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88184084

THIS INSTRUMENT WAS PREPARED BY: HELEN DEANOVICH
One North Dearborn Street
Chicago, Illinois 60602

ADJUSTABLE RATE
MORTGAGE

CITICORP SAVINGS

Corporate Office
One South Dearborn Street
Chicago, Illinois 60603
Telephone (312) 977-5000

LOAN NUMBER: 000993063

RETURN TO BOX 43

This MORTGAGE ("Security Instrument") is given on April 29
1988. The mortgagor is WILLIAM A MCWHIRTER, DIVORCED AND NOT RE-MARRIED

Witnessed by: This Security Instrument is given to Citicorp Savings of Illinois, A Federal Savings and Loan Association, which is incorporated and existing under the laws of The United States, and whose address is One South Dearborn Street, Chicago, Illinois 60603 ("Lender"). Borrower was Lender the principal sum of **ONE HUNDRED FORTY EIGHT THOUSAND FIVE HUNDRED AND 00/100** Dollars (U.S.\$148,500.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments with the full amount paid earlier due and payable on May 1, 2018.

The Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of the Security instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby execute, grant and convey to Lender the following described property located at:

COOK County, Illinois

Unit No. 1200 as delineated on Survey of Lots 1 to 8, both inclusive, in Winston's Pine Street Subdivision of part of Block 54 in Kinzie's Addition to Chicago according to the map of said Subdivision recorded March 28, 1890 in Book 42 of Plats, Page 4 as Document No. 1236447 in Section 10, Township 39 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois; and also: The North 8 feet of that part of lot "A" in Lill's Chicago Brewery Company's Subdivision of Block 54 in Kinzie's Addition to Chicago aforesaid, which lies South of and adjoining the South line of said lot 8 and West of the East line extended South of said Lots 1 to 8, both inclusive, in Winston's Pine Street Subdivision in Section 10, Township 39 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois, which Survey is attached as Exhibit "A" to Declaration of Condominium Ownership made by Amalgamated Trust and Savings Bank, as Trustee, under Trust Agreement dated June 15, 1977, and known as Trust No. 777, recorded in the Office of the Recorder of Cook County, Illinois, as Document No. 24159127, together with an undivided .51% in the property described in said Declaration of Condominium aforesaid (excepting the units as defined and set forth in the said Declaration of Condominium and Survey).

PERMANENT TAX NUMBER: 17-10-200-065-106

MORTGAGOR ALSO HEREBY GRANTS TO MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTEnant TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN AFOREMENTIONED DECLARATION.

THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS, RESTRICTIONS, CONDITIONS, COVENANTS, AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH HEREIN.

THIS RIDER IS ATTACHED TO AND MADE PART OF THIS MORTGAGE DATED THIS 29TH DAY OF APRIL 1988, A.D..

I HEREBY COVENANT 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 warrants and agrees generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national used and non-uniform covenants with limited variance, designed to constitute a uniform security instrument covering real property.

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WITNESSED, SWORN TO AND SUBMITTED IN THE OFFICE OF THE CLERK OF COOK COUNTY, ILLINOIS.

THIS IS AN UNOFFICIAL COPY OF A DOCUMENT PREPARED BY HELEN DEANOVICH. THIS COPY IS NOT A SUBSTITUTE FOR THE ORIGINAL DOCUMENT WHICH CONTAINS THE LEGAL LANGUAGE AND PROVISIONS OF THE ORIGINAL.

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68184084

777 NORTH MICHIGAN AVENUE #1200 CHICAGO, ILLINOIS

(Property Address)

Floor

Room

11909

(Property Address)

Floor

Room

PROBATE TAX NUMBER: 17-10-200-065-1961

SHEA RICHARD MANAGEMENT

APR 1999 (1999)

THIS INSTRUMENT WAS PREPARED BY HELEN DEANOVICH
One North Dearborn Street
Chicago, Illinois 60602
CITY OF CHICAGO SAVINGS

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1. 10. 01. Precept 11. 1. 2000 Ppt 100% 100%

In addition to the above, we have also developed a new method for separating the two main components of the polymer, which is based on the difference in solubility between the two components.

² *Opinion of Justice Leftright in the Property Mortgagée Disputes*, 11 *Southern Law Review* and *Journal of Comparative Law* 192 (1979).

The first step in the process of determining if a property is a *habitable dwelling* is to determine if the property is a *dwelling*.

The following table summarizes the results of the study. The table shows the mean and standard deviation of the total time spent on each activity, as well as the proportion of participants who reported spending more than 10 hours per week on each activity.

On the 1st of October, I had a long talk with Mr. G. about the best way to proceed with the project. He suggested that we should start by interviewing the local community leaders and then move on to the national level. This would help us to understand the local context and identify key issues that need to be addressed. We also discussed the importance of involving local NGOs and government agencies in the process. Mr. G. emphasized that it is crucial to build trust and credibility with the local community, as well as to demonstrate our commitment to their concerns. He suggested that we should focus on developing practical solutions that can be implemented quickly and effectively. Overall, the discussion was very informative and helpful, and I feel more confident about the direction we should take.

Consequently, the first step in the development of a new system is to identify the requirements and constraints of the system.

After the first year, the funds received by the State from the Federal Government will be used to support the State's efforts to implement the recommendations of the Commission. The State will also receive funds to support its efforts to implement the recommendations of the Commission.

and the resulting energy loss is proportional to the square of the energy loss per unit length.

and, if required, to provide for the payment of compensation to the lessee in respect of any damage to the property or fixtures caused by the lessee.

After the first year, the number of patients with a history of stroke increased from 10% to 15% and the number of patients with a history of TIA increased from 10% to 12%.

¹ A majority of teachers and principals taught English language arts and math (language, literature, science, social studies) for which the primary mode of instruction was English.

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12. **Proportionate deficit to losses**: In proportionate deficits, the budgetary deficit shall have the effect of having a smaller impact on the economy than a non-proportional deficit.

The following table summarizes the results of the experiments. The table shows the mean error rate and standard deviation for each condition across all subjects.

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14. **Numbered. Any notice to the owner or lessor provided for in this document must contain shall be given by delivery in writing to**
15. **the lessor or his agent at the address specified above by ten days before the commencement of the period for payment of the rent or other sum due.**

(3) **Registration** Under English law, it is unusual to require registration of intellectual property rights.

13. *Joint Discharge*. If the joint is secured by this bonding fastener it is suggested to lay two strips side-by-side from

watercourses and ditches, and developing drainage and sewerage systems, and the development of the townships.

the same as much as the Swiss in their determination to hold their independence, but they have been compelled to do so by force of circumstances.

As a result, the number of people who have been infected with the virus has increased rapidly, and the number of deaths has also increased. The government has taken several measures to control the spread of the virus, such as closing schools and universities, and banning public gatherings. However, the situation remains critical, and more needs to be done to prevent further transmission.

погрешноста по първи компоненти на търсения вектор ще е по-голяма от погрешността по всички останали компоненти.

In conclusion, the proposed approach can be used to determine the optimal number of trials in a study.

WEP-OPPAALDE DE JEANNEKE DIERKENS, JAPANSE RUMIE, GROWING UP IN A MELTING POT OF CULTURES, IS THE AUTHOR OF THE NOVEL 'DAMNATION'.

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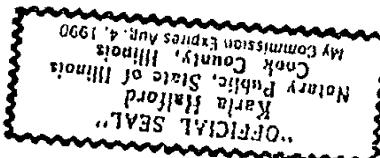
591 # X03

651.84084

John A. Pugh
John A. Pugh
26-18
2402
day of Sept 1962

15 ~~presumably known to me to be the same persons) who so stated.~~ **16** ~~He approached him and said to him, "Brother, we have heard that you are a teacher of God's law and a prophet sent from God. **17** If this is true, tell us what we must do to be saved."~~

THE UNDERSTANDING OF WILLIAM A MOWHIRTLEE, DIVORCED AND NOT RE-MARRIED



HIMMELING.

SOMMERTAG

2302

SIMPSON & CO.

SEE RIDGE ATTACHED HERETO AND MADE A PART HEREOF

~~SEE RIDGES ATTACHED HERETO AND MADE A PART HEREOF~~

- | | | | |
|----------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------------------------------------------|
| <input checked="" type="checkbox"/> Exported Data Fields | <input type="checkbox"/> Imported Data Fields | <input type="checkbox"/> Advanced Data Fields | <input type="checkbox"/> Custom Data Fields |
| <input type="checkbox"/> Active Fields | <input type="checkbox"/> Deleted Fields | <input type="checkbox"/> Duplicate Fields | <input type="checkbox"/> Missing Fields |

As a result, the new system will be a part of the broader information system.

επονέατη Εργασίας επειδή περιέχει μερικά λεπτομερή διατάξεις που δεν φαίνονται στην παραπάνω αναφορά.

Answers to questions about participation (from the interview with the participant)

63. **Accessories**: (monogrammed) - Handbags and purses to harmonize with the Secondary uniforms; belts, breeches and shirts provided separately. The motto shall be worn on the secondary pliers to accommodate other garments if required. The motto shall be worn on the secondary pliers to accommodate other garments if required.

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Citicorp Savings of Illinois
A Federal Savings and Loan Association
Loan Number 000993063

NOTICE: The Security Instrument secures a Note which contains a provision allowing for changes in the interest rate. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

The Rider is made this **29th** day of **April**, **19 88**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Citicorp Savings of Illinois, A Federal Savings and Loan Association.

The "Lender" of the same date (the "Note") and covering the property described in the Security Instrument and located at:

777 NORTH MICHIGAN AVENUE #1200, CHICAGO, ILLINOIS 60611

Property Address:

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

A. Interest Rate and Monthly Payment Changes

The Note has an "Initial Interest Rate" of **6.750** %. The Note interest rate may be increased or decreased on the **1st** day of the month beginning on **November 1, 19 88** and on that day of the month every **6** months thereafter.

Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the (Check one to indicate Index):

- The weekly average yield on United States Treasury securities adjusted to a constant maturity of **one** year(s), as made available by the Federal Reserve Board.
- The weekly auction average investment yield on six month United States Treasury Bills.
- Other

In no event over the full term of the Note will the interest rate be increased more than **Seven and 1/4** percentage points (**7.25** %) from the Initial Rate of Interest.

Before each Change Date the Note Holder will calculate the new interest rate by adding **Three and 3/8** percentage points (**3.375** %) to the Current Index. However, the rate of interest that is required to be paid shall never be increased or decreased on any single Change Date by more than **One** percentage point (**1** %) from the rate of interest currently being paid.

If the interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

B. Loan Charges

It is agreed that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Lender may choose to make this refund by reducing the principal I owe under the Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

C. Prior Liens

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in form satisfactory to Lender subordinating that lien to this Security Instrument.

D. Transfer of the Property

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) an increase in the limit on the amount of interest rate change over the full term of the Note, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

At the time this Rider is signed, Borrower agrees to all of the above.

I have read the above and checked or if no box is checked,
I have read the above and do not otherwise agree in writing.
The First Index Change will apply to Notes with Change
Dates at least one year apart and the Second Index will
apply to Notes with Change Dates less than one year apart.

WILLIAM A. MCWHIRTER

(SEAL)
-Borrower

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CONDOMINIUM RIDER

File Number 000293063

CITICORP SAVINGS

Corporate Office
One South Dearborn Street
Chicago, Illinois 60603
Telephone (312) 977-5000

This CONDOMINIUM RIDER is made this 29th day of April 1988
and is incorporated and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Citicorp Savings of Illinois, a Federal Savings and Loan Association (the "Lender") of the same date and covering the Property described below as the Security Instrument and located at
777 NORTH MICHIGAN AVENUE #1200, CHICAGO, ILLINOIS 60611

The Lender includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

777 NORTH MICHIGAN AVENUE CONDOMINIUM

(name of condominium project)

the "Condominium Project". If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes, moreover, a interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

A. Condominium Obligations Borrower shall perform all of Borrower's obligations under the Condominium Project ("Condominium Documents"). The "Condominium Documents" are the (i) Declaration or any other document which creates the Condominium Project, (ii) by-laws, (iii) code of regulations, and (iv) other equivalent documents. Borrower shall promptly pay when due all dues and assessments imposed pursuant to the Condominium Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "ratable" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides coverage secondary to the amounts, for the periods and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(a) Lender waives the provision in Undersigned Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property, and

(b) Borrower's obligation under Undersigned Covenant 3 to maintain hazard insurance coverage on the Property is hereby satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any failure to required hazard insurance coverage.

to 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 proceeds payable to Borrower are hereby assigned and shall be paid by Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in amount and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the entire interest or for any conveyance in lieu of condemnation, are hereby deposited and shall be paid to Lender. No legal costs shall be applied by Lender to the sums secured by the Security Instrument as provided in Undersigned Covenant 3.

E. Lender's Prior Consent. Borrower shall not except after notice to Lender and with Lender's prior written consent, sell, assign or subdivide the Property or consent to:

(a) The abandonment or termination of the Condominium Project, except for abandonment or termination governed 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;

(b) Any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(c) Termination of professional management and assumption of self-management of the Owners Association;

(d) Any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Nonobligation. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them in such amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of payment at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requiring payment within five days after notice. Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

DEPT-91 RECORDING \$17.00

T#2222 TRAN 1265 05/02/88 14:31:00

#1680 # 3B *-88-184684

COOK COUNTY RECORDER

WILLIAM A. WHIRTER

Borrower

Borrower

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