

UNOFFICIAL COPY

ILLINOIS HOUSING DEVELOPMENT AUTHORITY *1629-7-26*
SINGLE FAMILY MORTGAGE PURCHASE PROGRAM II *200421-2*
1985 SERIES A *NONMORTGAGE*
MORTGAGE

This Mortgage is made pursuant to the purpose of certifying the year and series of the Illinois Housing Development Authority Rent Program as it appears on the Addendum.

This instrument was prepared by
MARY LOU RAPPAPORT
(Name)
ARLINGTON HEIGHTS, IL 60005
(Address)

THIS MORTGAGE is made this 15TH day of FEBRUARY 1986 between the

SURNAME LESTER R. ARNOLD, JR., MAJOR

MAJOR, MAJOR & THE WIDOW

THE TALIANA HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS
 an association organized and existing in the state of **THE UNITED STATES OF AMERICA**
 whose address is **4242 NORTH MARLIN,**
NORRIDGE, ILLINOIS 60634

(Agent Lender)

WHEREAS Borrower is entitled to certain of the benefits of the principal sum of

FIFTY TWO THOUSAND TWO HUNDRED FIFTY AND NO/100--

(Dollars)

FEBRUARY 15, 1986

(Interest Rate)

which instrument is subject to the terms and conditions of the Note, including the monthly payments of principal and interest and the payment of taxes and insurance, all in accordance with the terms of the instrument, but which does not mature until **MARCH 1, 2016**

IT IS AGREED to consider as the instrument of the assignment or transfer by the Lender with interest therefrom the payment of all other sums with interest thereon, including but not limited to the amount of the amounts of the Advances and the payment of the expenses and amounts of the other expenses contained within the instrument of any kind, whether or not otherwise named, made to the Lender by the Borrower in connection with the instrument of any kind, whether or not otherwise named, made to the Lender by the Borrower in connection with the instrument of any kind, Future Advances, Payments from funds, advances, grants and credits to the Lender by the Borrower and amounts received by

County of **COOK**

State of **ILLINOIS**

UNIT NUMBER 1761 IN WEATHERSFIELD LAKE QUADRO HOMES CONDOMINIUM, AS DELINEATED ON PLAT OF SURVEY OF PART OF LOTS 1 AND 2 AND 3 IN WEATHERSFIELD QUADRO HOMES, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 21, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THAT CERTAIN DECLARATION ESTABLISHING A PLAN OF CONDOMINIUM OWNERSHIP MADE BY CARPANILLI, INCORPORATED, AS GRANTOR, AND RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON JANUARY 30, 1973 AS DOCUMENT NUMBER 32203942, TOGETHER WITH A PERCENTAGE OF THE COMMON ELEMENTS APPURTENANT OF SAID UNIT AS SET FORTH IN SAID DECLARATION AS AMENDED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS (EXCLUDING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY) IN COOK COUNTY, ILLINOIS.

07-21-100-012-1261

WHICH HAS THE ADDRESS OF **1126 QUANSET COURT-UNIT 1761 SCRANTON**
ILLINOIS 60194

(Present Property Address)

(Phone and Fax Number)

TOGETHER with all the improvements now or hereafter erected on the property, and all documents, rights, easements, 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 for the household estate of the Mortgagor is on a leasehold are hereinafter referred to as the "Property".

UNOFFICIAL COPY

SIMONSON SAYS HE HAS BEEN TALKING WITH THE FEDS SINCE 1985 AND THAT
BORGANER ISN'T THE ONLY ONE WHO HAS BEEN TALKING WITH THE FEDS SINCE 1985.

OF THE BUSINESS AND INDUSTRIES THAT ARE HAVING AN INFLUENCE ON THE ECONOMIC DEVELOPMENT OF THE NATION. THE GOVERNMENT IS TRYING TO ENCOURAGE THESE INDUSTRIES BY PROVIDING THEM WITH ALL THE FACILITIES AND INCENTIVES NECESSARY FOR THEIR GROWTH. THE GOVERNMENT IS ALSO TRYING TO ENCOURAGE THE EXPORT OF THESE INDUSTRIES BY PROVIDING THEM WITH ALL THE FACILITIES AND INCENTIVES NECESSARY FOR THEIR GROWTH. THE GOVERNMENT IS ALSO TRYING TO ENCOURAGE THE EXPORT OF THESE INDUSTRIES BY PROVIDING THEM WITH ALL THE FACILITIES AND INCENTIVES NECESSARY FOR THEIR GROWTH.

177. *Brachyponeranigrita* (Fabricius) is a species which has been described from India.

MONOGENETIC traits are those which are determined by a single gene. A single gene may have two or more different forms called alleles. The allele which is dominant will be expressed in the organism. The allele which is recessive will not be expressed unless it is the only allele present. If there are two recessive alleles, they will be expressed.

ARTY; MARY LOU APPALACHIAN
ASSOCIATION OF LIBRARIES 6600 S.
MICHIGAN AVENUE, CHICAGO, ILLINOIS 60637
SEE ALSO LIBRARY ASSOCIATIONS

1861 "ST. JENNIFER" (ANDRE WATKINS) 44

7451

1

三

511

17

100

4

- 10 -

15

AN UNTHRESHOLDED BIPOLAR NEURONAL MODEL WITH A DYNAMICALLY CHANGING THRESHOLD

23. **What is the primary benefit of having a formalized process for managing risk?**
a. It allows for better communication between different departments.
b. It provides a clear set of criteria for assessing risk levels.
c. It helps to identify potential risks before they become problems.
d. It ensures that all risks are managed in a consistent and systematic way.

UNOFFICIAL COPY

UNIFORM COVENANTS, BORROWER AND LENDER COVENANTS

1 Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, stipendment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

2 Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments which may attain priority over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, managing said account, or verifying and computing said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Lender to Borrower requesting payment thereof.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 3B hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply no later than immediately prior to the sale of the Property or its acquisition by Lender any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3 Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any Future Advances.

4 Charges; Liens. Borrower shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and household payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the paying thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage, provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by an defend enforcement of such lien in legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.

5 Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as Lender may require and in such amounts and for such periods as Lender may require, provided that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender, provided that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the insurance carrier.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of said premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make payment of losses if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, all such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments. If under paragraph 1B hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

6 Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by laws and regulations of the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof.

7 Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs if Lender required mortgage insurance as a condition of making the loan secured by this Mortgage. Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

UNOFFICIAL COPY

metals or minerals of the same properties, and metals which are very heavy such as gold and platinum.

In the following section we will discuss the results of our experiments. Section 2 describes the experimental setup. Section 3 discusses the results of the experiments. Section 4 concludes the paper.

NON-PROFIT ORGANIZATIONS ARE MEMBERS OF THE LAMBERTVILLE COMMUNITY AND ENJOY THE BENEFITS OF THE COMMUNITY.

22. **QUESTION**: Is there any evidence of the following? (i) A man who has been awarded the Distinguished Service Cross and (ii) a man who has been awarded the Distinguished Service Medal.

D. TOLDO - NO GRAMATICALISMO: ESTUDO DA CANTIGA SERRANA NA Poesia de S. L. D. DE SOUZA (1803-1852) - 10

The findings of this study suggest that the relationship between organizational culture and job satisfaction is mediated by job satisfaction. Specifically, the results indicate that job satisfaction mediates the relationship between organizational culture and job satisfaction. This finding supports the argument that job satisfaction is a key factor in determining employee satisfaction with their work environment.

Under these circumstances, it is difficult to conceive of any other kind of government than a confederate one.

the majority of the 250 million or so people in the world who do not have access to clean water and sanitation.

WEBSITE ADDRESS: <http://www.english-test.net> OR <http://www.english-test.net/testesl/>

Propositions like the one above do not necessarily have to be made up of two separate parts, as in the example above. They can also be made up of two separate parts, as in the example above.

If the Plaintiff is satisfied by the answer, or if either party fails to respond within 30 days after the date such notice is mailed, the Plaintiff may file the complaint without service of process.

the same as in the case of the Poles, the procedures may be applied to the same secured by this degree, without any risk to the parties.

such losses shall give notice to any such inspec~~tor~~or of damage to the property released to Lender, and Lender, upon receipt of such notice, may proceed to claim for damages in lieu of compensation in connection with any claim for damage to the property.

UNOFFICIAL COPY

Form 2086
Revised 1985

ILLINOIS HOUSING DEVELOPMENT AUTHORITY SINGLE MORTGAGE PURCHASE PROGRAM II 1985 SERIES A CONDOMINIUM RIDER

208621-2

THIS CONDOMINIUM RIDER is made this 15TH day of FEBRUARY, 1986, and is incorporated into and shall be deemed to amend and supplement a Mortgage ("Security Instrument") dated of even date herewith, given by the undersigned ("Borrower") to secure Borrower's Note to

THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS

("Lender") and covering the Property described in the Security Instrument and located at 1124 QUANSET COURT - UNIT 1751, SCHAUMBURG, ILLINOIS 60194

The Property comprises a unit in, together with an undivided interest in the common elements of, a condominium project known as WEATHERSFIELD LAKE ("Condominium Project")

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

A. Assessments. Borrower shall promptly pay, when due, all assessments imposed by the Owners Association or other governing body of the Condominium Project ("Owners Association") pursuant to the provisions of the declaration, by-laws, code of regulations or other constituent document of the Condominium Project

B. Hazard Insurance. So long as the Owners Association maintains a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage," and such other hazards as Lender may require, and in such amounts and for such periods as Lender may require, then

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the premium installments for hazard insurance on property covered by the Owners Association master policy (This waiver does not apply to hazard insurance covering property which is not subject to coverage under the Owners Association master policy.)

(ii) the provisions in Uniform Covenant 5 regarding application of hazard insurance proceeds shall be superseded by any provisions of the declaration, by-laws, code of regulations or other constituent document of the Condominium Project or of applicable law to the extent necessary to avoid a conflict between such provisions and the provisions of Uniform Covenant 6. For any period of time during which such hazard insurance coverage is not maintained, the immediately preceding sentence shall be deemed to have no force or effect. Borrower shall give Lender prompt notice of any lapse in such hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any such proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with the excess, if any, paid to Borrower.

C. Lender's Prior Consent. Borrower shall not without prior written notice to Lender and Lender's prior written consent, partition or subdivide the Property or consent to

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain.

(ii) any material amendment to the declaration, by-laws or code of regulations of the Owners Association, or equivalent constituent document of the Condominium Project including, but not limited to, any amendment which would change the percentage interests of the unit owners in the Condominium Project; or

(iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project.

D. Remedies. If Borrower breaches any of Borrower's covenants and agreements under the terms of this Condominium Rider, including the covenant to pay when due condominium assessments, then Lender may invoke any remedies provided under the Security Instrument, including, but not limited to those provided under Uniform Covenant 7.

IN WITNESS WHEREOF, Borrower has executed this Condominium Rider:

Lester N. Arnold, Jr.
Borrower

LESTER N. ARNOLD, JR./BACHELOR

Borrower

STATE OF ILLINOIS

1

1 SS

COUNTY OF COOK

1

I, Florence E. Urban, a Notary Public in and for said county and state, do hereby certify that LESTER N. ARNOLD, JR., Bachelor, personally known to me to be the same person(s) whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth

Given under my hand and official seal this 15th day of February, 1986.

My commission expires February 16, 1987

Florence E. Urban

Notary Public

UNOFFICIAL COPY

RECORD AND RETURN TO:
THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS
908 ALGONQUIN ROAD
ARLINGTON HEIGHTS, ILLINOIS 60005

SG06FF82

LEFT-01 RECORDING \$15.25
THREE THAN 3515 02-16-68 95 56.00
#725 *C*-06-066682

881978/2

CLCIST-70-# 10000000
00:13:41 70/71/96 00:00 NAME: ESSERI
RE: 00000000 TO: 10-1420