

#4317251000014638

-88-576419

GOLDOME

This instrument was prepared by:**Allison B. Dunroese Goldome Two Westbrook Corporate Center, Suite 440 Westchester, Illinois 60153.**

Name

Address

Robert P. Morris and Ruth E. Morris, Husband and Wife

This Mortgage Mortgagor is given on December 9, 1988 the mortgagors Robert P. Morris and Ruth E. Morris, Husband and Wife ("Borrower"). This Mortgage is given to Goldome, New York State Chartered savings bank whose address is One Fountain Plaza Buffalo, New York 14203 ("Lender"). Borrower and Lender have entered into credit arrangements pursuant to that Certain Variable Rate Amortizing Home Equity Line of Credit Account Agreement Variable Rate Non-amortizing Home Equity Line of Credit Account Agreement (the "Note") dated December 9, 1988 providing for the extension of certain credit and other financial accommodations by Lender to Borrower. This Mortgage secures to Lender, (a) payment of the principal amount, together with interest thereon, of all present and future advances of money made by Lender to Borrower, as well as all other liabilities and obligations of Lender to Borrower under the Note, (b) the payment of all other sums, with interest advanced under Paragraph 1 to protect the security of this Mortgage, and (c) the performance of Borrower's covenants and agreements under this Mortgage and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in

Cook County, Illinois

Lot 18 in Block 2 in Colony Point Phase One, being a Subdivision of part of the Southwest 1/4 of Section 18, Township 42 North, Range 10, East of the Third Principal Meridian, according to the Plat thereof Recorded May 23, 1977 as Document No. 23937795, in Cook County, Illinois.

02-18-300-036

-88-576419

which has the address of

5030 Chambers

(Street)

Barrington

(City)

Illinois

60010

herein "Property Address" with a Permanent Index Number of

02-18-300-036

Zip Code

together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents all of which 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 household estate if this Mortgage is on a household) are hereinafter 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, and that the Property is unencumbered except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

Uniform Covenants. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. It required in writing by Lender, Borrower shall pay to Lender on the day monthly payments 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, including condominium and planned unit development assessments, if any, 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. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender the Funds shall be held by 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

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rents. Lender may not charge interest held back from applying the funds available to the account or credit balance to the amount of any interest which Lender pays Borrower on interest on the funds and unpaid accrued prior to the date of the first payment of principal and interest due on the date of execution of this Mortgage. If an interest payment is made by the parties, Borrower and/or Lender after the date of the first payment of principal to be paid, Lender shall not be required to pay Borrower any interest or carryover on the funds received by Lender in the account, except for an accounting of the funds showing credits and debits to the funds and the purpose for which such funds were deposited in the account, as an additional security for the payment of the rest of this Mortgage.

If the amount paid by the Funds held by Lender together with the future monthly installments of Fund payable prior to the date of the first payment of principal, insurance premiums and prepaid rents, plus interest on the amounts required to pay said fees, insurance premiums and rents, exceeds the amount due such excess shall be paid by Borrower upon written notice given to Lender prior to the date of the first payment of principal to be paid, then the Funds held by Lender shall not be required to pay fees, insurance premiums and prepaid rents, other than the amount due such excess, and any amount thereafter to be paid upon the date of the first payment of principal to be paid.

Upon payment in full of all amounts created by this Mortgage, Lender shall promptly return to Borrower all sums deposited in the account, less the amount retained by Lender as security for the Property, or otherwise acquired by Lender under this Mortgage, plus interest thereon at the rate of interest agreed to by the parties, or, if no rate of interest is agreed to by the parties, at the rate of interest charged by Lender for the application as a credit item on the sums deposited in this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender from the date of the first payment of principal to the date of the first payment of principal to be paid, shall be applied by Lender first to interest accrued, then to changes for insurance, taxes and all other charges of the date of the first payment of principal to be paid, then to outstanding principal not yet paid, then to late fees accrued but not yet billed, and finally to principal, after which any remaining amounts shall be applied to late fees imposed but not yet paid.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all obligations required by any prior mortgage or deed of trust or other security agreement with a party which has priority over this Mortgage, including Borrower's covenant to make payment when due to such party of all amounts due to cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the property which is the subject of such prior mortgage or deed of trust or leasehold payments of ground rent, if any.

5. Hazard Insurance. Borrower shall keep the improvements to new cost up to the betterment of the property, to the extent that such cost is included within the term of extended coverage, and such other against as Lender may require, and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender prior to the date of the first payment of principal to be paid, unless otherwise provided in this Mortgage, and such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender as of the date of the first payment of principal to be paid, favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof in escrow for the benefit of the mortgage, deed of trust or other security agreement with a party which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender may make payment of loss or damage promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date of notice to cure or to reinstate the property, or if the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds, or Lender's option, either to restoration or repair of the Property or to the sums secured by this Mortgage.

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 of the Property, or any leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all other works and services 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.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any event or circumstance occurs which materially affects Lender's interest in the Property, then Lender, at its option, may require Borrower to disburse such amounts as Lender may disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest in Lender's right to life insurance as a condition of making the loan secured by this Mortgage. Borrower shall pay the premiums required to maintain such insurance at the cost of such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement, or applicable law.

Any amounts disbursed by Lender pursuant to this Paragraph 7, with interest thereon at the Note rate, shall be an additional debtiness 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. Nothing contained in this Paragraph 7 shall require Lender to incur any expense or liability after the date of notice.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that notice shall be given to Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, or connected with it, condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender during the term of the mortgage, deed of trust or other security agreement with a party which has priority over this Mortgage.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of the terms of the mortgage or note by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release any party on the note or the mortgage or note, and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successors in interest to collect principal or interest, or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original borrower and/or Lender, or by any other person holding an interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be deemed a waiver of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained, the nature and the rights hereunder shall bind to the respective successors and assigns of Lender and Borrower, subject to the provisions of Paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not owe to the Note or the Note holder, shall be liable only to mortgagee, grant and convey that Borrower's interest in the Property to Lender under the terms of the Mortgage. If one or more persons jointly sign the Note or under this Mortgage, and one agrees that Lender and any other Borrower hereunder may agree to extend maturity, reduce or make other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without notice to him, he will be bound by this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, all notices to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property. Address of Borrower is _____, and Lender may designate by notice to Lender as provided herein, and to any notice to Lender shall be given by certified mail to _____, or to the address of Lender or to any other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage or Note, documents, or any other document given to Borrower or Lender, whether given in the manner designated herein:

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the law of the state in which the property is located. The foregoing sentence shall not limit the applicability of federal law to the Mortgage. In the event that any provision of clause 13 of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note, whether or not such conflict with the conflicting provision, and to the end the provisions of this Mortgage and the Note are declared to be severable. All costs of enforcement, expenses and attorney's fees include all sums to the extent not prohibited by applicable law or limited herein.

988-510419

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Robert P. Morris
Ruth E. Morris

By signing below, I acknowledge receipt and review of the terms and conditions contained in this Addendum and any addenda executed by Balfour Beatty.

Some of the most common types of software used in forensic investigations include file analysis tools, network traffic analysis tools, and digital forensics suites.

REQUEST FOR NOTICE OF DEFECT AND TO RECALL SUPERIOR MOTORACIDS OR DEECS OF TRUST

to the *Baroness of Fife*. Cook. — (Only the *Baroness of Fife* demands that the *Baroness of Fife* be considered as the author of various papers presented to the *Senate*. All
members of the *Senate* shall be considered as the *Baroness of Fife*.)

and without regard to whether or not there are any impediments to doing so. The Federal and Board members shall be advised of the above and shall be given the opportunity to comment on the proposed changes.

25. Future Advances: The NIST recommendations for validating systems should be refined in light of new findings, especially those from the field.

2.7.2. *Strengthening architecture features* **METHODS** This method is used to improve the system's architecture by adding or changing components, interfaces, and protocols.

Boats will be required to follow the rules of the Sailing Association of the Royal Canadian Yacht Club, as published in the Annual Rules and Regulations.

77. Load Categories: A load category is defined as a load that has similar characteristics and requirements for protection.

27. **Wider of Homestead**, *Borrower borrows money, and agrees to pay interest and principal on the property.*

7. Release: I, and my heirs and assigns, do hereby release the undersigned from all claims and demands which I may now have or hereafter may have against him, his heirs, executors, administrators, successors, assigns, and personal representatives, for any and all damages, losses, expenses, costs, and attorney's fees, which he may incur in connection with the defense of any action, suit, or proceeding, or in connection with any claim or demand which I may now have or hereafter may have against him.

members' bonds and secondary derivatives does not add much to the stats as it is not used by this category. The reader shall be left to do some reading of this category.

Figure 10. A comparison of the results of the proposed method with those of the traditional methods.

19. Assignment of Keys: Appointment of Keys: As additional security, secondary hardware keys may be assigned to under the terms of the Pre-qualification

Alleged, but the defendant or his son did not do so. The son is also charged with conspiracy to assassinate the president and with aiding and abetting the assassin.

Le tableau ci-dessous présente les résultats de l'application de la méthode de la séparation des variables à la modélisation de la croissance et de la mortalité des deux espèces.

18. BORDERWATER RIVER TO EAGLE RIVER - Subwatershed 3 consists of the river system bounded by the Mississippi River to the west and the St. Croix River to the east.

may deliberate all of the issues secured by this Memorandum to be immaterial to the subject proceeding, but shall be entitled to call for a full accounting of all expenses of service, including, but not limited to, reasonable attorney fees and costs of disbursements, expenses and title reports.

Interest in acceleration of the funds secured by this Mortgage, for purposes to liquidate preexisting, and any other obligation of Borrower or his heirs, executors, administrators, or successors.

provided in Paragraph 17 before specifying the beneficiary, the addition required to cure such breaching is a date, not less than the date the notice is mailed to borrower by which such breach must be cured; and (ii) the last date to cure such breach on or before the date specified in the notice.

Non-Listed arm events, Borrower and Lender shall each record and update as follows:

of this period, I am not sure what to do with it. This is a difficult problem which I have not yet solved.

Members of Congress and the public are invited to participate in a series of town hall meetings across the state to discuss how the House of Representatives can better serve their constituents.

The Transfer of the Property or a Beneficial Interest in Borrower's Debt and/or Equity Interests to a Person Other Than the Borrower

agreement with Bontemps about the importance of extra- and intra-familial factors in order to explain the progression of the Pfragots.

14. Borrower's Copy: Borrower shall be furnished a carbonated copy of this Note and of this Addendum.

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STATE OF ILLINOIS, NEW YORK, NOV 14/93

JOURNAL OF MORTGAGE DOCUMENTS

NOTARY PUBLIC INFORMATION

KRISTEN RUMMEL

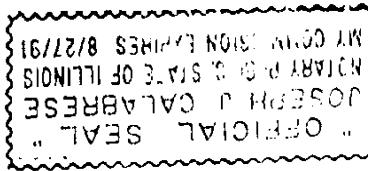
RECEIVED IN THE CLERK'S OFFICE
COOK COUNTY, ILLINOIS
NOVEMBER 14, 1993
BENJAMIN J. CALABRESE, CLERK
CIRCA 1850

Property of Cook County Clerk's Office

NOTARY PUBLIC

STATE OF ILLINOIS, NEW YORK, NOV 14/93
I, BENJAMIN J. CALABRESE, CLERK OF COOK COUNTY, ILLINOIS,
hereby certify that the above instrument was acknowledged before me on the 14th day of November, 1993,
and is acknowledged to be a true and accurate copy of the original record.
I further acknowledge that the above instrument was executed by the parties named therein
in my presence and under oath or affirmation and acknowledged by them to be their free and voluntary act.
I declare under penalty of perjury that the foregoing is true and correct.
I further declare that the original record is in my office and may be examined at any time.

SS:



ROBERT J. MORTIS and JULIA E. MORTIS, Husband and Wife personally came into the office of Notary Public above named and acknowledged that the said Notary Public is his true and voluntary act, in which he did subscribe and sign the above instrument, and is acknowledged by him to be a true and accurate copy of the original record.

The undersigned authorizes and permits the said instrument to be signed, sealed and delivered by the said Notary Public in the office of Notary Public above named and voluntarily acted, in accordance with the laws of the State of Illinois and the requirements of the Notary Public.