

UNOFFICIAL COPY

57537236

1992 OCT 14 TUESDAY
CHICAGO, ILLINOIS

(Individual Form)

Loan No. _____

THE UNDERSIGNED,

Jonathan W. Ehrhardt, and Sharon S. Ehrhardt, his wife, and
Dan P. Metzger, and Joan R. Metzger, his wife,
of Chicago, County of Cook, State of Illinois

hereinafter referred to as the Mortgagor, does hereby mortgage and warrant to

SECURITY FEDERAL SAVINGS AND LOAN ASSOCIATION, OF CHICAGO,

a corporation organized and existing under the laws of the United States of America
hereinafter referred to as the Mortgagee, the following real estate in the County of Cook
in the State of Illinois, to-wit:

LOTS 73, 74 AND 75 IN THE SUBDIVISION OF BLOCK 31 IN SHEFFIELD'S ADDITION TO CHICAGO IN
SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS

COMMONLY KNOWN AS: 1822 W. ARMITAGE, CHICAGO, ILLINOIS 60622

A.C. 026 Lot 73

PIN# 14-31-216-040 Lot 74

PIN# 14-31-216-040 Lot 75 X

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Together with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon or placed therein, including all apparatus, equipment, fixtures or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and any other thing now or hereafter therein or thereon, the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and windows, floor coverings, screen doors, in-door beds, linings, stoves and water heaters (all of which are intended to be and are hereby declared to be a part of said real estate whether physically attached thereto or not); and also together with all ornaments and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee, whether now due or hereafter to become due as provided herein. The Mortgagee is hereby subrogated to the rights of all mortgages, lienholders and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment, and with all the rights and privileges thereto belonging, unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the homestead, exemption and valuation laws of any State, which said rights and benefits said Mortgagor does hereby release and waive.

TO SECURE

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of Seventy One Thousand and 00/100's ----- Dollars

(\\$ 71,000.00's-----), which Note, together with interest thereon as therein provided, is payable in monthly installments of Seven Hundred Fifty Seven and 17/100's----- Dollars

(\\$ 757.17---), commencing the

Fifteenth

day of

October

, 1987

which payments are to be applied, first, to interest, and the balance to principal, until said indebtedness is paid in full.

(2) any advances made by the Mortgagee to the Mortgagor, or his successor in title, for any purpose, at any time before the release and cancellation of this Mortgage, but at no time shall this Mortgage secure advances on account of said original Note together with such additional advances, in a sum in excess of Seventy One Thousand and 00/100's----- Dollars (\\$ 71,000.00's-----), provided that nothing herein contained shall be considered as limiting the amounts that shall be secured hereby when advanced to protect the security of or in accordance with covenants contained in the Mortgage.

(3) the performance of all of the covenants and obligations of the Mortgagor to the Mortgagee, as contained herein and in said Note.

***EXCEPT THAT A FINAL PAYMENT OF PRINCIPAL AND INTEREST SHALL BE DUE AND PAYABLE ON OCTOBER 15, 1992.

THE MORTGAGOR COVENANTS:

A. (1) To pay said indebtedness and the interest thereon as herein and in said note provided, or according to any agreement extending the time of payment thereof; (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, and service charges against said property (including those hereinafter due), and to furnish the Mortgagee, upon request, duplicate receipts therefor, and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or hereafter upon and premises insured against damage by fire, and such other hazards as the Mortgagee may require to be insured against; and to provide public liability insurance and such other insurance as the Mortgagor may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the period of redemption, for the full insurable value thereof, in such companies, through such agents or brokers, as in such form as shall be satisfactory to the Mortgagee, such insurance policies shall remain with the Mortgagee during said period or periods, and contain the usual clause satisfactory to the Mortgagee making them payable to the Mortgagee, and in case of foreclosure shall payable to the owner of the certificate of sale, owner of any deficiency, any receiver or redemptioner, or any trustee in a deed pursuant to foreclosure, and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, all claims thereunder and to execute and deliver on behalf of the Mortgagor all necessary proofs of loss, receipts, vouchers, releases and acquaintances required to be signed by the insurance companies, and the Mortgagor agrees to sign, upon demand, all receipts, vouchers, and releases required of him to be signed by the Mortgagee for such purpose, and the Mortgagee is authorized to apply the proceeds of any insurance claim to the restoration of the property or upon the indebtedness hereby secured in its discretion, but monthly payments shall continue until said indebtedness is paid in full; (4) Immediately after destruction or damage, to commence and promptly complete the rebuilding or restoration of buildings and improvements now or hereafter on said premises, unless Mortgagor elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage; (5) To keep said premises in good condition and repair, without waste, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof; (6) Not to make, suffer or permit any unlawful use or any nuisance to exist on said property nor to diminish its value by any act or omission to act; (7) To comply with all requirements of law with respect to mortgaged premises and the use thereof; (8) Not to make, suffer or permit without the written permission of the Mortgagee being first had and obtained, (a) any use of the property for any purpose other than that for which it is now used, (b) any alterations of the improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said property, (c) any purchase on conditional sale, lease or agreement under which title is reserved in the vendor, or of any apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said property.

B. In order to provide for the payment of taxes, assessments, insurance premiums, and other annual charges upon the property securing this indebtedness, and other insurance required or accepted, I promise to pay to the Mortgagee, a portion of the current year taxes upon the disbursement of the loan and to pay monthly to the Mortgagee, in addition to the above payments, a sum estimated to be equivalent to one-twelfth of such items, which payments may, at the option of the Mortgagee, (a) be held by it and commingled with other such funds or its own funds for the payment of such items, (b) be carried in a savings account and withdrawn by it to pay such items, or (c) be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagee advances upon this obligation sums sufficient to pay said items as the same accrue and become payable. If the amount estimated to be sufficient to pay said items is not sufficient, I promise to pay the difference upon demand. If such sums are held or carried in a savings account, or escrow account, the same are hereby pledged to further secure this indebtedness. The Mortgagee is authorized to pay said items as charged or billed without further inquiry.

C. This mortgage contract provides for additional advances which may be made at the option of the Mortgagee and secured by this mortgage, and it is agreed that in the event of such advances the amount thereof may be added to the mortgage debt and shall increase the unpaid balance of the note hereby secured by the amount of such advance and shall be a part of said note indebtedness under all of the terms of said note and this contract as fully as if a new such note and contract were executed and delivered. An Additional Advance Agreement may be given and accepted for such advance and provision may be made for different monthly payments and a different interest rate and other express modifications of the contract, but in all other respects this contract shall remain in full force and effect as to said indebtedness, including all advances.

D. That in case of failure to perform any of the covenants herein, Mortgagor may do on Mortgagor's behalf everything so covenanted; that said Mortgagee may also do any act it may deem necessary to protect the lien hereof; that Mortgagor will repay upon demand any money paid or disbursed by Mortgagee for any of the above purposes and such money together with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness secured by this mortgage with the same priority as the original indebtedness and may be included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises if not otherwise paid; but it shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance or claim in advancing money as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any money for any purpose nor to do any act hereunder; and the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder.

E. That it is the intent hereof to secure payment of said note and obligation whether the entire amount shall have been advanced to the Mortgagor at the date hereof, or at a later date, and to secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage contract.

UNOFFICIAL COPY

The official seal of the State of Illinois, featuring a central shield with a plow, a sheaf of wheat, and a compass rose, surrounded by the words "THE STATE OF ILLINOIS" and "A.D. 1818".

THIS INSTRUMENT WAS PREPARED BY: BOB 218
Katherine A. Wilson
Security Federation & Loan Association of Chicago

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AS
The City Free and voluntary act, for the uses and purposes herein set forth, including the release and waiver of all
rights under any homestead, exemption and valuation laws.

and for said County, in the State of Oregon, DO HEREBY CERTIFY THAT Jonathan W. Ethanhardt, Jonatahn W. Ethanhardt, and Shanon S. Hiltbrandt, Hiltz Ulrich, and Dan P. Metzger, and Joan R. Metzger, Hiltz Ulrich, personally known to me to be the same persons whose names are subscribed to the foregoing instrument,
Signed, sealed and delivered the said instrument
this _____ day in person, and acknowledged that they
appreared before me this day in person, and acknowledged that the said instrument

STATE OF ILLINOIS
DEPARTMENT OF REVENUE
87537236, The Underpaid, a Notary Public in
1981 OCT -2 PI 1:16

[Handwritten signature] (Signature) *[Handwritten name]* (Name) *[Handwritten title]* (Title) *[Handwritten date]* (Date) *[Handwritten address]* (Address) *[Handwritten phone number]* (Phone) *[Handwritten email address]* (Email) *[Handwritten URL]* (URL) *[Handwritten notes]* (Notes)

day of September , A.D. 19 87
John W. Walker *John W. Walker* (SEAL)

IN WITNESS WHEREOF, this mortgage is executed, sealed and delivered this

IN WITNESS WHEREOF, this mortgage is executed, sealed and delivered this
Fourteenth

Corporation of the Commonwealth of Massachusetts, Boston, Massachusetts, U.S.A.

1.1.1. The first step is to identify the main problem(s) and determine the best way to address them.

ANSWER The following is a portion of a hypothesis test for the mean age of students at a particular college. The null hypothesis is $H_0: \mu = 20$. The alternative hypothesis is $H_a: \mu < 20$. The sample size is 100. The population standard deviation is known to be 2 years. The sample mean is 19.5 years. The significance level is 0.05.

THE UNION OF COMMUNIST PARTIES OF ANY COUNTRY is a political party based upon the principles of Marx and Engels, and its members are bound by the decisions of the party.

Many countries have adopted a more comprehensive approach to environmental protection by including environmental concerns in their national development plans. This has led to significant improvements in environmental management and protection, particularly in developing countries.

“I am not a fan of the term ‘soft power’,” says one US official. “It’s a bit like saying you have a ‘soft gun’.” The US official adds that the US has “hard power” – military, economic and political – and “soft power” – cultural, diplomatic and moral influence. “It’s not that we don’t have soft power,” he says, “but it’s not something we can point to and claim as our own.”

the first time in history that the United States has had to defend itself against a nuclear attack, and that our military must be prepared to do so.

As a result of the above discussion, it is clear that the primary purpose of the present paper is to examine the relationship between the two types of models mentioned above, namely, the model of the market mechanism and the model of the market mechanism as a system of rules.

“*It is a good idea to have a copy of your will and a copy of your trust on file at your attorney's office so that your attorney can quickly review them if you need to make changes or if there is a problem.*”

1. In case the registered property, or any part thereof, shall be sold or otherwise disposed of by the registered owner, the new owner shall be bound by the conditions contained in this instrument.

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.

the first time in history that the majority of the world's population has been born into a society where it is normal for people to live in poverty, disease, and ignorance.

Q This will be the last time that I receive any other kind of communication from you or your organization.

It is important to note that the term "marginal" in this context refers to the incremental cost or benefit of adding one more unit of production or consumption, rather than the total cost or benefit.

that is needed to do this is shown in Figure 1. The first step is to obtain the total area of the plot, which is the area of the rectangle formed by the outer boundary of the plot. This can be done by multiplying the length of the plot by its width.