

# UNOFFICIAL COPY

9 9 4 9 0 6 6 3

- (b) The aggregate of the amounts payable pursuant to subparagraph (a) and those payable on the note secured hereby, shall be paid in a single payment each month, to be applied to the following items in the order stated:
1. ground rents, if any, taxes, assessments, fire, and other hazard insurance premiums;
  2. interest on the note secured hereby; and
  3. amortization of the principal of the said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good prior to the due date of the next payment, constitute an event of default under this Mortgage. At Mortgagee's option, Mortgagor will pay a "late charge" not exceeding four per centum (4%) of any installment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby.

If the total of the payments made by the Mortgagor under subparagraph (a) of the preceding paragraph shall exceed the amount of payments actually made by the Mortgagee as Trustee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess shall be credited on subsequent payments to be made by the Mortgagor for such items or, at the Mortgagee's option as Trustee, shall be refunded to the Mortgagor. If, however, such monthly payments shall not be sufficient to pay such items when the same shall become due and payable, the Mortgagor shall pay to the Mortgagee as Trustee any amount necessary to make up the deficiency. Such payments shall be made within thirty (30) days after written notice from the Mortgagee stating the amount of the deficiency, which notice may be given by mail. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee as Trustee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any credit balance remaining under the provisions of subparagraph (a) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage, resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, the Mortgagee as Trustee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the amount then remaining to credit of Mortgagor under said subparagraph (a) as a credit on the interest accrued and unpaid and the balance to the principal then remaining unpaid under said note.

AS ADDITIONAL SECURITY for the payment of the indebtedness aforesaid the Mortgagor does hereby assign to the Mortgagee all the rents, issues, and profits now due or which may hereafter become due for the use of the premises hereinabove described. The Mortgagor shall be entitled to collect and retain all of said rents, issues and profits until default hereunder, EXCEPT rents, bonuses and royalties resulting from oil, gas or other mineral leases or conveyances thereof now or hereafter in effect. The lessee, assignee or sublessee of such oil, gas or mineral lease is directed to pay any profits, bonuses, rents, revenues or royalties to the owner of the indebtedness secured hereby.

MORTGAGOR WILL CONTINUOUSLY maintain hazard insurance, of such type or types and amounts as Mortgagee may from time to time require, on the improvements now or hereafter on said premises, and except when payment for all such premiums has theretofore been made, he/she will pay promptly when due any premiums therefor. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage, or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured hereby, or in case of a breach of any other covenant or agreement herein stipulated, then the whole of said principal sum remaining unpaid together with accrued interest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

IN THE EVENT that the whole of said debt is declared to be due, the Mortgagee shall have the right immediately to foreclose this mortgage, and upon the filing of any bill for that purpose, the court in which such bill is filed, may at any time thereafter, either before or after sale, and without notice to the said Mortgagor, or any party claiming under said Mortgagor, and without regard to the solvency or insolvency at the time of such application for a receiver, of the person or persons liable for the payment of the indebtedness secured hereby, and without regard to the 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 for the benefit of the Mortgagee, with power to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure suit and, in case of sale and a deficiency, during the full statutory period of redemption, and such rents, issues, and profits when collected may be applied toward the payment of the indebtedness, costs, taxes, insurance, and other items necessary for the protection and preservation of the property.

IN CASE OF FORECLOSURE of this mortgage by said Mortgagee in any court of law or equity, a reasonable sum shall be allowed for the solicitor's fees of the complainant and for stenographers' fees of the complainant in such proceeding, and also for all outlays for documentary evidence and the cost of a complete abstract of title for the purpose of such foreclosure; and in case of any other suit, or legal proceeding, wherein the Mortgagee shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys or solicitors of the Mortgagee, so made parties, for services in such suit or proceed-

# UNOFFICIAL COPY

To keep said Premiums, in good repair, or of permit to be done, upon said Premiums, any thing that may impair the value thereof, or of the security intended to be effected by virtue of this instrument; not to suffer any loss or mechanic means or material, even so much to pay all taxes and assessments on said Premiums, as hereinafter provided, until said Premiums shall be paid, and shall be paid out of proceeds of the sale of the principal premises, if not otherwise paid by the Mortgagor.

AND SAID NOXICAGOUR GOVERNMENTS AND AGREEMENTS;

TO HAVE AND TO HOLD the above-described premises, with the appurtenances and fixtures, unto the said Mortgagor, by virtue of the Homeestead Exemption Laws of the State of Illinois, which said rights and benefits the said Mortgagor does hereby expressly release and waive.

It is recommended that the Veterans Administration fail or refuse to issue its Guaranty of the Loan secured by this Mortgagor under provisions of the Servicemen's Readjustment Act of 1944, as amended, in the amount of \$ 32,400.00 within sixty days from the date the loan would normally become eligible for such guaranty, this Mortgagor may, at his option, declare and pay back the sum due and owing to the Veterans Administration by reason of this Mortgagage immediately.

# UNOFFICIAL COPY

VA Form 16-6310 (Home Loan)  
Rev. August 1981. Use Optional.  
Section 1410, Title 38, U.S.C.  
Acceptable to  
Federal National Mortgage Association  
Amended February, 1988

ILLINOIS

## MORTGAGE

**NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE VETERANS ADMINISTRATION OR ITS AUTHORIZED AGENT.**  
**The attached RIDER is made a part of this instrument.**

THIS INDENTURE, made this 9th day of OCTOBER 19 89, between

ROBERT J. McGURK AND KATHLEEN McGURK, HIS WIFE

THE FIRST MORTGAGE CORPORATION

a corporation organized and existing under the laws of ILLINOIS  
Mortgagor.

DEPT-01 RECORDING 116.25  
DRA414 TRAN 0754 10/17/89 19 15:00  
86501 # 82-490669  
COOK COUNTY RECORDER

WITNESSETH: That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note executed and delivered by the Mortgagor, in favor of the Mortgagee, and bearing even date herewith, in the principal sum of

EIGHTY ONE THOUSAND EIGHT HUNDRED TEN and NO/100 Dollars (\$ 81,810.00) payable with interest at the rate of NINE AND ONE HALF per centum ( 9.500%) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in FLOSSMOOR, IL 60422

or at such other place as the holder may designate in writing, and delivered or mailed to the Mortgagor; the said principal and interest being payable in monthly installments of

SIX HUNDRED EIGHTY SEVEN AND 91/100 Dollars (\$ 687.91) beginning on the first day of DECEMBER, 19 89, and continuing on the first day of each month thereafter until the note is fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of

NOVEMBER, 2019

NOW, THEREFORE, the said Mortgagor, for the better securing of the payment of said principal sum of money and interest and the performance of the covenants and agreements herein contained, does by these presents MORTGAGE and WARRANT unto the Mortgagee, its successors or assigns, the following described real estate situate, lying, and being in the county of COOK and the State of Illinois, to wit:

LOTS 28 AND 29 IN BLOCK 8 IN FLOSSMOOR HIGHLANDS, A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 2, TOWNSHIP 35 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX I.D. #31-02-309-039

PROPERTY ADDRESS: 18920 HARDING AVENUE  
FLOSSMOOR, ILLINOIS 60422

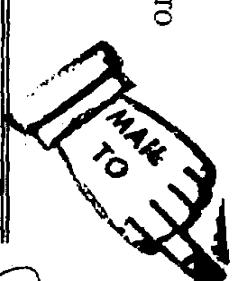
TOGETHER with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues, and profits thereof; and all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are, and shall be deemed to be, fixtures and a part of the realty, and are a portion of the security for the indebtedness herein mentioned;

89-490669

# UNOFFICIAL COPY

STATE OF ILLINOIS

## Mortgage



to

Doc. No.

Filed for Record in the Recorder's Office of  
County, Illinois.

on the

day of

o'clock

A.D. 19 , at  
and duly recorded in Book  
page

Clerk.

Recd. Date 1983

1983 JANE SWEENEY  
THE FIRST MORTGAGE CORPORATION  
1983 GOVERNORS HIGHWAY  
PROPERTY OF COOK COUNTY CLERK'S OFFICE

This instrument was prepared by:

day of

1983

# UNOFFICIAL COPY

37490669

## Veterans Affairs Rider To the Deed of Trust/Mortgage

This Rider is made this 9th day of OCTOBER , 19 89 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, Deed to Secure Debt (the "Instrument") of the same date given by the undersigned (the "Mortgagor")  
THE FIRST MORTGAGE CORPORATION

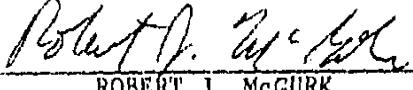
and covering the property described in the Instrument and located at:

18920 HARDING AVENUE, FLOSSMOOR, ILLINOIS 60422

(Property Address)

"the title 'Secretary of Veterans Affairs' shall be substituted for that of 'Administrator of Veterans Affairs' and the designation 'Department of Veterans Affairs' shall be substituted for that of 'Veterans Administration' each time either appears in the Deed of Trust/Mortgage pursuant to the provisions of Section 2, Pub. L. No. 100-527, the Department of Veterans Affairs Act."

IN WITNESS WHEREOF, the Mortgagor has executed this Rider.

  
ROBERT J. McGURK \_\_\_\_\_  
(Seal)  
Mortgagor

  
KATHLEEN M. McGURK \_\_\_\_\_  
(Seal)  
Mortgagor

**UNOFFICIAL COPY**

Property of Cook County Clerk's Office

00000000000000000000000000000000

# UNOFFICIAL COPY

## VA ASSUMPTION POLICY RIDER

**NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE VETERANS ADMINISTRATION OR ITS AUTHORIZED AGENT.**

THIS ASSUMPTION POLICY RIDER is made this **9th day of OCTOBER , 19 89**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt ("Instrument") of the same date herewith, given by the undersigned ("Mortgagor") to secure the Mortgagor's Note ("Note") of the same date to **THE FIRST MORTGAGE CORPORATION**

(**"Mortgagee"**) and covering the property described in the Instrument and located at: **its successors and assigns**

**18920 HARDING AVENUE  
FLOSSMOOR, IL 60422**

(Property Address)

Notwithstanding anything to the contrary set forth in the Instrument, Mortgagee and Mortgagor hereby acknowledges and agrees to the following:

**GUARANTY:** Should the Veterans Administration fail or refuse to issue its guaranty in full amount within 60 days from the date that this loan would normally become eligible for such guaranty committed upon by the Veterans Administration under the provisions of Title 38 of the U.S. Code "Veterans Benefits", the Mortgagee may declare the indebtedness hereby secured at once due and payable and may foreclose immediately or may exercise any other rights hereunder or take any other proper action as by law provided.

**TRANSFER OF THE PROPERTY:** If all or any part of the Property or any interest in it is sold or transferred, this loan shall be immediately due and payable upon transfer ("assumption") of the property securing such loan to any transferee ("assumer"), unless the acceptability of the assumption and transfer of this loan is established by the Veterans Administration or its authorized agent pursuant to section 1817A of Chapter 37, Title 38, United States Code.

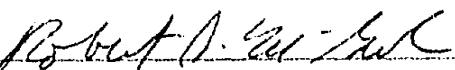
An authorized transfer ("assumption") of the property shall also be subject to additional covenants and agreements as set forth below:

(a) **ASSUMPTION FUNDING FEE:** A fee equal to one-half of 1 percent (0.50%) of the unpaid principal balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the mortgagee or its authorized agent, as trustee for the Administrator of Veterans Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the mortgagee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 1829 (b).

(b) **ASSUMPTION PROCESSING CHARGE:** Upon application for approval to allow assumption and transfer of this loan, a processing fee may be charged by the mortgagee or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Veterans Administration for a loan to which section 1817A of Chapter 37, Title 38, United States Code applies.

(c) **ASSUMPTION INDEMNITY LIABILITY:** If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan, including the obligation of the veteran to indemnify the Veterans Administration to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

IN WITNESS WHEREOF, Mortgagor(s) has executed this Assumption Policy Rider.

  
**ROBERT J. McGURK**

(Seal)  
Mortgagor

  
**KATHLEEN R. PUNK**

(Seal)  
Mortgagor

(Seal)  
Mortgagor

(Seal)  
Mortgagor

(Seal)  
Mortgagor

**89490669**

VMP 527 1980

VMP MORTGAGE FORMS • (313)283-8100 • (800)521-7291

The Title 'Secretary of Veterans Affairs' shall be substituted for that of 'Administrator of Veterans Affairs' each time that it appears in this document pursuant to the provisions of section 2, Pub. L. No. 100-527, the Department of Veteran Affairs Act.

# UNOFFICIAL COPY

19. *Phragmites australis* (Cav.) Trin. ex Stev. (1824) 1000-1200 m.

1977-1978  
1978-1979  
1979-1980  
1980-1981  
1981-1982  
1982-1983  
1983-1984  
1984-1985  
1985-1986  
1986-1987  
1987-1988  
1988-1989  
1989-1990  
1990-1991  
1991-1992  
1992-1993  
1993-1994  
1994-1995  
1995-1996  
1996-1997  
1997-1998  
1998-1999  
1999-2000  
2000-2001  
2001-2002  
2002-2003  
2003-2004  
2004-2005  
2005-2006  
2006-2007  
2007-2008  
2008-2009  
2009-2010  
2010-2011  
2011-2012  
2012-2013  
2013-2014  
2014-2015  
2015-2016  
2016-2017  
2017-2018  
2018-2019  
2019-2020  
2020-2021  
2021-2022  
2022-2023  
2023-2024  
2024-2025  
2025-2026  
2026-2027  
2027-2028  
2028-2029  
2029-2030  
2030-2031  
2031-2032  
2032-2033  
2033-2034  
2034-2035  
2035-2036  
2036-2037  
2037-2038  
2038-2039  
2039-2040  
2040-2041  
2041-2042  
2042-2043  
2043-2044  
2044-2045  
2045-2046  
2046-2047  
2047-2048  
2048-2049  
2049-2050  
2050-2051  
2051-2052  
2052-2053  
2053-2054  
2054-2055  
2055-2056  
2056-2057  
2057-2058  
2058-2059  
2059-2060  
2060-2061  
2061-2062  
2062-2063  
2063-2064  
2064-2065  
2065-2066  
2066-2067  
2067-2068  
2068-2069  
2069-2070  
2070-2071  
2071-2072  
2072-2073  
2073-2074  
2074-2075  
2075-2076  
2076-2077  
2077-2078  
2078-2079  
2079-2080  
2080-2081  
2081-2082  
2082-2083  
2083-2084  
2084-2085  
2085-2086  
2086-2087  
2087-2088  
2088-2089  
2089-2090  
2090-2091  
2091-2092  
2092-2093  
2093-2094  
2094-2095  
2095-2096  
2096-2097  
2097-2098  
2098-2099  
2099-20100

*P*rofessor G. E. Moore, of Cambridge, has recently published a paper in which he attempts to show that the concept of "absolute" is not a legitimate one in philosophy. The paper is entitled "The Refutation of Idealism," and is to be found in the "Mind" for January, 1903.

*specie* (singular) or *species* (plural).

After the first few days of the new year, the author has decided to make a change in his writing style. He will now write in a more conversational tone, as he believes it is easier for readers to relate to. He also plans to include more personal anecdotes and stories from his life, as well as incorporate more humor into his writing. The author hopes that these changes will help him connect with his audience on a deeper level.

book C  
The first book is the most appropriate

County

On the other hand, the results of the present study indicate that the effect of the *lutein* supplement on the visual performance of children is not as strong as that of the *beta-carotene* supplement.

1. The following table shows the results of the experiments on the effect of different concentrations of the extract on the growth of *S. cerevisiae*. The data are expressed as the percentage increase or decrease in growth compared to the control.

*(Signed) Wm. C. Ladd, Commissioner of Internal Revenue.*

**1960** *the  
magazine*

卷之三十一

1. The first step in the process of creating a new product is to identify a market need or opportunity. This can be done through market research, competitor analysis, and customer feedback.