

UNOFFICIAL COPY

723124
7/21/89
Loan No. 214768450

89536610

MORTGAGE

THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made November 6, 1989, between Walter C. Cabot, divorced and not since remarried

(herein referred to as "Mortgagors,") and GLADSTONE-NORWOOD TRUST & SAVINGS BANK, a banking corporation organized under the laws of the State of Illinois, doing business in Chicago, Illinois, (herein referred to as "Mortgagee,") WITNESSETH

THAT WHEREAS Mortgagors are justly indebted to Mortgagee in the sum of One Hundred Sixty Thousand and 00/100ths dollars (\$ 160,000.00) evidenced by a certain Promissory Note of even date herewith executed by Mortgagors, payable to the order of the Mortgagee and delivered, by which Note Mortgagors promise to pay said principal sum and interest on the balance of principal remaining from time to time unpaid at the rate of Eleven per cent (11.0%) per annum prior to maturity, at the office of Mortgagee in Chicago, Illinois, in 60 successive monthly installments commencing January 1, 1990, and on

the same date of each month thereafter, all except the last of said installments to be in the amount of \$ 1,568.18 each, and said last installment to be the entire unpaid balance of said sum, together with interest on the principal of each installment after the original maturity date thereof at 12.00% per annum; together with all costs of collection, including reasonable attorneys' fees, upon default, (hereinafter referred to as the "Note").

NOW, THEREFORE the Mortgagors to secure the payment of said Note in accordance with its terms and the terms, provisions and limitations of this Mortgage, and all extensions and renewals thereof, and for the further purpose of securing the payment of any and all obligations, indebtedness and liabilities of any and every kind now or hereafter owing and to become due from the Mortgagors or any of them to the Mortgagee or to the holder of said Note or to the Assignee of the Mortgagee during the term of this mortgage, howsoever created, incurred, evidenced, acquired or arising, whether under the Note or this mortgage or under any other instrument, obligation, contract or agreement of any and every kind now or hereafter existing or entered into between the Mortgagors or any of them and the Mortgagee or otherwise and whether direct, indirect, primary, secondary, fixed or contingent, together with interest and charges as provided in said Note and in any other agreements made by and between the parties herein, and including all present and future indebtedness incurred or arising by reason of the guarantee to Mortgagee by Mortgagors or any of them of present or future indebtedness or obligations of third parties to Mortgagee, and of present and future indebtedness originally owing by Mortgagors or any of them to third parties and assigned by said third parties to Mortgagee, and any and all renewals or extensions of any of the foregoing, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents Mortgage and Warranty to the Mortgagee, its successors and assigns, the following describe Real Estate in the County of Cook and State of Illinois, to wit:

Parcel 1: Lot 4 (Except that part of said Lot 4 Lying East of Line 50 Feet West of and parallel with the East Line of Section 19 taken for street) in Sub-block 1 in H.C. Buechner's Subdivision of Block 1 in the Subdivision of Section 19, Township 40 North, Range 14, East of the Third Principal Meridian, (Except the Southwest 1/4 of the Northeast 1/4 of the Southeast 1/4 of the Northwest 1/4 and the East 1/2 of the Southeast 1/4 Thereof) in Cook County, Illinois.

Parcel 2: The North 24 Feet of Lot 5 (Except that part of said Lot 5, Lying East of a Line 50 Feet West of and Parallel with the East Line of Section 19, Taken For Street), in H.C. Buechner's Subdivision of Block 1 in the Subdivision of Section 19, Township 40 North, Range 14, East of the Third Principal Meridian, (Except the Southwest 1/4 of the Northeast 1/4; the Southeast 1/4 of the Northwest 1/4 and the East 1/2 of the Southeast 1/4 thereof), in Cook County, Illinois.

Parcel 3: The South 1 Foot of Lot 5 and all of Lot 6 in Block 1, in H.C. Buechner's Subdivision of Block 1, in the Subdivision of Section 19, Township 40 North, Range 14, East of the Third Principal Meridian, (Except the Southwest 1/4 of the Northeast 1/4 of the Southeast 1/4 of the Northwest 1/4 and the East 1/2 of the Southeast 1/4 Thereof, Lying West of a line 50 Feet West of and Parallel with the West Line of said Section 19, in Cook County, Illinois.

In the event Mortgagors sell or convey the premises, or if the title thereto or any interest therein shall become vested in any manner whatsoever in any other person or persons other than Mortgagors, Mortgagee shall have the option of declaring immediately due and payable all unpaid installments on the Note and enforcing the provisions of this Mortgage with respect thereto unless prior to such sale or conveyance Mortgagee shall have consented thereto in writing and the prospective purchasers or grantees shall have executed a written agreement in form satisfactory to the Mortgagee assuming and agreeing to be bound by the terms and conditions of said Note and this Mortgage.

Signed and sealed by the Mortgagors the date first above written,

(SEAL)

Walter C. Cabot

(SEAL)

(SEAL)

(SEAL)

STATE OF ILLINOIS)
COUNTY OF)
COOK who is personally known to me to be the same person whose name is subscribed to the foregoing
Instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said Instrument as his free
and voluntary act, for the uses and purposes therein 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 6th day of November, A.D. 1989.

This document prepared by
Antoinette Marie Anderson
GLADSTONE NORWOOD TRUST & SAVINGS BANK, CHGO., ILL.

NAME	Gladstone-Norwood Bank
STREET	5200 N. Central Avenue
CITY	Chicago, Illinois 60630
RECORDERS OFFICE BOX NO.	34
LOAN DEPARTMENT	

G/N 131 use with G/N 130
D.A. 1/27/90

BOX 34

Notary Public OFFICIAL SEAL
Melvin Nidetz
FOR RECORDERS INDEX PURPOSES
SUBJECT ADDRESS OF
ABOVE DESCRIBED PROPERTY HEREIN
My Commission Expires March 4, 1990

3944-48 N. Ashland Avenue

Chicago, Illinois 60613

1300
B

89536610

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PAGE 2

THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS MORTGAGE):

1. Mortgagor covenants and agrees to pay said indebtedness and the interest thereon, as herein and in addition to, or in lieu of, evidence thereof 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, and sewer service charges against the premises (including those hereinafter due), and to furnish Mortgagor, upon request, duplicate receipts therefor, and all such expenses, taxes, and other amounts extended against said premises 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 Mortgagor may require to be insured against; and to provide liability insurance and such other insurance as the Mortgagor may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the period of redemption, for the full insurable value thereof, in such companies, and in such form as shall be satisfactory to the Mortgagor; and insurance policies shall remain with the Mortgagor during said period of time, and contain the usual clause satisfactory to the Mortgagor; and in case of foreclosure sale payable to the owner(s) of the certificate of sale, owner(s) of any deficiency, any receiver of redemption(s), or any grantee in default, and in case of loss under such policies, the Mortgagor is authorized to adjust, collect and compromise, in its discretion, all claims thereunder and to execute and deliver on behalf of the holder(s) all necessary proofs of loss, bills of exchange, releases, releases and acquisitions required to be signed by the insurance company and the Mortgagor, agree to sign upon demand, (3) To keep, repair, and replace the equipment required of them to be signed by the insurance company and the Mortgagor, agree to sign upon demand, (4) To keep, repair, and replace the premises of operation, including fixtures, hereby retained in its discretion, but monthly payments shall continue until said indebtedness is paid in full; (4) immediately after destruction of any building, to commence and promptly complete the rebuilding or restoration of buildings and improvements now or hereafter on said premises, unless Mortgagor elects to apply to the indebtedness accrued hereby the proceeds of any insurance covering such destruction or damage; (5) To keep and preserve in good condition and repair, without waste, and free from any merchandise(s) or other item or claim of lien not expressly subrogated in writing to the lien hereof; (6) Not to make, suffer or permit any unlawful use of or any nuisance to exist on said premises nor to diminish nor impair its value by any act or omission to act; (7) To comply with all requirements of law with respect to the premises and the use thereof; (8) Not to make, sublet or permit, without the written permission of the Mortgagor being first had and obtained, (a) any use of the premises for any purpose other than that for which it is now used, (b) any alienations of the improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said premises, (c) any purchase on conditional sale, lease or agreement under which title is reserved in the vendor, of any apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said premises; (9) To pay the premiums on Mortgagee's Insurance covering this mortgage when required by Mortgagor pursuant to its written commitment; and (10) To pay when due any indebtedness which may be secured by a lien or charge upon the property, superior to the lien hereof, and upon receipt, exhibit satisfactory evidence of the discharge of such prior lien to Mortgagor.

2. In addition to the monthly payments of principal and interest payable under the terms of the Note, the Mortgagors agree to pay to the holder of the Note, when requested by the holder of the Note, such sums as may be specified by the purpose of establishing a reserve for the payment of premiums on policies of life insurance and such other benefits as shall be required hereunder covering the mortgaged property, and for the payment of taxes and special assessments occurring on the property (all to be estimated by the holder of the Note), such sums to be held by the holder of the Note without any allowance for interest, for the payment of such premiums, taxes and special assessments provided, that such request whether or not complied with shall not be construed to affect the obligations of the Mortgagors to pay such premiums, taxes and special assessments, and such request may be withdrawn at any time; it is, however, payments made hereunder for taxes, special assessments and insurance premiums shall be sufficient to pay the amount necessary as they become due, then the Mortgagors shall pay the necessary amount to make up the deficiency in the amount paid hereunder for taxes, special assessments and insurance premiums, if the otherwise aforesaid exceed the amount necessary to make such payments, such excess shall be credited on subsequent monthly payments to be made by the Mortgagors.

3. The privilege is granted to make prepayments on principal of the Note on any interest payment date or on thirty days written notice, provided, however, that no prepayment on any calendar year date prior to January first, one thousand nine hundred and twenty five, shall reduce the principal amount of the Note until the accrued interest upon payment of such amount has been paid.

As did the other two groups, the *luteola* group was restricted to 10% of changes away from the original 'balance' of the nucleotides as thereby 'allowed for each segment' (as by the 20% error limit of the *luteola* group). In contrast, however, the percentage of 'other' changes, more than threefold greater in this set, is 'forced' to cover the extra 'sparseness' in the branching until it is a 'natural tree'.

5. Mortgagor agrees that Mortgagee may employ counsel to advise or other legal service at the Mortgagee's discretion in connection with any dispute as to the debt hereby secured or the title to the instrument, or any litigation to which the Mortgagor may be made a party on account of this instrument which may affect the title to the property securing the indebtedness hereby secured or which may affect said debt or lien and any reasonable attorney's fees so incurred shall be added to and be a part of the debt hereby secured. Any costs and expenses reasonably incurred in the foreclosure of this mortgage and sale of the property securing the same and in connection with any other dispute or litigation affecting said debt or lien, including reasonably estimated amounts to conclude the transaction, shall be added to and be a part of the debt hereby secured. All such amounts shall be payable by the Mortgagor to the Mortgagee demand and, if not paid shall be included in any decree or judgment as a part of the debt hereby secured.

6. In case of default thereon, Mortgagor may, but need not, make any payment or payment as provided by law herein required of Mortgagee in any form and manner deemed expedient, and may, but need not, make full or partial payment of principal or interest, or prior encumbrances, if any, and purchase, discharge, compromise or settle any action or other proceeding in title or claim thereto, or release from any tax sale or forfeiture affecting said premises or create any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees, and any other money advanced by Mortgagee at its discretion to protect the premises and the tenancy, shall be so much additional indebtedness secured hereby and shall become immediately due and payable within 120 days after notice and with interest thereon at the rate of _____ per cent. per annum. Notice of Mortgage shall never be considered as a waiver of any right

7. Mortgagee, making any payment hereby authorized, claim to taxes or assessments, may do so according to any bill, statement or estimate furnished him by the appraiser, collector, auditor, receiver, trustee, or other officer or agent of the city, town, county, state, or otherwise, in regard to the collection of any tax, assessment, rate, estimate, fee, duty, or charge.

8.3 Notwithstanding anything to the contrary, become due and payable by the Mortgagor in respect of the principal amount of the Mortgage or any interest thereon.

(ii) take any action for the purpose of effecting any of the foregoings, or (c) in any other judgment or decree shall be entered upon an application of a creditor of the Mortgagors by a court of competent jurisdiction approving a petition seeking appointment of a receiver in trustee of all or a substantial part of the Mortgagors' assets and such order, judgment or decree shall continue unbroken and in effect for any period of 30 consecutive days, the holder of the Note may declare the Note withdrawn due and payable, whereupon the principal and interest accrued on the Note and all other sums thereby accrued, shall become forthwith due and payable as if all of the said sums money were originally stipulated to be paid on such dates; and thereafter the Note, ~~and~~ ^{or} without notice or demand, may prosecute a suit at law and/or in equity as if all of any sum secured hereby had matured prior to its inception. Furthermore, if such sue proceedings should be instituted against the premises, ~~any~~ ^{any} other real estate of the Mortgagors, the Mortgagors may at its option immediately upon institution of such suit or during the pendency thereof, default this Mortgage and the indebtedness secured hereby and payable forthwith and may at its option proceed to foreclose this Mortgage.

10. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Mortgagor shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness, as in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagor for attorneys' fees, appraisers' fees, outlays for documents and expert evidence, stenographic charges, publication costs and expenses (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, guarantee policies, Torrens certificates and similar documents and assurances with respect to title as Mortgagor may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true amount of the value of the premises. All expenditures and expenses of nature as this paragraph mentioned shall become so much additional indebtedness secured hereby and if unascertained due and payable with interest thereon at the rate of 12.00 per cent per annum, when paid or incurred by Mortgagor in connection with (a) any power (leg., including probate and bankruptcy proceedings), to which Mortgagor shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any interest he may have in the property; or (b) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof whether or not actually commenced; or (c) preparations for the commencement of any acts for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced.

11. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order: (i) priority first, on account of all rents and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph; (ii) second, all other items which under the terms hereof constitute accrued indebtedness additional to that evidenced by the Note with interest thereon as herein provided; (iii), all principal and interest remaining on the Note; (iv), any surplus. Mortgagees, their heirs, legal representatives and assigns, as their rights may appear.

12. Upon or at any time after the filing of suit for foreclosure of this Mortgage, the Court in which such suit is filed may appoint a receiver of said premises. Such appointment may be made notwithstanding a sale of the same, without notice, without regard to the advances or insufficiency of the Mortgage, at the time of application for such receiver, and the value then shown of the premises or whether the same are held as a homestead or not, and the Mortgage may be appointed such receiver, and such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a sufficient amount received by the receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary of an usurer, except for the interpretation of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary of an usurer, in such cases for the protection of the receiver (including insurance and repairs), possession, control, management and operation of the premises during the whole of said period. The Court from time to time may require the receiver to apply the net income in his hands in payment in whole or in part off (1) the indebtedness accrued heretofore, or evidence of any debt due by the Mortgagor, or any loss, special assessment or other item which may be or become superior to the items herein or of such decree, provided such application is made prior to the issuance of the writ of execution.

14. No action for the enforcement of the intent of any provision hereof shall be subject to any defense which would not be good and available to the party interposing it in an action at law upon the Note.

15. In case the premises, 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 is necessary to the immediate reduction of the indebtedness secured hereby, or to the repair and restoration of any property so damaged; provided that any excess over the

16. All rents, rents, issues and profits of the premises are pledged, assigned and transferred to the Mortgagor, whether now due or hereafter to become due, under or by virtue of any lease or agreement for the use or occupancy of said premises, 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 future conveyance; and (b) to establish an absolute transfer and assignment to the Mortgagor of all such leases and agreements and all the rents thereunder, together with rights 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, for terms deemed advantageous to it, to terminate in modify existing or future leases, collect said rents, rents, issues and profits regardless of when earned, use such measures whether legal or equitable as it may deem proper to enforce collection thereof, employ tenancy agents or other employees, alien or repair said premises, buy furnishings and equipment therefor when so deemed 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 herein stated to secure which is hereby created on the premises and on the income therefrom which lien is prior to the lien of any other indebtedness hereby accrued, and out of the income less 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 to cause to be collected and collected and to receive the same in full discretion, as needed for the above-said purposes, first on the interest due and unpaid, then on all principal amounts held hereunder, before or after any notice or formal proceedings for the deficiency, if any, then, whether by a decree or judgment therefor or otherwise. Whatever all of the indebtedness so secured hereby is paid, and the Mortgagor has no further claim thereto, no additional or accrued default in performance of the Mortgagor's covenants herein, the Mortgagor, on satisfactory evidence thereof, shall relinquish possession and pay over to the mortgagee any surplus income in his hands. The possession of Mortgagee may continue until all indebtedness secured hereby is paid in full or until the delivery of a instrument of release herefrom. In case of default in payment of the sum or sums herein specified, the Mortgagor shall, however, have the discretionary power of option to refuse to take or to abandon possession of said premises without affecting the lien hereof. Mortgagee shall

17. In the event new buildings and improvements are now being or are to be erected or placed on the premises (that is, if this is a construction loan mortgage), Mortgagor do not complete the construction of said buildings and improvements in accordance with the plans and specifications approved by Mortgagor, or on or before forty days prior to the due date of the last payment of principal, or if work on said construction should cease before completion and the said work should remain suspended for a period of thirty days, then and in either event, the entire principal sum of the Note secured by this Mortgage and interest thereon shall at once become due and payable, at the option of Mortgagor, and in the event of abandonment of work upon the construction of the said buildings or improvements for the period of thirty days, as aforesaid, Mortgagor may, at its option, also enter into and upon the mortgaged premises and complete the construction of the said buildings and improvements unless, as extended by Mortgagor in connection with such continuation of construction shall be added to the principal amount of said Note and secured by the same.

14. Recovery of moneys by Mortgagor in connection with such completion or construction shall be made in full payment of said note and all secured by these notes, and shall be payable by Mortgagor on demand, with interest at the rate of 12-00 per cent. 12-00 per annum. In the event Mortgage shall elect to complete construction, Mortgagor shall have full and complete authority to employ workmen to prosecute the improvements from depreciation or injury and to prosecute and to possess the property therein, to continue any and all outstanding contracts for the erection and completion of said building or buildings, to make and enter into contracts and obligations wherever necessary, either in its own name or in the name of Mortgagor, and to pay and discharge all debts, obligations and liabilities created thereby.

15. A recovery of said premises shall be made by the Mortgagor to the Mortgagor on full payment of the indebtedness aforesaid, the performance of the terms of agreement herein contained, and the payment of the reasonable fees of the Mortgagor.

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G/N 130 1111 G/N 130

59536610

PTN # 14-19-208-024 Parcel 1
 14-19-208-022 Parcel 2
 14-19-208-023 Parcel 3
 Property Address 3944-48 N. Ashland Avenue
 Lot 111 Chippewa 83 Hilliard 00
 43519 + 89 - 5366 10
 Cook County Recorder
 14-19-208-023 14-19-208-024

SEE ATTACHED FOR LEGAL DESCRIPTION

019985568

0 1 2 3 4 5 6 7 8 9 10
ten thousand
place triple

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By contrast, in the case of *Am. Express*, the court held that the plaintiff failed to establish that any excessive fees or commissions of the defendant were recoverable under the FDCPA. The court held that the plaintiff failed to establish that the defendant had violated the FDCPA by failing to provide the consumer with a copy of the arbitration agreement prior to the arbitration hearing. The court held that the plaintiff failed to establish that the defendant violated the FDCPA by failing to provide the consumer with a copy of the arbitration agreement prior to the arbitration hearing.

The following section lists the main components of the system and their interactions. The system consists of a central processing unit (CPU), memory, input devices, output devices, and a network interface.

so much time in the sun and been able to recover from it so quickly. My personal opinion is that the best way to prevent sunburn is to use a broad-spectrum sunblock with an SPF of at least 30 and to wear protective clothing like hats and sunglasses.

the first time in history that the majority of the world's population lives in urban areas. And as cities grow, so does the demand for food, water, energy, and other resources. This is where agriculture comes in.

The *bioRxiv* preprint server is used to share manuscripts before they are published in peer-reviewed journals. It is also used by many scientists to share their results before they are published elsewhere. In some cases, this can lead to conflicts of interest or ethical issues.

10. The following table summarizes the results of the study. The first column lists the variables, the second column lists the estimated coefficients, and the third column lists the standard errors.

problems may be solved by using the same method as described above, except that the first term in the expansion of the function ψ must be replaced by ψ_0 , which is the value of ψ at the point where the boundary condition is given.

11. The following table summarizes the results of the experiments for the communication of the two types of information. The first column shows the number of trials, the second column shows the number of successful trials, and the third column shows the percentage of successful trials.

of the new system, the new system, what part of it is related by analogy to the one with which we are familiar? In other words, what analogy can we find between the new system and the old system?

such as *Phenylalanine hydroxylase* and *heme oxygenase* and may be due to an increased production of heme precursors that stimulate the synthesis of these enzymes.

Specifically, we examine the potential and expected effects of the NRC's new proposed rule on the use of alternative fuel sources.

or (b) be distributed or made available by the provider of services, in (iii) (B) (ii), in a manner that would violate applicable law, including laws that prohibit disclosure of personally identifiable information.

"A. At the option of the obligee and with the prior written consent of the obligor, the obligee may require the obligor to pay all or any part of the amount due under this Note in one or more installments, provided that such payment does not affect the rights of the obligee under this Note.

7. Please indicate which of the following you consider to be a major problem in your life. (Check all that apply)

In case of death, the deceased's next of kin or other appropriate person may be asked to provide information about the deceased's wishes regarding organ donation.

any other department, will be required to be present at the meeting, and it is not believed that he could be compelled to do any service or judgment as a part of his duty.

3. Audited financial statements may be submitted in accordance with the requirements of the Minister, or by agreement with the Minister, in such form as the Minister may prescribe.

The picture is supposed to make people realize the importance of trees.

Specialized assessments and interventions can be used to help the child learn new skills and reduce challenging behaviors in the classroom. These interventions should be individualized to meet the unique needs of each child.

(c) Any new or modified procedure or process used to produce or manufacture (i) any product or component of any product, or (ii) any part or component of any product, shall be submitted to the appropriate agency for review and approval before it can be used. The agency may require additional information or testing to determine the safety and effectiveness of the proposed procedure or process.

Typically, the first step in a process improvement project is to identify the current state of the process. This involves collecting data on the current process, identifying bottlenecks, and determining areas for improvement. Once the current state is understood, the next step is to define the target state or desired outcome. This involves setting specific goals and objectives for the process improvement project. The final step is to implement changes to the process to achieve the target state. This may involve making changes to the way work is done, such as introducing new tools or technologies, or changing the way tasks are assigned and managed.

the first time in the history of the world, the people of one country have been compelled to make war upon another, in order to prevent the latter from committing acts of aggression against others. The United States has now become the head and望者 of a great army, which it is the duty of the Government to lead, and in case of need, to defend.

THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE ONE OF THIS CONTRACT

THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 THE REVERSE SIDE OF THIS MORTGAGE

Mortgage may collect a late charge equal to 2% of the monthly payment of principal, interest, taxes, assessments, insurance premiums, or other charges more than 10 days in arrears to cover the extra expense.