

(P-5X 403) UNOFFICIAL COPY

SCHAUMBURG

Mortgage
Individual Form

4 2 1 0 1 1

Loan No. 06-46959-48

20.3

16928/691597

VC

JOSEPH LIOTTA and MARY A. LIOTTA, HUSBAND AND WIFE

89421011

VILLAGE OF SCHAUMBURG, County of COOK, State of ILLINOIS

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

CRAIG FEDERAL BANK FOR SAVINGS

UNITED STATES OF AMERICA

a corporation organized and existing under the laws of the
hereinafter referred to as the Mortgagee, the following real estate in the County of COOK
in the State of ILLINOIS, to wit:

on the back page of this document

07-27-302925

120 Oliver Ct., Schaumburg

89421011

DEPT-61 RECORDING \$15.00
T#6555 TIANH 0184 07/07/87 15:34:00
\$2264 # 12 1011
COOK COUNTY RECORDER

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 therein, the ownership of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and windows, floor coverings, screen doors, love seats, beds, awnings, 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 easements 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 mortgagees, lawholders 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 Mortgagee does hereby release and waive.

TO SECURE

(1) (a) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of ONE HUNDRED EIGHTY-FOUR THOUSAND FIVE HUNDRED AND NO /100 — Dollars is 184500.00 —, which Note, together with interest thereon as herein provided, is payable in monthly installments of ONE THOUSAND SEVEN HUNDRED NINE AND 18/100 — Dollars

(a) — 1709.18 —, commencing the 1ST day of OCTOBER 1989, which payments are to be applied, first, to interest, and the balance to principal, until said indebtedness is paid in full.

(b) This mortgage is specifically made subject to the terms and provisions contained in the attached rider which by this reference is made a part hereof.

(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, if any such advance is made after the release and cancellation of this Mortgage, it shall be paid to the Mortgagee upon demand, together with any additional advances, in a sum in excess of TWO HUNDRED TWENTY-ONE THOUSAND FOUR HUNDRED AND NO /100 — Dollars is 221000.00 —, provided that, nothing herein contained shall be considered as limiting the amounts that shall be secured hereby when advanced to protect the security 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.

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, sewer service charges, and condominium assessments against said property (including those heretofore due), and to furnish 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 said 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 Mortgagee may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the

REC'D 6/22/89
RECEIVED
CLERK'S OFFICE

1500

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PARCEL 1:

THAT PART OF LOT 18254 (EXCEPT THAT PART OF SAID LOT 18254 LYING SOUTH OF A LINE DRAWN AT 90 DEGREES TO THE EAST LINE OF SAID LOT AT A POINT ON SAID EAST LINE 195.43 FEET NORTH OF THE SOUTHEAST CORNER OF SAID LOT), IN SECTION 3, WEATHERSFIELD UNIT 18, BEING A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS DESCRIBED AS FOLLOWS: COMMENCING ON THE EAST LINE OF SAID LOT 18254 AT A POINT 736.63 FEET NORTH OF THE SOUTHEAST CORNER OF SAID LOT 18254; (FOR THE PURPOSE OF DESCRIBING THIS PARCEL WEST LINE OF SAID LOT 18254 IS TAKEN AS NORTH AND SOUTH); THENCE WEST 92.56 FEET TO THE POINT OF BEGINNING OF THE PARCEL HEREIN DESCRIBED; THENCE CONTINUING WEST 51.79 FEET; THENCE NORTH 46.00 FEET; THENCE EAST 1.83 FEET; THENCE SOUTH 3.00 FEET; THENCE EAST 49.96 FEET; THENCE SOUTH 43.00 FEET, TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS APPURtenant TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF PROTECTIVE COVENANTS DATED MARCH 9, 1978 AND RECORDED MARCH 31, 1978 AS DOCUMENT #24384493 AND AS CREATED BY DEED FROM FIRST NATIONAL BANK OF DES PLAINES, AS TRUSTEE UNDER TRUST AGREEMENT DATED MARCH 17, 1977 AND KNOWN AS TRUST NUMBER #74201807 TO HARRY O. RHODE DATED JUNE 20, 1978 AND RECORDED JULY 31, 1978 AS DOCUMENT #24560755 FOR INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 120 OLIVER COURT
SCHAUMBURG, ILLINOIS 60193

PERMANENT TAX NUMBER: 07-27-302-025

Box 403

MORTGAGE

LIOTTA, LIOTTA

to

CRAGIN FEDERAL BANK FOR SAVINGS

PROPERTY AT:
120 OLIVER COURT
SCHAUMBURG, ILLINOIS 60193

Loan No. 06-46959-48

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statutory period during which it may lawfully do any other, has the conventional power at any time to take or to abandon possession of said premises without affecting his lease. Mortgagee shall have no power, other which he might have had without this paragraph. No suit shall be sustainable against Mortgagee based upon acts or omissions relating to the subject matter of this paragraph unless commenced within sixty days after Mortgagee's possession ceases.

K. That upon the commencement of any foreclosure proceeding hereunder, the court in which such bill is filed may at any time, either before or after sale, and without notice to the Mortgagor, or any party claiming under him, and without regard to the solvency of the Mortgagor or the then value of said premises, or whether the same shall then be occupied by the owner of the equity of redemption as a homestead, appoint a receiver with power to manage and rent and to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and the statutory period of redemption, and such rents, issues and profits, when collected, may be applied before as well as after the sale, towards the payment of the indebtedness, costs, taxes, insurance or other items necessary for the protection and preservation of the property, including the expenses of such receivership, or on any deficiency decree, whether there be a decree therein in personam or not, and if a receiver shall be appointed he shall remain in possession until the expiration of the full period allowed by statute for redemption, whether there be redemption or not, and until the issuance of deed in case of sale, but if no deed be issued, until the expiration of the statutory period during which it may be issued and no lease of said premises shall be nullified by the appointment or entry in possession of a receiver but he may elect to terminate any lease junior to the one hereof.

L. That each right, power and remedy herein conferred upon the Mortgagee is cumulative of every other right or remedy of the Mortgagee, whether herein or by law conferred, and may be enforced concurrently therewith, that no waiver by the Mortgagee of performance of any covenant herein or in any obligation contained shall thereafter in any manner affect the right of Mortgagee to require or enforce performance of the same or any other of said covenants; that wherever the context hereof requires, the masculine gender, as used herein, shall include the feminine and the neuter and the singular number, as used herein, shall include the plural; that all rights and obligations under this mortgage shall extend to and be binding upon the respective heirs, executors, administrators, successors and assigns of the Mortgagor, and the successors and assigns of the Mortgagee; and that the powers herein mentioned may be exercised as often as occasion therefor arises.

IN WITNESS WHEREOF, this mortgage is executed, sealed and delivered this 18th

day of AUGUST , A.D. 19 89

Joseph Liotta (SEAL) Mary A. Liotta (SEAL)
JOSEPH LIOTTA MARY A. LIOTTA
(SEAL) (SEAL)

STATE OF ILLINOIS

COUNTY OF

I, The Undersigned, a Notary Public In

and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT JOSEPH LIOTTA and
MARY A. LIOTTA, HUSBAND AND WIFE
personally known to me to be the same person \$ whose name is are subscribed to the foregoing instrument,
appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument
as their 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.

GIVEN under my hand and Notarial Seal, this 18th day of AUGUST , A.D. 19 89

"OFFICIAL SEAL"
BRIAN W. SAUER, Notary Public
Kendall County, State of Illinois
My Commission Expires 4/3/00

MY COMMISSION EXPIRES

Brian W. Sauer
Notary Public

RICHARD J. JAHNE

THIS INSTRUMENT WAS PREPARED BY RICHARD J. JAHNE
OF CRAIN FEDERAL BANK FOR SAVINGS XXXXXXXXX

5133 WEST FULLERTON AVENUE, CHICAGO, ILLINOIS 60639

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[In case the witness fails to appear, or any party thereto, shall be taken by commandment, the plaintiff may apply for a writ of subpoena ad testificandum to be issued and served in the usual manner.]

If the *Autoglyphe* virus undergoes co-infection with other *Baculipoxvirus*, it may disrupt or alter the life cycle of this latter virus to inhibit its development or to reduce the number of infectious virions produced. This may be achieved by inhibiting the synthesis of structural proteins required for the assembly of the baculipoxvirus genome, or by inhibiting the transcription of the baculipoxvirus genome. It is also possible that the *Autoglyphe* virus may interfere with the assembly of the baculipoxvirus genome, or with the release of the baculipoxvirus genome from the nucleus. These mechanisms could lead to a reduction in the number of infectious baculipoxvirus particles produced, which in turn could result in a reduction in the number of infectious *Baculipoxvirus* particles produced.

(c) application of procedures in determining the amount of any contribution required and if default be made to pay contributions of any contribution required in respect of any contribution required in respect of any contribution required for the benefit of the employee or his dependants under section 17(1)(a) of the Income Tax Act.

(d) filing of processes in respect of any contribution required and if default be made to pay contributions of any contribution required in respect of any contribution required in respect of any contribution required for the benefit of the employee or his dependants under section 17(1)(a) of the Income Tax Act.

Knowing that the vast majority of people are not aware of the importance of and committed to our planet's health, I am writing to you to make a call to action. We must act now to protect our environment and ensure a sustainable future for all.

As a result of the initial period of severe depression under the mercantile system, the balance of trade was negative.

It is clear that the first step in the process of developing a new product is to identify the needs of the target market. This involves conducting market research to understand the wants and requirements of potential customers. Once these needs are identified, the next step is to develop a product concept that addresses them. This may involve creating a new product or modifying an existing one to better suit the target market. The development stage also involves testing the product to ensure it meets quality standards and is safe for consumers. Finally, the product must be marketed effectively to reach its intended audience and generate sales.

The first step in the process of identifying potential targets for intervention is to determine which variables may be manipulated or modified. This can be done by examining the amount of control that each variable has over the outcome variable. For example, if a variable such as age or gender has a significant impact on the outcome variable, then it would be a good candidate for intervention.

and other information required to support the underpaid providers to pay to the center prior to the distribution of the loan and to provide a prompt resolution of the dispute.

period of reproduction, such larvae complete their larval development in the adult compartment, thus achieving a higher survival rate than those larvae developing in the adult compartment, and in case of larval mortality the latter will be replaced by the former. Thus, the probability of surviving to the next generation is higher for the larvae developing in the adult compartment, and the survival rate of the larvae developing in the adult compartment is higher than that of the larvae developing in the adult compartment.

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ADJUSTABLE RATE LOAN RIDER

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.

This Rider is made this 1ST day of AUGUST, 1989, 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 CRAGIN FEDERAL BANK FOR SAVINGS, (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at 120 OLIVER COURT, SCHAUMBURG, ILLINOIS 60193.

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 10.25%. The Note interest rate may be increased or decreased on the 1ST day of the month beginning on SEPTEMBER 01, 1989, and on that day of the month every 3rd 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 box to indicate Index.]

- (1) * "Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major Types of Lenders" published by the Federal Home Loan Bank Board
(2) ** NATIONAL MONTHLY MEDIAN COST OF FUNDS

[Check one box to indicate whether there is any maximum limit on changes in the interest rate on each Change Date; if no box is checked there will be no maximum limit on changes.]

(1) There is no maximum limit on changes in the interest rate at any Change Date.

(2) The interest rate cannot be changed by more than 3 percentage points at any Change Date.

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 could be 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 would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any sum already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower.

C. PRIOR LIENS

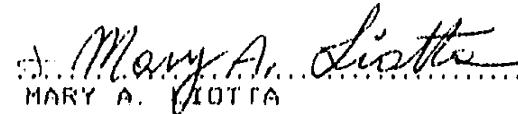
If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph F of the Security Instrument or shall promptly secure an agreement in a 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 F & G 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) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph F & G.

By signing this, Borrower agrees to all of the above.


JOSEPH LIOTTA (Seal)
--Borrower


MARY A. LIOTTA (Seal)
--Borrower

* If more than one box is checked or if no box is checked, and Lender and Borrower do not otherwise agree in writing, the first Index named will apply.