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On 1st April 1993 the framework of the new system was introduced, which will remain in force until 31st December 1995. The new system will consist of a single rate of VAT of 15% on all supplies of goods and services, except those which are subject to the reduced rates of VAT.

2. In the case of the unregulated carriers (the telephone companies), the same principles apply, except that the telephone companies are not subject to regulation by the state utility commissions. The telephone companies are regulated by the Federal Communications Commission (FCC).

second time for payment of the debt, received before 9A.M., without defrauding or in any way affecting the liability of the defendant for payment.

C. That is, the linear height of a point P in a surface S is the distance from the point P to the plane π_P .

or ability to do her/herself. The individual may experience fear to do any activity or any movement, and the individual may become afraid to leave home because of anxiety (it may do

11. That in case of failure to perform any of the obligations herein, the party failing to do so shall pay to the other party a liquidated damages of \$1,800.

The *Brutus* page, and to pay all costs, expenses and attorney's fees incurred in said trial by the plaintiff in any suit or proceeding to which it may be made a party demand by reason of the security bond.

Finally, we can compare the results of the two different models. The first model is a simple linear regression model that includes only the independent variables and their interactions. The second model is a more complex model that includes additional variables such as the number of hours spent on the website, the user's age, and the user's gender. Both models show a positive correlation between the user's age and the user's purchase probability. The second model, however, shows a higher purchase probability for users aged 25-34 compared to the first model. This suggests that the additional variables included in the second model have a significant impact on the user's purchase probability.

Understand the process of any migration or transition to a new system. Identify the pros and cons of each approach, and determine which one is best suited for your organization's needs.

Intergenerational inheritance of cognitive and cardiovascular risk factors in the elderly: the Framingham Study. *J Am Geriatr Soc* 1995; 43: 101-106.

to be increased markedly, and in particular public health measures and such as the issuance of the appropriate sanitary code, could considerably assist the Alabangis in their battle against cholera.

A. (1) To pay said indebtedness and the interest thereon, when and as it may accrue, in full, to the trustee, the time of payment thereof.

Note: ~~xx~~except that the final payment of both principal and interest, if not sooner paid,
shall be due October 25, 1991.

together with interest thereon to the extent of \$1,000.00, and to pay to the holder of the note the sum of \$1,000.00, plus interest thereon at the rate of six percent per annum, from the date of the note to the date of payment, and to pay to the holder of the note the sum of \$1,000.00, plus interest thereon at the rate of six percent per annum, from the date of the note to the date of payment.

RECEIVED DECEMBER 1, 1924 FROM THE UNIVERSITY OF TORONTO UNDER THE LIBRARIES ACT OF 1910
RECEIVED DECEMBER 1, 1924 AND RECEIVED UNDER THE LIBRARIES ACT OF 1910
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The majority of all mortgagors are homeowners who have paid off the loan before it became due or pre-paid the mortgage.

After the first year of the experiment, the mean number of seeds per plant was significantly higher in the control group than in the treatment groups ($F_{2,10} = 10.2, p < 0.01$), and the difference between the two treatment groups was not significant ($F_{1,10} = 0.01, p > 0.05$).

For more information about the National Institute of Child Health and Human Development, please visit the NICHD website at www.nichd.nih.gov.

*at the rate of 11.75% per annum - fixed.

DEPT-01 RECORDED BY TELMEX TELMEX 10/27/89 13:43:30

SEE ATTACHED MEMORANDUM FOR LEGAL DESCRIPTION--

Number 32-11260 herewith transmitted to the Sheriff of Marion County, Indiana, for delivery to the State of Illinois, to witness a hearing Corporation having its principal office at 9101 Greenwood Avenue, Niles, Illinois, before the Board of Commissioners of Marion County, Illinois, to hear testimony in the cause of Marionville Coal Company, et al., vs. Illinois Power and Light Company, et al.

The undersigned, First of America, "First of America," and its successors under the provisions of a deed of trust in trust, fully
receives and delivers to the undersigned party in consideration of a deed of trust, executed by First of America Bank - Gwinnett
County, Georgia, dated September 15, 1989, and known as Trust

MORTGAGE

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and no lease of said premises shall be made by the Mortgagor or either party in possession of the same but he may let it to him and any lease junior to the lien hereof; and upon foreclosure of said premises, there shall be allowed and included in or out of the indebtedness on the decree of sale, legal expenses and expenses together with interest thereon at the rate of . . . 18.00% per annum, shown on a pro rata basis accrued by month, until the date of sale, for attorney's fees, appraiser's fees, outlays for exhibits attached to pleadings, documentary and expert evidence, stenographer's fee, court costs, publication costs and cost (which may be estimated as to and include items to be expended after the entry of the decree) of procuring all such abstracts of title, title searches, examinations and reports, warranty policies, title insurance certificates and similar data and assurances with respect to title as Mortgagor may reasonably deem necessary either to prosecute such suit or to evidence to bidders at any sale held pursuant to such decree the true title to or value of said premises; all of which aforesaid amounts together with interest as herein provided shall be immediately due and payable by the Mortgagor in connection with (a) any proceeding, including probate or bankruptcy proceedings to which either party hereto shall be a party by reason of this Mortgage or the Note hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after the accrual of the right to foreclose, whether or not actually commenced; or (c) preparations for the defense of or intervention in any threatened or contemplated suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced. In the event of a foreclosure sale of said premises there first shall be paid out of the proceeds thereof all of the aforesaid items, then the entire indebtedness whether due and payable by the terms hereof or not and the interest due thereon up to the time of such sale, and the overplus, if any, shall be paid to the Mortgagor, and the purchaser shall not be obligated to see to the application of the purchase money.

11. In case the mortgaged property, or any part thereof, shall be taken by condemnation, the Mortgagor is hereby empowered to collect and receive all compensation which may be paid for any property taken or for damages to any property not taken and all condemnation compensation so received shall be forthwith applied by the Mortgagor as it may elect, to the immediate reduction of the indebtedness secured hereby, or in the repair and restoration of any property so damaged, provided that any excess over the amount of the indebtedness shall be delivered to the Mortgagor or his assigns.

5. All easements, rents, issues and profits of said premises are pledged, assigned and transferred to the Mortgagee, whether now due or hereafter to become due, under or by virtue of any lease or agreement for the use or occupancy of said property, or any part thereof, whether said lease or agreement is written or verbal, and it is the intention hereof (a) to pledge said rents, issues and profits on a parity with said real estate and not secondarily and such pledge shall not be deemed merged in any foreclosure decree, and (b) to establish an absolute transfer and assignment to the Mortgagee of all such leases and agreements and all the avails thereunder, together with the right in case of default, either before or after foreclosure sale, to enter upon and take possession of, manage, maintain and operate said premises, or any part thereof, make leases for terms deemed advantageous to it, terminate or modify existing or future leases, collect said avails, rents, issues and profits, regardless of when earned, and use such measures whether legal or equitable as it may deem proper to enforce collection thereof, employ renting agents or other employees, alter or repair said premise, buy furnishings and equipment therefor when it deems necessary, purchase adequate fire and extended coverage and other forms of insurance as may be deemed advisable and in general exercise all powers ordinarily incident to absolute ownership, advance or borrow money necessary for any purpose he may consider to secure which shall be hereby created on the mortgaged premises and on the income therefrom which lien is prior to the lien of any other indebtedness hereby secured, and out of the income retain reasonable compensation for itself, pay insurance premiums, taxes and assessments, and all expenses of every kind including attorney's fees, incurred in the exercise of the powers herein given, and from time to time apply any balance of income not, in its sole discretion, needed for the aforesaid purposes, first on the interest and then on the principal of the indebtedness hereby secured, before or after any decree of foreclosure, and on the deficiency in the proceeds of sale, if any, whether there be a decree in person therefor or not. Whenever all of the indebtedness secured hereby is paid, and the Mortgagee, in its sole discretion, feels that there is no substantial uncorrected default in the performance of the Mortgagor's agreements herein, the Mortgagee, on satisfactory evidence thereof, shall relinquish possession and pay to Mortgagor any surplus income in its hands. The possession of Mortgagee may continue until all indebtedness secured hereby is paid in full or until the delivery of a deed pursuant to decree foreclosing the lien hereon, but if no deed be issued, then until the expiration of the statutory period during which it may be issued. Mortgagee shall, however, have the discretionary power at any time to release to take or to abandon possession of said premises without affecting the lien hereof. Mortgagee shall have all powers, if any, which it 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.

4. That each right, power and remedy herein conferred upon the Mortgagor is cumulative of each other right or remedy of the Mortgagor, whether herein or by law conferred, and may be enforced concurrently therewith, that no waiver by the Mortgagor of performance of any covenant herein or in said obligation contained shall thereafter in any manner affect the right of Mortgagor to require or enforce performance of the same or any other of said covenants; that wherein the context hereof requires, the masculine gender, as used herein, shall include the feminine and the neuter and the singular, the 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 Mortgagor; and that the powers herein mentioned may be exercised as often as necessary, wherefore arises.

K. The undersigned further agree to promptly pay to **Moyle**, **any delinquency charge on each principal instalment unpaid for a period of ten (10) days past its due date, equal to 5% per cent of the instalment or \$ 25.00, whichever is greater.**

THE PROVISIONS OF THE RIDER WHICH IS ATTACHED HERETO ARE HEREBY MADE A PART HEREOF.

This Mortgage is executed by the undersigned, not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and the undersigned thereby warrants that it possesses full, clear and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or in said Note contained shall be construed as creating any liability on the undersigned personally to pay the said Note or any interest that may accrue thereon, or any indebtedness occurring hereunder, or to perform any covenant, either express or implied, he or she contains, all such liability, if any, being expressly waived by the Mortgagor and by every person now or hereafter claiming any right or security hereunder, and that so far as the undersigned and his successors personally are concerned, the legal holder or holders of said Note and the owner or owners of any indebtedness accruing hereunder shall look solely to the person whose hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said Note provided or by action to enforce the personal liability of the guarantor, if any.

IN WITNESS WHEREOF, First of / America Trust Company
corporate seal to be hereunto affixed and attested by its Vice President, the 25th day of November
I, **[Signature]**, personally but as Trustee, do attest, know personally but as Trustee, do attest,
know personally but as Trustee, do attest, have caused these presents to be signed by its Assistant Trust Officer, and its
Vice President, the 25th day of November

19 89

FIRST OF AMERICA TRUST COMPANY
as Trustee as aforesaid and not personally
See attached Explanatory clause for signature

STATE OF ILLINOIS }
COUNTY OF Cook } ss.
See attached explanatory clause for signature
Attest _____
Vice President—Assistant Cashier

the undersigned
Clerk's Office
Assistant Court Officer

STATE OF ILLINOIS, }
COUNTY OF Cook } ss.

I, the undersigned,
a Notary Publicly in and for said County, in the State aforesaid, DO HEREBY CERTIFY that
the signature(s) which appear below, are those of the President - Assistant Trust Officer of said Bank,
and
who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers appeared before
me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and
voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant Trust Officer - Assistant
Casher then and there acknowledged that said Assistant Trust Officer - Assistant Cashier as custodian of the corporate seal of said Bank, did
affix the corporate seal of said Bank to said instrument as said Assistant Trust Officer - Assistant Cashier's own free and voluntary act and as the
free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth.

Given under my hand and Notarized this _____ day of _____, 19____.

See attached Exculpatory clause for signature

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Prepared By & Mail To:
FIRST of America Bank - Gof Mts
901 Greenwood Ave.
Niles IL 606 48
Attn: Robert Jarnowske

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6 5 5 1 2 5 5 8

69542569

Attest:

See attached Exculpatory clause for signature

By:

See attached Exculpatory clause for signature

FIRST OF AMERICA TRUST COMPANY

- M. THE PROCEEDS OF THE LOAN SECURED HEREBY WILL BE USED FOR THE PURPOSE
SPECIFIED IN MORTGAGE 6404 (1) (C) OF CHAPTER 17 OF THE ILLINOIS REVISED
STATUTES (1983), THAT THE LOAN SECURED HEREBY CONSTITUTES A BUSINESS LOAN
WITHIN THE MEANING OF SAID PARAGRAPH AND THAT, ACCORDINGLY, THE LOAN
SECURED HEREBY IS EXEMPT FROM THE ILLINOIS USURY REQUIREMENTS.
- L. MORTGAGOR(S) HEREBY WAIVE(S) ANY AND ALL RIGHTS OF REDEMPTION FROM SALE
UNDER ANY ORDER OR DECREE OF JUDGEMENT OF FORECLOSURE OF THIS MORTGAGE ON
ITS OWN BEHALF AND ON BEHALF OF EACH AND EVERY PERSON, EXCEPT DECREE OR
JUDGMENT CREDITORS OF THE MORTGAGOR(S) ACQUITTING ANY INTEREST OR TITLE TO
THE PREMISES SUBSEQUENT TO THE DATE OF THIS MORTGAGE.

TO FIRST OF AMERICA BANK - GOLF MILL

as Trustee UTA dated September 15, 1989 a/k/a Trust #32-10260

MADE BY First of America Trust Company, not personally, but

REDEEMER TO MORTGAGE DATED October 25, 1989

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Property of Cook County Clerk's Office

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6 5 5 1 2 5 5 9

RECEIVED
COURT CLERK'S OFFICE

LOTS 24 TO 28 BOTH INCLOSIVE AND THE WEST 4.30 FEET OF LOTS 19 TO 23 BOTH
INCLOSIVE AND ALSO THE 16 FOOT VACATED NORTH AND SOUTH LYING EAST
OF AND ADJOINING LOT 24 AND LYING WEST OF AND ADJOINING THE WEST 4.30 FEET
OF LOTS 19 TO 23 BOTH INCLOSIVE ALL IN BLOCK 1 IN HIGHLANDS CRAWFORD
RIDGE TERMINAL SUBDIVISION 4TH ADDITION BEING A SUBDIVISION OF THE SOUTH 46
ROADS OF EAST 40 ROADS OF THE SOUTHEAST 1/2 OF SECTION 10, TOWNSHIP 41
NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS.

P.I.N. # 10-10-427-054-0000

Property Address: 4012-24 GOLF Road, Skokie, IL 60077

"SCHEDULE A"

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Property of Cook County Clerk's Office

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My Commission Expires 10/29/91
Notary Public, State of Illinois
Patrick D. Biastoch
"OFFICIAL SEAL"

Noteary Public

• 686T

STATE OF ILLINOIS
COUNTY OF LAKE
SS.

~~ATTEST:~~ ~~Assistant Vice President~~ and trustee of the
and trustee of the ~~President~~

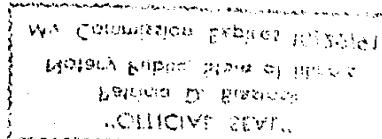
FIRST OF AMERICA TRUST COMPANY,
as trustee as attorney and not
personally.

IN WITNESS WHEREOF, TRUST OF AMERICA TRUST COMPANY, not personally,
but as trustee as trustee at its office, has caused these presents to be signed
by its Trust Officer and its Corporate Seal to be hereunto affixed
and attested by its Assistant Vice President and Trust Officer, the
day and year first above written.

THIS MORTGAGE IS EXECUTED BY FIRST OF AMERICA TRUST COMPANY, NOT PERSONALLY BUT AS TRUSTEE AFORERESAI'D IN THE EXERCISE OF THE POWER AND AUTHORITY CONFERRED UPON AND VESTED IN IT AS SUCH TRUSTEE (AND SAID FIRST OF AMERICA TRUST COMPANY, HEREBY WARRANTS THAT IT POSSESSES FULL POWER AND AUTORITY TO EXECUTE THIS INSTRUMENT), AND IT IS EXPRESSLY UNDERSTOOD AND AGREED THAT NOTHING HEREIN OR IN SAID NOTE CONTRACTED SHALL BE CONSTRAINED AS CREATING ANY LIABILITY OR AS TRUSTEE AFORERESAI'D, PERSONALLY TO PAY THE SAID NOTE OR ANY INTEREST ON SAID FIRST OF AMERICA TRUST COMPANY, EITHER INDIVIDUALLY OR AS TRUSTEE AFORERESAI'D, WHETHER INDIVIDUALLY OR AS TRUSTEE OF FIRST OF AMERICA COMPANY, WHETHER INDIVIDUALLY OR AS TRUSTEE OF ANY COVENANT CONTRACTED AS EXPLAINED HEREIN OR IN THAT MAY ACCRUE THEREON, OR ANY INDEBTEDNESS ACCRUING HEREUNDER, OR TO PERFORMANCE ANY COVENANT CONTRACTED AS EXPLAINED HEREIN OR IN THAT MAY ACCRUE THEREON, OR ANY INDEBTEDNESS ACCRUING HEREUNDER, OR TO PERFORMANCE ANY COVENANT CONTRACTED AS EXPLAINED HEREIN OR IN THE MORTGAGE AND BY EVERY PERSON NOW OR HEREAFTER CLAIMING ANY RIGHT OF SECURITY HEREUNDER, AND THAT SO FAR AS FIRST OF AMERICA COMPANY, WHETHER INDIVIDUALLY OR AS TRUSTEE AFORERESAI'D, PERSONALLY IS CONCERNED, THE LEGAL HOLDER OR HOLDERS OF SAID NOTE SHALL LOOK SOLELY TO THE PREMISES HEREBY CONVEYED FOR THE PAYMENT AND THE OWNER OF OWNERS OF ANY INDEBTEDNESS ACCRUITING HEREUNDER SHALL LOOK SOLELY TO THE PREMISES HEREBY CONVEYED FOR THE PAYMENT THEREOF, BY THE ENFORCEMENT OF ANY INDIVIDUAL GUARANTOR TO ENFORCE THE MANNER HEREIN SHOWN IN SAID NOTE PROVIDED OR BY ACTION TO CREATE, IN THE PERSONALITY, BY THE ENFORCERMENT OF ANY INDIVIDUAL GUARANTOR EXECUTING SAID NOTE.

Rider attached to and made a part of the \$450,000 mortgage dated October 25, 1989 between First of America Trust Company, not personally, but as trustee under trust No. 32-10260 and First of America Bank - GOLF MILL.

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OF THE
CITY OF TORONTO

Mr. Chairman and members of the Committee, I am here today to speak about the proposed legislation to amend the Fair Housing Act. This legislation would prohibit discrimination based on sexual orientation and gender identity. As you know, the Fair Housing Act has been in place since 1968, and it has been amended several times since then. The most recent amendment was in 1988, which prohibited discrimination based on race, color, national origin, sex, and disability. The proposed legislation would add sexual orientation and gender identity to the list of protected classes. This is important because it would provide protections for individuals who have faced discrimination in housing based on their sexual orientation or gender identity. It would also help to combat discrimination in the workplace and other areas of life. I urge you to support this legislation and to work towards a more inclusive society.