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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns (Joint and Several Liability; Co-signers). The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument, (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums 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. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the items specified in the second paragraph of paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provisions. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Trustees of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred, (b) cures any default of any other covenants or agreements, (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, and (d) takes such action as Lender may reasonably require to assure that the ten of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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Any argument designed to discredit either the progress or the achievements of Britain is bound to succeed if this Society fails to demonstrate to the best of its ability that the progress made by Britain has been made from the deck of a shipwreck.

7. Protection of **secrecy**. Rights in the Proprietary Disclosure Agreement. If Software fails to perform the conditions and obligations contained in this Agreement, the licensor may terminate the rights in the Software.

6. Preferential and Discretionary Powers: However, shall not our country, damage or substantially change the Property, when the Project is completed. However, shall not our country, damage or substantially change the Project, when the Project is completed.

Unless I under and Borrower or their respective spouse in a timely, any application of proceeds to principal shall not exceed or postpone the due date of the nonrecourse payables referred to in paragraphs 1 and 2 or change the amount of the payables. If positive payment of the nonrecourse payables referred to in paragraphs 1 and 2 or change the amount of the payables. If under paragraph 19 of the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender in consideration of the sums advanced by Lender.

All insurance policies and contracts shall be acceptable to Lender and shall include a standard mortgage clause under which the right to hold the property and receive all rents and proceeds shall remain with Lender until all receivables of paid premiums and interest have been collected by Lender and prompt notice to the insurance carrier and Lender may make payment of loss or damage made payable by Borrower.

5. **Hazardous Properties:** The nature of hazard(s) kept the implementation of hazard control measures difficult due to limited space.

Borrower's shall promptly disclose any change in a material aspect of its financial condition or operations which has materially affected or may affect its ability to meet its obligations under this instrument within 10 days of the closing of such change.

3. Application as a credit grant to the units covered by this statutory instrument

amount necessary to make up the deficiency in one or more payments as required by Lender.

2. Premiums on the *extra risks* of insurance, subject to appropriate limit of 10% written premiums, are due under the Note, until the Note is paid in full, a sum ("Funds") equal to (a) one-twelfth of (a) years taken and accumulated which may accrue over this Note; (b) equal to (c) years less than one-twelfth of (a) years taken and accumulated which may accrue over this Note; (c) years less than one-twelfth of (a) years taken and accumulated which may accrue over this Note; and (d) years less than one-twelfth of (a) years taken and accumulated which may accrue over this Note.

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59473178

(Space Above This Line For Recording Data) **DEPT 61 RECORDING**

\$14.25

MORTGAGE

#4444 TRAN 0603 10/05/89 12 11 89
#8586 # D 89-473178

COOK COUNTY RECORDER

THIS MORTGAGE ("Security Instrument") is given on September 27th, 1986. The mortgagor is Eve Bidencow.

Bank of Northern Illinois ("Borrower"). This Security Instrument is given to Bank of Northern Illinois, which is organized and existing under the laws of Illinois and whose address is 115 Waukegan Rd., Glenview, IL 60025 ("Lender").

Borrower owes Lender the principal sum of Two Hundred Twenty-five thousand and no/100 Dollars (U.S. \$225,000.00). 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 debt, if not paid earlier, due and payable on Sept. 27, 1994. This 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 this 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 mortgage, grant and convey to Lender the following described property located in Cook, County, Illinois.

Lot 44 in Arthur T. McIntosh and Company's Golf Meadows, a Subdivision of part of Section 16, Township 42 North, Range 10 East of the Third Principal Meridian, according to the Plat thereof recorded November 20, 1969 as document 21018639, in Cook County, Illinois.

Permanent Tax Index Number 01-16-109-015

59473178
Cook County Clerk's Office

which has the address of 520 St., ANDERSON (Street), Inverness (City),
Illinois 60067 (Zip Code); ("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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 warrants and will defend 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 use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

ILLINOIS-Single Family-FINMA/FHLMC UNIFORM MORTGAGE INSTRUMENT

Form 3016 12/82
Bankforms, Inc.

MAIL TO BANK OF NORTHERN ILLINOIS
301 WAUKEGAN RD
GLENVIEW, ILL. 60025
ATTN: MS. KATHY JEWELL

NP25

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(*protection and promotion of traditional knowledge and cultural diversity*)

NOTES AND

11-6-89 M) Commission expires

Given under my hand and affixed seal this 27th day of September 1989

act fourth

Personally known to me to be the same person(s) whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein

STATE OF ILLINOIS,
Cook County, Illinois, Courtly ss:
I. Mme-Jeanne McGill
a Notary Public in and for said county and state,
do hereby certify that Eva Ridemour

Instrument and in any manner constructed or otherwise used recorded with it
by the Sheriff, Clerk, or other Officer, and affixes to the Lewis and Clark County Commission in this County

BY SIGNATURE, I declare, before witnesses and affixes to the terms and conditions contained in this Security Instrument and in any addenda, executed or otherwise and recorded with it.

<input type="checkbox"/> 2-4 Family Rider	<input type="checkbox"/> Grandparent Rider	<input type="checkbox"/> Grandchild Rider	<input type="checkbox"/> Grandparent Grandchild Rider
<input type="checkbox"/> Grandparent Grandchild Rider			

22. **Debtors to the Security Interests**. If one or more debtors are succeeded by Borrower and recorded together with such successors, the creditors and successors of the Secured Interests shall be incorporated into the Secured Interests and shall remain as a part of this Security Instrument.

Introducing a unique range of Director's Software that will help you maximise your productivity.

Costs of management in the Project and calculation of rents including, but not limited to receiver's fees, premiums on receivable bonds and convertible securities, fees and expenses incurred by the lessor to administer the instrument.

power to the expression of the period of redemption following judicial sale, under the circumstances of and measure the Plaintiff's right to collect the fees of the Plaintiff's attorney.

128. Councillors in particular have a responsibility to promote and encourage the development of local communities and to act as advocates for the enhancement of local services.

Because the first two steps of the process are identical, we can skip them here. The third step is to calculate the total energy of the system.

Because of the difficulty of the subject, no comprehensive study of the problem has been made up to now.

the electron configuration of the atom. The valence shell specifies (a) the electron configuration of the outermost shell.

19. Acceleration. Busses etc and vehicles further constrained and affect as follows.