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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 Board; 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 steps 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 provision. 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. Transfer 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 lien 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 amounts disbursed by Lender under this paragraph <sup>7</sup> shall become additional debt of Borrower secured by this security instrument; unless otherwise agreed to in writing, such amounts shall bear interest at the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower ceasing to pay principal.

In such an environment, landlords may take action under this paragraph if a landlord does not have to do so.

HorizonPower shall comply with the provisions of the lease, and if HorizonsPower acquires fee title to the Property, the lessor shall not merge unless it agrees to the merger in writing.

under the paragraph 19 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 the extent of the sums secured by this Security interest in accordance with the terms of the Agreement.

The property or to pay sums secured by this Security Instrument, whether or not then due, the said period will begin when the property is given.

of the property damaged, if the restoration of property to its pre-loss condition is reasonably practicable and Lender's secondary liability is not lessened by reason of the circumstances of the claim, Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore

All insurance policies and renewals shall be acceptable to Lender and, shall include a standard mortgage clause.  
Lender shall have the right to hold the title polices and renewals. If Lender borrows shall promptly give to Lender  
all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall promptly give to Lender  
carries and Lender. Lender may make good of losses if not made promptly by Borrower etc.

3. **Hazardous Insurance.** Borrower shall keep the property insured against loss by fire, hazards included within the term "extended coverage", and any other hazards for which lender requires insurance. This insurance shall be maintained in the amounts and for the periods that lender specifies to lender's satisfaction. The insurance carrier providing the insurance shall be chosen by Borrower, subject to lender's approval which shall not be unreasonably withheld.

prevent the infringement of the term of protection of any part of the Property, or (c) receives from the holder of the term an agreement to subordinate the term to his Security Instrument. If Leader determines that any part of the term of protection is subordinate to a term which may affect one or more of the sections set forth above within 10 days

recommends evidence-informed risk management for the paygements.

Note: listed, to amount a paragraph 2; fourth, to interest due; and last, to principal due.

application is received a record is made of the sums secured by this Security instrument.

amount of the funds held by Lender is not sufficient to pay the accrued items which would have to be paid by Lender if any funds necessary to make up the deficiency in one of more payments as required by Lender.

If the amount of the funds held by Leander, together with the future monthly payments of funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be a forwarder's option, either promptly repaid to Borrower or credited to the escrow items when due, if the funds was made. The funds are pledged as additional security for the sums secured by this Security instrument.

by 1 under in connection with Borrower's entering into this Security Instrument to pay the cost of any independent tax appraisings which may be required for purposes of the preceding sentence. Borrower and Lender may agree in writing to pay the fees and expenses of the appraisers of the funds showing credits and debits to the funds and the purpose for which each debt is to the fund.

The Funds shall be held in an institution the depositors or accountants of which are required or authorized by a Federal agency (including Under it Under a such a institution), Under shall apply the Funds to pay the escrow items, or state agency (including Under it Under a such a institution), Under shall apply the Funds to pay the escrow items, Under may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, Under may not charge for holding and applying the Funds, analyzing the account or verify the escrow items, Under pays borrower interest on the Funds and applies law permits Under to make such a charge. A charge assessed

To Leader or on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") one-twelfth of (a) yearly taxes and assessments which may accrue and accumulate prior to over this Security Instrument; (b) yearly interest on the principal amount of the Note, until the Note is paid in full, a sum ("Funds") equal to

the principal of and interested in the debt and interest incurred by the State and my programming and the charges due under the Note.

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## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **November 29**  
**19 89**. The mortgagor is **DANIEL J. FLANAGAN III, A BACHELOR, DANIEL J. FLANAGAN, JR. AND ANN H. FLANAGAN, HIS WIFE** ("Borrower"). This Security Instrument is given to **Household Bank, A Federal Savings Bank**, which is organized and exists under the laws of **THE UNITED STATES OF AMERICA**, and whose address is **255 East Lake Street, Bloomingdale, Illinois 60108** ("Lender"). Borrower owes Lender the principal sum of **EIGHTY EIGHT THOUSAND AND NO/100THS-----**.

Dollars (U.S. \$ **88,000.00**). 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 **December 2019**. 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:

Unit 406 and G17 together with its undivided percentage interest in the common elements in Coachlight Court Condominium as delineated and defined in the Declaration recorded as Document No. 24267312, of Sections 20 and 21, Township 41 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

P.I.N: 09-20-210-030-1030 (affects unit 406)  
09-20-210-030-1057 (affects unit G17)

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which has the address of **1595 Ashland Avenue #406** (Street) **Des Plaines** (City)  
**Illinois 60016** (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 seised 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.

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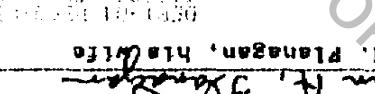
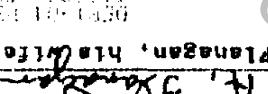
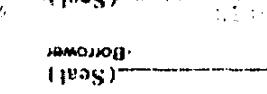
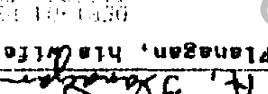
PREPARED BY AND MAIL TO: HOUSEHOLD BANK OFFICIAL SEAL  
NOMINATEE SIGNATURE

Given under my hand and official seal, this 29th day of November, A.D. 19

1. The Undersigned  
 , a Notary Public in and for said County and State,  
 do hereby certify that DANIEL J. ELNAGCAN III, A BACHELOR, DANIEL J., ELNAGCAN, JR., AND ANN H. ELNAGCAN, HIS WIFE  
 , personally known to me to be the same person(s) whose names  
 subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they  
 signed and delivered the said instrument as cheft. Free and voluntary act, for the uses and purposes herein

STATE OF ILLINOIS, County of,

(Space below line for Acknowledgments)

<p>DANIEL J. PLANGCAN III, a bachelor, -borrower            (Seal) </p>	<p>Daniel J. Plangcan, Jr.,            -litterower            (Seal) </p>
<p>DANIEL J. PLANGCAN III, his wife            -borrower            (Seal) </p>	<p>Daniel J. Plangcan, Jr.,            -litterower            (Seal) </p>

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Security Instrument and in any rider(s) executed by Lender and recorded with it.

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Digitized by srujanika@gmail.com

WILHELM HEINRICH RÖNTGEN - THE MAN WHO DISCOVERED X-RAYS

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JAN H. FLANAGAN

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**F. Remedies.** If Borrower does not pay condonmuntum dues and reasonable amounts within due, then Lender may pay them, and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

(i) The second argument of interpretation of the Constitution Project, except for traditionalists or fundamentalists, is that it is a case of substantive due process by law in the case of other testability or in the case of taking by government demand. Any amendment to professional management documents if it is a violation of any section which would have the effect of rendering the public liability insurance coverage underwriting unacceptable to the Landlord.

E. **Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either

D. Granddetermination, the proceeds of any award or damages, direct or consequential, payable to Borrower in collection with any condominium or other taking of all or any part of the Property, whether or not any unit or all of the common elements, or for any conveyance in full or partial satisfaction of any debt or claim for damages, direct or consequential, paid by Lender to the sum secured by the Security Instrument as provided in Uniform Control of Chattel.

C. **Public liability insurance**. Borrower shall take such actions as may be reasonably required to insure that the Owners Association maintains a public liability insurance policy acceptable to form, amount, and extent of coverage to Lender.

(ii) Launch warning (iii) innovation in community engagement (iv) hazard and emergency preparedness for the community (v) promotion of resilience and adaptation to climate change and (vi) promotion of sustainable development.

**B. Hazardous Insecurities.** So long as the Ovumia Association remains, with a generally accepted insurance coverage, a "natural" or "inherent" policy on the Goodwill Project which is sensitive to hazards included within the term "extended coverage", then periods, and against the hazards (other than fire and hazards included within the term "extended coverage", for the

A. **Conditional Lien Disposition**. Borrower shall perform all of Borrower's obligations under the Conditional Lien Project's Conditional Lien Disposition. Borrower shall pay all other amounts due under the Conditional Lien Project's Conditional Lien Disposition.

**CONFIDENTIALITY OF COMMUNICATIONS**: In addition to the confidentiality and privacy rights in the Security Instrumentation, both owner and lessor

Holdings title to the property for the benefit of its members or shareholders, the Property also includes Discretionary interests in the Owners Association and the uses, proceeds and benefits of Borrower's interest).

**Name of condominium project**

#### QUADRATIC EQUATION WORD PROBLEMS

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

{[Index](#) [About](#)}

1895 ASHLAND AVENUE #305  
DES PLAINES, IL 60016

This document contains neither recommendations nor conclusions of the Securities and Exchange Commission. It has been prepared by the issuer for use in connection with its offering of securities.

CONGDOMINIUM RIDER

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