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EX-103370

LOAN NO.

TITLE NO. 32021234



THIS INSTRUMENT WAS PREPARED BY:

Ed Swanson

(NAME)

1425 Lake Cook Rd, Deerfield, IL 60015
(ADDRESS)

MORTGAGE

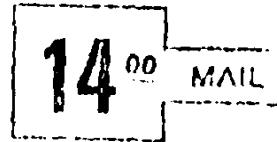
THIS MORTGAGE is made the **21st** day of **November**, **1988** between the Mortgagor, **Paul W. Sohn and Victoria A. Sohn, his wife, in Joint Tenancy** (herein "Borrower"), and the Mortgagee, Travelers Employees Credit Union, a corporation organized and existing under the laws of the State of Illinois, whose address is 1425 Lake Cook Road, Deerfield, Illinois 60015 (herein "Lender").

WHEREAS, BORROWER has entered into a limited open-end variable rate Agreement with the Lender dated November 21, 1988 (hereinafter AGREEMENT) under which Borrower may from time to time, one or more times, obtain loan advances not to exceed at any one time an aggregate principal sum of **Twenty-one thousand & 00/100 DOLLARS (\$ 21,000.00)** from Lender on a securing basis of credit basis, that said Borrower is indebted to the Lender in the principal sum of **Twenty-one thousand DOLLARS (\$ 21,000.00)** which indebtedness is evidenced by said AGREEMENT providing for monthly payments and for an adjustable rate of interest and in due and payable on **December 15, 1993** with an option by the Lender to extend said Agreement and this Mortgage.

TO SECURE to Lender: (a) the repayment of the indebtedness evidenced by the Agreement, 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, made to Borrower by Lender pursuant to paragraph 24 hereof (herein "Future Advances"). Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of **Cook**, State of Illinois:

Lot 15 in Block 5 in Prospect Meadows, a Subdivision of the West 1/2 of the Southwest 1/4 of Section 27, Township 42 North, Range 11, East of the ~~Tippe~~ Principal Meridian, \$14.25
T#1111 TRAN 4057 11/25/88 10:37:00
W6148 # A 00-00-00-0000000000
COOK COUNTY RECORDER

RECORD DATA



Permanent Index Number 03-27-312-025

which has the address of 412 Larkdale

(Street)

Mt. Prospect

(City)

Illinois 60056

(State and zip code)

(Borrower's Property Address).

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 block, 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 (or the leasehold estate if this Mortgage is on a household) are 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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

2. **Payment of Taxes, Insurance and Other Charges.** Borrower shall pay all taxes, hazard insurance premiums, assessments, and other charges, fines and impositions attributable to the Property which may attain a priority over this Security Instrument, and household payments or ground rents, if any, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph and Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument, provided, that Borrower shall not be required to discharge any such lien so long as Borrower: (a) shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, (b) shall in good faith contest such lien by, or defend against enforcement of such lien in, legal proceedings which in the opinion of Lender operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof, or (c) shall secure from the holder of such lien an agreement in a form satisfactory to Lender subordinating such lien to this Security Instrument.

If Lender determines that all or any part of the Property is subject to a lien which may attain a priority over this Security Instrument, Lender shall send Borrower notice identifying such lien. Borrower shall satisfy such lien or take one or more of the actions set forth above within ten days of giving of notice.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Agreement and paragraph 1 hereof shall be applied by Lender first in payment of interest payable on the Agreement, then to the unpaid balance of the Agreement.

4. **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 contained in the documents secured by this Mortgage.

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SAFEBA
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23. **Terms of Agreement.** The department of state rule 89-760, by which this mortgage document contains provision allowing for changes in the interest rate every month. The Borrower and Lender further covenant and agree as follows:

(A) INITIAL RATE

The Annual Percentage Rate of interest under this AGREEMENT shall be 10.50% and a daily periodic rate of .0288%.

(B) CHANGE DATES

Commencing on the date of this AGREEMENT, the interest rate may be adjusted by T E C U on the first day of each month. These dates shall be known as "Change Dates".

(C) INDEX

Changes in the interest rate shall be based upon changes in the "Index". The Index shall be the highest domestic Prime Rate as reported in the Money Rate Section of the Midweek Edition to The Wall Street Journal on the last business day of the month immediately preceding the beginning of each billing period. If the Wall Street Journal stops reporting the prime Rate, or if the Prime Rate is not available on the said last business day, then T E C U will choose a comparable index as a substitute for the prime Rate and will notify the Borrower of such change.

This AGREEMENT has an "Initial Index" figure of 10.00%.

(D) CALCULATION OF CHANGES

Prior to each Change Date, T E C U shall determine any change in the interest rate, and shall calculate the new interest rate by adding one-half (1/2) of one percent (1%) to the Current Index. T E C U will round the result of this addition to the nearest one-eighth of one percentage point (0.125%). This rounded amount will be my new interest rate until the next Change Date. If the new interest rate increases or decreases, my monthly payment may also increase or decrease.

(E) EFFECTIVE DATE CHANGES

My new interest rate will become effective on each Change Date and I will pay the amount of my new monthly payment beginning on the Change Date until the amount of my monthly payment changes again.

(F) DISCLOSURES

T E C U will send statements at least quarterly reflecting changes in the interest rate and payments during the quarterly period. The disclosure shall reflect the change of the interest rate, if any, and the amount of the new payment, and other transactions in the account during the period. Such statement shall be presumed correct unless Borrower notifies T E C U in writing of any error within sixty (60) days after the closing date of the billing period.

24. **FUTURE ADVANCES, UPON REQUEST OF BORROWER, LENDER AT LENDER'S OPTION PRIOR TO RELEASE OF THIS MORTGAGE, MAY MAKE FUTURE ADVANCES TO BORROWER SUCH FUTURE ADVANCES, WITH INTEREST THEREON, SHALL BE SECURED BY THIS MORTGAGE WHEN EVIDENCED BY AGREEMENTS STATING THAT SAID AGREEMENT IS SECURED HEREBY.**

25. **PRIORITY.** THIS MORTGAGE IS GIVEN TO SECURE AN OPEN-END VARIABLE RATE AGREEMENT (A REVOLVING LOAN) AND SHALL SECURE NOT ONLY THE EXISTING INDEBTEDNESS UNDER SAID AGREEMENT BUT ALSO SUCH FUTURE ADVANCES, WHETHER SUCH ADVANCES ARE OBLIGATORY OR TO BE MADE AT THE OPTION OF THE LENDER, OR OTHERWISE, AS ARE MADE WITHIN TWENTY (20) YEARS FROM THE DATE OF SAID AGREEMENT TO THE SAME EXTENT AS IF SUCH FUTURE ADVANCES WERE MADE ON THE DATE OF THE EXECUTION OF THEIR MORTGAGE, ALTHOUGH THERE MAY BE NO ADVANCE MADE AT THE TIME OF THE EXECUTION OF SUCH MORTGAGE, AND ALTHOUGH THERE MAY BE NO INDEBTEDNESS OUTSTANDING AT THE TIME ANY ADVANCE IS MADE.

26. **Waiver of Homestead.** Borrower hereby waives all right of homestead exemption in the Property.

IN WITNESS WHEREOF, Borrower has executed this Mortgage

Paul W. Sohn
Victoria A. Sohn

State of Illinois, Cook County 68:

I, Edward W. Swanson

Paul W. Sohn and Victoria A. Sohn, his wife, in Joint Tenancy

personally known to me to be the same person(s) whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument at their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and official seal this 21st day of November 1988.

My commission expires

Edward W. Swanson
Notary Public

(Space Below This Line Reserved for Lender and Recorder)

MAIL TO

Traveler Employees Credit Union
1425 Lake Cook Road
Deerfield, IL 60015

13. **WORCESTER:** This section of the by-laws applies to the Worcester portion of the town of Worcester provided for in this section only if the Worcester portion of the town of Worcester is incorporated as a town under the provisions of the Massachusetts General Laws.

2.2. *Specifications and average bounds joint and separate latency* (appendix) – The specifications and requirements before and after the boundary shall apply to the topographic structures and assignments of Landor and Botswa, subject to the provision of paragraph 16 hereto.

11. **Remedies Cumulative.** All remedies provided in this Addendum are distinct and cumulative to any other right or remedy under this Agreement or afforded by law or equity, and may be exercised simultaneously, independently, or sequentially or successively.

10 **Filibedraca by Leader No 1 Wulver** Any filibedraca by 1st leader in excreting any right or remedy herunder or otherwise altered by
11 **Uppehalo to a Wulver of a Leader** Any filibedraca by 1st leader in excreting any right or remedy herunder or otherwise altered by
12 **Offering of charge by Leader until he is a Wulver of 1st leader** Any filibedraca by 1st leader in excreting any right or remedy herunder or otherwise altered by 1st leader until he is a Wulver of 1st leader

9. **Rotowire not required** - This section applies to the application of insulation to the summa secured by this paragraph. Under no circumstances shall hot insulation be applied to the insulation of any conductor of the power system.

Unless I order and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments described in paragraph 1, except to the amount of such installments.

If the Property is abandoned by the Owner, the Lender is entitled to foreclose his interest in the Property and to make an application to the court to have the Property sold at public auction. The Lender is entitled to receive the proceeds of the sale.

In the event of a total taking of the property, the proceeds shall be applied to the amount received by the Mortgagee, with the balance paid to the lessor.

8. Conclusion The proceeds of any award to claim for damage as a result of contamination will only be paid upon the filing of a complaint or suit for damages.

Any amount due under this Agreement is payable by the Borrower to the Lender in the manner and at the place specified in the Agreement. The Lender may require payment of interest on the principal amount outstanding from time to time on the principal amount outstanding at the rate of interest agreed upon between the parties to the Agreement.

9. **PROTECTION OF PERSONAL & SECURITY** - We will not disclose your personal information to third parties without your consent, except where required by law or in the course of our business.

5. Preservation and Maintenance of Property, Leaseholds, Condominiums, Planned Unit Developments, Shared Equity Properties and Agreements of Sale

and such resolution of conflict as occurred during the period of peacekeeping in the former Yugoslavia is not thereby impaired. It such resolution of conflict is not
achieved during a period of peacekeeping in the former Yugoslavia, the Security Council may decide to apply to the former Yugoslavia a
sanctionary regime and determine detailed rules for its application.

may make pool of less oil ready promptly to discharge. In the case of oil well production, the oil may be taken from the well by pumping it up through a pipe line to a separator or storage tank, or it may be taken directly from the well by pumping it into a truck or railroad car.

After the initial setup, the system can be used to predict the probability of a given sequence of events occurring based on historical data.

22. Leptin Human leptin is a 16 kDa protein consisting of 146 amino acids. It is secreted by adipose tissue and acts as a satiety factor.

20000001-20000002 of oblong rhombic oblongate's of greenish-yellow color, 200 x 200 mm, 20 pieces, weight 1 kg.

20. Groom Categories: The following categories are used to group the various types of grooms found in the study area.

Upon receiving a written request for a copy of the minutes of a meeting of the Board of Directors or the Board of Governors, and at any time prior to the expiration of any period of indemnification

19. **ASSUMPTION OF RIGHTS** Promulgation of **Reciprocal Land and Resources**. As above, equal security in ownership hardly varies from

10. The Board of Directors of the Company has determined that the compensation of the officers and directors of the Company is fair and reasonable in light of the services provided by such persons to the Company. The Board of Directors has determined that the compensation of the officers and directors of the Company is fair and reasonable in light of the services provided by such persons to the Company.

power in this Mortgage, including the power to pay when due any sums secured by this Mortgage. Lender prior to acceleration or agreement of Borrower to do so, may demand payment of principal, interest, upon Breach of any covenant or agreement of Borrower to do so, and may sue for specific performance of such covenant or agreement, and may recover attorney's fees, and costs of documentary evidence, and title report, and paying all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentation and defense in such proceeding without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceedings all expenses of Lender's attorney, and all other expenses of Lender's attorney, and all other expenses of Borrower to accelerate, secure, or foreclose this Mortgage to the same extent as Lender is entitled to collect in such proceedings.

Digitized by srujanika@gmail.com

13. **Section 13.** The parties hereto shall have the right to amend or modify this Agreement at any time and from time to time by mutual agreement in writing. Any such amendment or modification shall be binding upon the parties hereto from the date of execution hereof unless otherwise provided in such amendment or modification. Any such amendment or modification shall not affect the rights and obligations of the parties hereto prior to the date of such amendment or modification, except as may be otherwise provided in such amendment or modification.

DISCUSSION OF PROBLEMS RELATED TO THE PROPERTY OF A STANDARDICATE INTERESTED IN BODILY INJURY – It is a fact, and it is no Report, that in the case of personal injuries, the standardicat is a third party who is not interested in the property of the victim.

ГЛАВА 70. ПОДДЕРЖКА И ОСНОВНЫЕ ПРИМЕРЫ ПРОГРАММИРОВАНИЯ

Community-based screening for cervical cancer: a systematic review and meta-analysis *J. Clin. Oncol.* 2009; 27(34): 5839-5847