARTS OF THE CONTRACTORS IN SUCH AMOUNTS AND FOR SUCH PERIODS AS MAY BE REQUIRED BY THE MORTGAGEE - AND WILL PAY PROMPTLY, WHEN DUE, ANY PREMIUMS ON SUCH INSURANCE PROVIDED OUT OF WHICH HAS NOT BEEN MADE HERETINBEFORE.

AND THE ADDITIONAL SPECIFICATIONS FOR THE PAYMENT OF THE IMPROVEMENTS ASSESSED ON THE PROPERTY DUE FOR THE USE OF THE PREMISES HEREINABOVE DESCRIBED.

to the due date of the next account payment, constitutes an event of default under this mortgage. The Mortgagor shall pay all costs, expenses, and attorney's fees incurred by the Mortgagor in defending or prosecuting any action or proceeding to collect any amount due under this mortgage.

(V) motorization of the premises of the said node.

(VI) interest in the node exceeded thereby, and

(VII) been used as a communication, etc., and other hazard insurance premiums,

(1) program changes (in the field of metropolitan transportation demand) on the one hand carry out the following and Urban Development, or

(c) All programs a presented in the two preceding appendices of this agreement and will remain in the hands under the laws and social departments, and

(8) A sum equal to the pound rent, if any, next due, plus the premium that will next become due and payable on the mortgaged property (all as estimated by the mortgagee) less the amount already paid before divided by the portion of the mortgaged interest covered by the premium.

(1) If you are using an audio note or even this instrument, it's best to have a monitor with a microphone input and a mixer.

of the National Health Service, and the National Health Service and Community Care Act, 1990, the Secretary of State may make regulations for the purpose of facilitating the delivery of health services by the National Health Service.

If they were held so long by the Secretaries of every State and then Deemed fit to be carried into effect, it would be a most sensible measure to have the same made a part of a motor-vehicle insurance premium in the same manner as the accident insurance premium.

written notice of an intention to exercise such privilege is given at least thirty (30) days prior to preparation.

AND THE SAME MONGABO TUNNEL COVENANTS AND AGREEMENTS FOLLOW:

UNOFFICIAL COPY

3 6 5 9 3 9 4 0

CASE #131:4659566-703

LMC # 025800626

MORTGAGE RIDER

The Rider, dated the 18TH day of NOVEMBER, 1986,
amends the Mortgage of even date by and between _____
BRIAN SMITH AND THEODORE NAUMOFF
ELSIE K. NAUMOFF
the MORTGAGOR(S), and LYONS MORTGAGE CORP, AN ILLINOIS CORP. the Mortgagee
as follows:

1. In the first unnumbered paragraph, page two, the sentence which reads as follows is deleted:

That privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

2. The first unnumbered paragraph, page two, is amended by the addition of the following:

"Privilege is reserved to pay the debt, in whole or in part, on any installment due date."

ELsie K. Naumoff
IN WITNESS WHEREOF, BRIAN SMITH AND THEODORE NAUMOFF

has set his hand and seal the day and year first aforesaid.

X Brian Smith (SEAL)
BRIAN SMITH
X Theodore Naumoff (SEAL)
THEODORE NAUMOFF
X Elsie K. Naumoff (SEAL)
ELSIE K. NAUMOFF

(SEAL)

Signed, sealed and delivered
in the present of

Jesal N. Jusco
(NOTARY)

86553940

UNOFFICIAL COPY

1996-1997 学年第一学期

$$C_0(\mathbb{R}^n) \otimes_{\mathcal{O}_X} \mathcal{O}_X \cong \mathcal{O}_X \otimes_{\mathcal{O}_X} C_0(\mathbb{R}^n)$$

卷之三十一

Digitized by srujanika@gmail.com

and used with the `WTF` and `WTF::Platform` headers.

得心應手，隨意揮毫，筆走龍蛇，氣吞山海。

ANSWER TO THE CHIEF QUESTIONS

Digitized by srujanika@gmail.com

www.artsandculture.org

Journal of Health Politics, Policy and Law, Vol. 34, No. 4, December 2009
DOI 10.1215/03616878-34-4 © 2009 by The University of Chicago

• 100% • 100% • 100% • 100% • 100% • 100% • 100% • 100% •

There is no evidence that the *in vitro* growth of *Candida albicans* is inhibited by the presence of *Leptospiral* LPS.

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.

CS 3300 - Data Structures and Algorithms

Journal of Oral Rehabilitation 2009; 36: 103–109

For more information about the study, please contact Dr. Michael J. Hwang at (310) 794-3111 or via email at mhwang@ucla.edu.

174 of 174 pages

總理的信，她回憶說：「我跟太太說：『你聽過我跟人談話嗎？』太太說：『沒有。』

Journal of Health Politics, Policy and Law, Vol. 35, No. 4, December 2010
DOI 10.1215/03616878-35-4 © 2010 by The University of Chicago

¹⁷ See also the discussion of the role of the state in the development of the market in Chapter 1.

Officer of the day, or other member of the crew, to whom the command of the vessel is given in case of absence of the master.

THE UNIVERSITY OF TORONTO LIBRARIES

10. The following table gives the number of hours worked by each of the 1000 workers.

UNOFFICIAL COPY

RIDER TO STATE OF ILLINOIS
MORTGAGE HUD-92116H (5-80)

ELSIE K. NAUMOFF,

This rider attached to and made part of the Mortgage between BRIAN SMITH AND THEODORE NAUMOFF Mortgagor, and LYONS MORTGAGE CORP Mortgagee, dated 11/18/86 revises said Mortgage as follows:

1. Page 2, the second covenant of the Mortgagor is amended to read:

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

- a. A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property, (all as estimated by the Mortgagee) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments; and
- b. All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be applied by the Mortgagee to the following items in the order set forth:
 - (I) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
 - (II) interest on the note secured hereby; and
 - (III) amortization of principal of the said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4¢) for each dollar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

If the total of payments made by the Mortgagor under subsection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under subsection (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any balance remaining in the funds accumulated under the provisions of subsection (a) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (a) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note.

2. Page 2, the penultimate paragraph is amended to add the following sentence:

"This option may not be exercised by the Mortgagee when the ineligibility for insurance under the National Housing Act is due to the Mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.

Dated as of the date of the mortgage referred to herein.

Elsie K Naumoff
Mortgagor ELSIE K. NAUMOFF

Brian Smith
Mortgagor BRIAN SMITH

Theodore Naumoff
Mortgagor THEODORE NAUMOFF

UNOFFICIAL COPY

RECEIVED IN CLERK'S OFFICE COOK COUNTY ILLINOIS NOVEMBER 20 1986
RECEIVED IN CLERK'S OFFICE COOK COUNTY ILLINOIS NOVEMBER 20 1986
RECEIVED IN CLERK'S OFFICE COOK COUNTY ILLINOIS NOVEMBER 20 1986

Property of Cook County Clerk's Office

DEPT-01 \$15.40
T#0002 TRAN 0153 11/20/86 14:53:00
\$20241 B # -88553940
COOK COUNTY RECORDER

-88 553940

CONFIDENTIAL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED
DATE 11/20/86 BY SP/CLERK'S OFFICE COOK COUNTY ILLINOIS
THIS INFORMATION IS UNCLASSIFIED BY SP/CLERK'S OFFICE COOK COUNTY ILLINOIS
DATE 11/20/86 BY SP/CLERK'S OFFICE COOK COUNTY ILLINOIS

RECEIVED IN CLERK'S OFFICE COOK COUNTY ILLINOIS NOVEMBER 20 1986
RECEIVED IN CLERK'S OFFICE COOK COUNTY ILLINOIS NOVEMBER 20 1986
RECEIVED IN CLERK'S OFFICE COOK COUNTY ILLINOIS NOVEMBER 20 1986