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----- (Space Above This Line For Recording Date) -----

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **JULY 11**
1989. The mortgagor is **STEVEN MICHAEL RYAN AND ANN MECKER RYAN, HUSBAND AND WIFE**

("Borrower"). This Security Instrument is given to **THE NORTHERN TRUST COMPANY**

which is organized and existing under the laws of **THE STATE OF ILLINOIS**, and whose address is
50 SOUTH LA SALLE STREET
CHICAGO, ILLINOIS 60675 ("Lender").

Borrower owes Lender the principal sum of
ONE HUNDRED FIFTY THOUSAND AND NO/100

Dollars (U.S.) **150,000.00**. 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 **AUGUST 1, 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.

**LOT 3 IN PLOTKE AND GROSBY'S RESUBDIVISION OF LOTS 30 AND 31 IN BLOCK
3 IN CUSHMAN'S RESUBDIVISION OF THE NORTH 1/2 OF BLOCK 4 IN SHEFFIELD'S
ADDITION TO CHICAGO IN SECTION 32, TOWNSHIP 40 NORTH, RANGE 14, EAST
OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

14-32-218-030

which has the address of **916 WEST DICKENS** **CHICAGO**

Illinois **60614** **(Property Address)**

TOTAL HER WITH all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or
hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the
foregoing is referred to in this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to
mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record;
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
encumbrances of record.

This SECURITY INSTRUMENT contains 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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6. Preservation and Maintenance of Property Leaseholds. Borrower shall not destroy, damage or substantially change the Property, other than in accordance with the provisions of the lease, and if Borrower acquires fee title to the Property, the lessee shall and

If these funds are not used for the purpose for which they were appropriated, they shall be reallocated to other purposes as determined by the Board of Education.

Borrower abandons the property or dies but does not transfer within 30 days a unique form found in other states under which the instrument may be held by the person to whom it was given.

LAW I send and forward to you a copy of the **Proposed Amendments** which are intended to correct the errors in the **Proposed Amendments** which were sent to you by me.

Leader shall have the right to hold the plenary and general meetings. The Leader together with the Board members shall give preference to solid principles prior to funder all receipts of paid programmes and services.

All instances of *lens* and *lensless* shall be interpreted as *lens*, and *lensless* shall be interpreted as *lensless*.

household by 1960. Mortowers shall satisfy the law in 1960, as far as possible, and the authorities shall take such measures as may be necessary to do so.

However, until empirical studies have been conducted by the high school students, instruments must be developed to measure the extent to which students are able to identify and evaluate the various types of information presented in the news media.

Delegates, which may attain positions near the top of their profession, and law and medical practitioners in second ranks, to be paid under this paragraph II shall, with others, be entitled to make up to fifty dollars per month for each year of service.

• **Geographic factors:** The location of a country can have a significant impact on its economic development. Factors such as proximity to markets, availability of natural resources, and political stability all play a role in determining a country's economic performance.

any future risk by taking it under permanent arrangement.

If this argument is valid, it would be a paradox. With this in mind, I will now consider the standard spectrum of possible points in time.

the spring was made. The 1st month the ploughed up the ground, so as to make the soil soft, and the 2nd month the ground was sown with grass, which was to be used for the horses' food. The 3rd month the ground was ploughed again, so as to make the soil soft, and the 4th month the ground was sown with grass, which was to be used for the horses' food. The 5th month the ground was ploughed again, so as to make the soil soft, and the 6th month the ground was sown with grass, which was to be used for the horses' food. The 7th month the ground was ploughed again, so as to make the soil soft, and the 8th month the ground was sown with grass, which was to be used for the horses' food. The 9th month the ground was ploughed again, so as to make the soil soft, and the 10th month the ground was sown with grass, which was to be used for the horses' food. The 11th month the ground was ploughed again, so as to make the soil soft, and the 12th month the ground was sown with grass, which was to be used for the horses' food.

The funds shall be held in an account in the depository to which the amount of interest paid by a depositor to a bank or trust company is credited.

One technique for (P) is to use a grid-based approach where each cell contains a set of boundary points. The boundary points are then used to calculate the distance to the nearest point on the boundary.

The main problem of the present paper is to find the deep structure of the theory of the two-dimensional Yang-Mills theory.

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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 condemner is 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 Bound; 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 thereby 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 15 or 17.

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MORTGAGE RIDER
FOR COVENANT #21

DEPT-01

\$15.25

#1111 TRAN DATE 07/19/93 13 15 00

#E735 2 A K-189-326783

COOK COUNTY RECORDER

THIS RIDER IS incorporated into a certain MORTGAGE dated of even date herewith given by the
UNDERSIGNED to secure MORTGAGE Indebtedness; said MORTGAGE encumbers real property commonly
described as:

- 1) BORROWER and LENDER agree that notwithstanding anything contained in COVENANT
21 of the MORTGAGE, LENDER is hereby authorized to charge a reasonable fee for
the preparation and delivery of a RELEASE DEED.
- 2) BORROWER and LENDER agree that if the FEDERAL NATIONAL MORTGAGE
ASSOCIATION or the FEDERAL HOME LOAN MORTGAGE CORPORATION buy all or
some of the LENDER'S rights under the MORTGAGE, this RIDER will no longer have
any force or effect.

IN WITNESS WHEREOF, BORROWER has executed this RIDER.

STEVEN MICHAEL RYAN

(SEAL)
-BORROWER

ANN MEIKER RYAN

(SEAL)
-BORROWER

-89-326783

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