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THESE WILL KEEP THE IMPROVEMENTS NOW EXISTING OF HIGH
RECEIVED ON THE MORTGAGED PROPERTY, MEASURED AS MAY BE REQUIRED
FROM TIME TO TIME BY THE MORTGAGOR'S LOSS BY FIRE AND
OTHER HAZARDS, LESS THANES AND CONSEQUENCES IN SUCH AMOUNTS AND
FOR SUCH PERIODS AS MAY BE REQUIRED BY THE MORTGAGOR AND WILL
PAY PROMPTLY, WHEN DUE, ANY PREMIUMS ON SUCH MORTGAGE
PROVISION FOR PAYMENT OF WHICH HAS NOT BEEN MADE HEREBEFORE.

And as additional security for the payment of the undebated sum alloted die Mortgagor hereby assigns to the Worlagee all the rents, issues, and profits now due or which may hereafter become due for the use of the premises whereabove described.

proceeding paragraph.
payments which shall have been made until a subsection (a) of the
ramaining unpaid under said note and shall properly adjust any
paragraph as a credit against the amount of principal then
the funds accumulated under subsection (b) of the preceding
the property is otherwise secured, the balance then remaining in
the time of the commencement of such proceedings or at the time
the proceeds otherwise held by, the Mortgagor acquires the
promises covered by, or the Mortgagor acquires the
provisions of this mortgage in a public sale of the
the preceding paragraph. If there shall be a default under any of the
Housing and Urban Development and any balance remaining in
the funds accumulated under the provisions of subsection (b) of
the preceding paragraph, all the provisions of subsection (a) of
the preceding paragraph, and any balance remaining in
Mortgagor who becomes obligated to pay to the Securitary of
provisions of subsection (a) of the preceding paragraph which the
Mortgagor, or his heirs, shall be liable to pay to the Securitary of
Housing and Urban Development, and any balance remaining in
the funds accumulated under the provisions of subsection (b) of
the preceding paragraph, all the provisions of subsection (a) of the
proceeding paragraph.

II. The total of the payments made by the Morgeager under subsession (b) of the preceding paragraph shall exceed the amount of the payments made by the Morgeager for round rents, taxes, and assessments on insurance premiums, as of the case may be, such excess, if the loan is current, at the option of the Morgeager, shall be credited on subsequent payments to be made by the Morgeager, or remitted to the Morgeager. If, however, the majority of the preceding paragraph shall not be sufficient to pay round rents, taxes, and assessments, or if the Morgeager under subsession (b) of the preceding paragraph shall pay to the Morgeager premiums, as of the case may be, which the same shall become due and payable, then the Morgeager shall pay to the Morgeager any amount necessary to make up the deficiency, on or before the date when payment of such group round rents, taxes, assessments, or surcharges premiums shall be due. If at any time the Morgeager shall become liable to the Morgeager, full payment of the entire sum due according to the terms of the agreement, in accordance with the terms of the note secured hereby, shall be made by the Morgeager to the Amour of such amounts of such indebtedness, credit to it he Morgeager.

Any delinquent in the amount of any such aggregate monthly payment shall, unless made good by the mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgagee. The mortgagee may collect a late charge not to exceed four cents (4¢) for each dollar (\$1) for each day more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

(II) ground rents, if any, taxes, special assessments, fire,
and other hazard insurance premiums;

(III) interest on the note secured hereby;

(IV) amortization of the principal of the said note; and

(V) late charges.

(1) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly charge (in lieu of mortgagage insurance premium), as the case may be.

The note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a sum equal to one-twelfth of the principal to be applied by the Mortgagor to the payment of the monthly instalments in the order set forth:

(q) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of life and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property, plus other hazards and insurances covering the mortgaged property, plus taxes and assessments next due on the mortgaged property, plus as sum made by the Mortgagor to less all sums already paid thereon divided by the number of months to elapse before taxes and assessments will become due again, when such ground rents, premiums, taxes and assessments will be held by Mortgagor in trust to pay said ground rents, premiums, taxes and assessments next due, and to be held by Mortgagor in trust to pay said ground rents, premiums, taxes and assessments next due, and to be made under subsections of this paragraph and all payments to be made under (c) All payments mentioned in the two preceding

(b) An amount sufficient to provide the holder hereof with funds to pay the next mortgage insurance premium if this instrument and the note secured hereby are insured, or a monthly charge (in lieu of a mortgage insurance premium) if they are held by the Secretary of Housing and Urban Development, as follows:

That privilege is reserved to pay the debt, in whole, or in part, on any insurable debt.

And the said Morragor shall, in such cases as
the said promises or any part thereof to satisfy the same,
pay, assessable, or claim so called, and the said or before-
named, assessment, or claim, to prevent the collection of the
sums so paid, or otherwise to discharge the same, or
good faith, contented, to the value of a sum of money by
improvements situated therein, so long as the Morragor shall, in
premises described herein or any part thereof or the
removal of any part assessable upon or subject to the
payment of a sum of money notwithstanding the
amount agree to the contrary notwithstanding, that the provisions of this

In case of the reversal of neglect of the Moragagar to make such heavyments or to assasmany any prior lien or incumbrance other than their joyners or assasmany on said premises or to keep said premises in good repair, the Moragagar to pay such taxes, assasments, and impremises which may make such repairs to the property herein mortgaged as in its discretion may deem necessary for the proper preservation thereof, and such repairs to the property herein mortgaged as in its discretion shall be made by the Moragagar to the neglect of the Moragagar.

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All insurance shall be carried in companies approved by the Mortgagor and the policies and renewals thereof shall be held by the Mortgagor and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

That if the premises, or any part thereof, be condemned under any power of eminent domain, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indebtedness upon this Mortgage, and the Note secured hereby remaining unpaid, are hereby assigned by the Mortgagor to the Mortgagee and shall be paid forthwith to the Mortgagee to be applied by it on account of the indebtedness secured hereby whether due or not.

The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 90 days from the date hereof (written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the 90 days' time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility), the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable.

In the event of default in making any monthly payment provided for herein and in the note secured hereby for a period of thirty (30) days after the due date thereof, or in case of a breach of any other covenant or agreement herein stipulated, then the whole of said principal sum remaining unpaid together with accrued interest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

And in the event that the whole of said debt is declared to be due, the Mortgagee shall have the right immediately to foreclose this mortgage, and upon the filing of any bill for that purpose, the court in which such bill is filed may at any time thereafter, either before or after sale, and without notice to the said Mortgagor, or any party claiming under said Mortgagor, and without regard to the solvency or insolvency of the person or persons liable for the payment of the indebtedness secured hereby, at the time of such applications for appointment of a receiver, or for an order to place Mortgagee in possession of the premises, and without regard to the value of said premises or whether the same shall then be occupied by the owner of the equity of redemption, as a homestead, enter an order placing the Mortgagee in possession of the premises, or appoint a receiver for the benefit of the Mortgagee with power to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure suit and, in case of sale and a deficiency, during the full statutory period of redemption, and such rents, issues, and profits when collected may be applied toward the payment of

the indebtedness, costs, taxes, insurance, and other items necessary for the protection and preservation of the property.

Whenever the said Mortgagee shall be placed in possession of the above described premises under an order of a court in which an action is pending to foreclose this mortgage or a subsequent mortgage, the said Mortgagee, in its discretion, may keep the said premises in good repair; pay such current or back taxes and assessments as may be due on the said premises; pay for and maintain such insurance in such amounts as shall have been required by the Mortgagee; lease the said premises to the Mortgagor or others upon such terms and conditions, either within or beyond any period of redemption, as are approved by the court; collect and receive the rents, issues, and profits for the use of the premises hereinabove described; and employ other persons and expend itself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

And in case of foreclosure of this mortgage by said Mortgagee in any court of law or equity, a reasonable sum shall be allowed for the solicitor's fees, and stenographers' fees of the complainant in such proceeding, and also for all outlays for documentary evidence and the cost of a complete abstract of title for the purpose of such foreclosure; and in case of any other suit, or legal proceeding, wherein the Mortgagee shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys or solicitors of the Mortgagee, so made parties, for services in such suit or proceedings, shall be a further lien and charge upon the said premises under this mortgage, and all such expenses shall become so much additional indebtedness secured hereby and be allowed in any decree foreclosing this mortgage.

And there shall be included in any decree foreclosing this mortgage and be paid out of the proceeds of any sale made in pursuance of any such decree: (1) All the costs of such suit or suits, advertising, sale, and conveyance, including attorneys', solicitors', and stenographers' fees, outlays for documentary evidence and cost of said abstract and examination of title; (2) all the money advanced by the Mortgagee, if any, for the purpose authorized in the mortgage with interest on such advances at the rate set forth in the note secured hereby, from the time such advances are made; (3) all the accrued interest remaining unpaid on the indebtedness hereby secured; (4) all the said principal money remaining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the Mortgagor.

If Mortgagor shall pay said note at the time and in the manner aforesaid and shall abide by, comply with, and duly perform all the covenants and agreements herein, then this conveyance shall be null and void and Mortgagee will, within thirty (30) days after written demand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor hereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagee.

It is expressly agreed that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any successor in interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

The covenants herein contained shall bind, and the benefits and advantages shall inure, to the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular number shall include the plural, the plural the singular, and the masculine gender shall include the feminine.

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ROLLING MEADOWS, IL 60008
4201 EUCLID AVENUE
SHELTER MOTEL CORPORATION
AFTER RECORDING RETURN TO:

Dec. No. _____ Date _____
Filed for Record in the Recorder's Office of _____ County, Illinois, on the _____ day of _____, A.D. 19_____
m., and duly recorded in Book _____ of _____ page _____ at _____ o'clock a.m.

"OFFICIAL SEAL"	LISA A. BRENNA	NATARY PUBLIC STATE OF ILLINOIS	MY COMMISSION EXPIRES 8/29/90	This instrument was drafted by PAMELA S. ROLLING
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Given under my hand and Notarial Seal this 11TH day AUGUST A.D. 1989.

Given set forth, including the release and waiver of the right of recovery, that he/she signed, sealed, and delivered the said instrument as his/her free and voluntary act for the uses and purposes herein set forth, including the release and waiver of the right of recovery.

Subscribed to the foregoing instrument, prepared before me this day in person and acknowledged by

person whose name is _____ personally known to me to be the same

I, THE UNDERSIGNED, a notary public, in and for the County and State
of Processor, Dc Hergby Chery Thal Jon K. Mcen, JmMARRIED

MICEN, JN MARRIED

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State of Illinois

Witness: The hand and seal of the Mortgagee, the day and year first written.

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FHA Case No: 131-5810493-734

RIDER TO STATE OF ILLINOIS MORTGAGE HUD-92116-M.1 (9-86)

This Rider attached to and made a part of the Mortgage between
JON K. MJOEN, UNMARRIED

Mortgagor, and SHELTER MORTGAGE CORPORATION, Mortgagee, dated
AUGUST 11, 1989 revises said Mortgage as follows:

1. Page 3, the addition of the following paragraph:

"The mortgagee shall, with the prior approval of the Federal Housing Commissioner, or his designee, declare all sums secured by this mortgage to be immediately due and payable if all or a part of the property is sold or otherwise transferred (other than by devise, descent or operation of law) by the mortgagor, pursuant to a contract of sale executed not later than 12 months after the date on which the mortgage is executed, to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner."

Initials:

IN WITNESS WHEREOF, Mortgagor has set his hand and seal the day and year first aforesaid.

(Seal)
JON K. MJOEN

Signed, sealed and delivered
in the presence of:

After recording return to:

SHELTER MORTGAGE CORPORATION
4201 EUCLID AVENUE
ROLLING MEADOWS, IL 60008

Loan No: 0102000840

MFCD5019-10/88

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FHA 234 CONDOMINIUM RIDER

This FHA 234 Condominium Rider is made this 11TH day of AUGUST, 1989, and is incorporated into and shall be deemed to amend and supplement a Mortgage, Deed of Trust or Deed to Secure Debt (herein "Security Instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to SHELTER MORTGAGE CORPORATION (herein "Lender") and covering the Property described in the Security Instrument and located at:
123 LIMERICK LANE, UNIT 2D SCHAUMBURG, IL 60193

The Property comprises a unit in, together with an undivided interest in the common elements of, a condominium project known as LAKWOOD CONDOMINIUM (Name of Condominium Project) (Property Address) (herein "Condominium Project").

Condominium Covenants. In addition to the covenants and agreements made in the security instrument, Borrower and Lender further covenant and agree as follows:

- A. Assessments.** Borrower shall promptly pay, when due, all assessments imposed by the Owners Association or other governing body of the Condominium Project (herein "Owners Association") pursuant to the provisions of the declaration, by-laws, code of regulations or other constituent document of the Condominium Project. Any lien on the property resulting from Borrower's failure to pay condominium assessments when due shall be subordinate to the lien of the security instrument.
- B. Hazard insurance.** So long as the Owners Association maintains, a "master" or "blanket" policy on the Condominium Project which provides insurance coverage against fire, hazards included within the term "extended coverage," and such other hazards as Lender may require, and in such amounts and for such periods as Lender may require, then:
 - (i) Lender waives the provision in the security instrument for the monthly payment to Lender of one-twelfth of the premium installments for hazard insurance on the Property;
 - (ii) Borrower's obligation under the security instrument to maintain hazard insurance coverage on the property is deemed satisfied; and
 - (iii) the provisions in the security instrument regarding application of hazard insurance proceeds shall be superseded by any provisions of the declaration, by-laws, code of regulations or other constituent document of the Condominium Project or of applicable law to the extent necessary to avoid a conflict between such provisions and the provisions of the security instrument. For any period of time during which such hazard insurance coverage is not maintained, the immediately preceding sentence shall be deemed to have no force or effect. Borrower shall give Lender prompt notice of any lapse in such hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property whether to the unit or to common elements, any such proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the security instrument, with the excess, if any, paid to Borrower.

- C. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, partition or subdivide the Property or consent to:

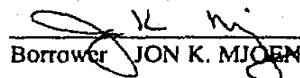
- (i) the abandonment or termination of the Condominium Project, except for abandonment or termination provided by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;
- (ii) any material amendment to the declaration, by-laws or code of regulations of the Owners Association, or equivalent constituent document of the Condominium Project, including, but not limited to, any amendment which would change the percentage interest of the unit owners in the Condominium Project; or
- (iii) the effectuation of any decision by the Owners Association to terminate professional management and assume self-management of the Condominium Project.

- D. Remedies.** If Borrower breaches Borrower's covenants and agreements hereunder, including the covenant to pay when due condominium assessments, said breach shall constitute a default under the Provisions of Section 234 (c) of the National Housing Act and under the security instrument. Upon such default by Borrower and with consent of the Federal Housing Commissioner, Lender may, at Lender's option invoke any remedies provided under the security instrument, including, but not limited to, declaring the whole of the indebtedness secured hereby to be due and payable.

- E. Resolution of Inconsistency.** If this security instrument and Note be insured under Section 234 (c) of the National Housing Act, such Section and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provision of this or other instruments executed in connection with this security instrument and Note which are inconsistent with said Section of the National Housing Act or Regulations are hereby amended to conform thereto.

In Witness Whereof, Borrower has executed this FHA 234 Condominium Rider.

Borrower


Borrower JON K. MOEN

Borrower

Borrower

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As a result, the study of the history of the development of the theory of the state and the law in the United States has become one of the most important fields of historical research.

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and μ_2 , where μ_1 is the mean of the first group, μ_2 is the mean of the second group, and σ^2 is the common variance of the two groups. The null hypothesis is $H_0: \mu_1 = \mu_2$. The test statistic is $t = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\frac{\sigma^2}{n_1} + \frac{\sigma^2}{n_2}}}$.

我說：「我真希望你能夠明白，我所說的『我』，就是指的我這個人，不是指的我所穿的這件衣服。」

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With the kind assistance of Mr. W. H. G. Smith, of the Royal Observatory, Greenwich, I have been enabled to make a few observations on the variation of the sunspot area.

The original document was signed by [Signature] and dated [Date]. The signature is handwritten in black ink and appears to be a standard business or personal signature.

the first time, and the first time that I have ever seen it. The last time I saw it was in 1908, when I was in the same place.

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EXHIBIT "A"

ATTACHED TO AND MADE A PART OF COMMITMENT NO.: CD29974

THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

UNIT 20, 123 LIMERICK LANE OF LAKEWOOD CONDOMINIUM AS DELINEATED ON PLAT OF SURVEY OF A PART OF LOT 16131 IN SECTION 2, WEATHERSFIELD UNIT 16, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "E" TO DECLARATION OF CONDOMINIUM MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED MAY 30, 1979 AND KNOWN AS TRUST NUMBER 46656, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NO. 25252295, AS AMENDED FROM TIME TO TIME, TOGETHER WITH A PERCENTAGE OF THE COMMON ELEMENTS APPURtenant TO SAID UNIT AS SET FORTH IN SAID DECLARATION AS AMENDED FROM TIME TO TIME, WHICH PERCENTAGE SHALL AUTOMATICALLY CHANGE IN ACCORDANCE WITH AMENDED DECLARATIONS AS SAME ARE FILED OF RECORD PURSUANT TO SAID DECLARATION, AND TOGETHER WITH ADDITIONAL COMMON ELEMENTS AS SUCH AMENDED DECLARATIONS ARE FILED OF RECORD, IN THE PERCENTAGES SET FORTH IN SUCH AMENDED DECLARATIONS, WHICH PERCENTAGES SHALL AUTOMATICALLY BE DEEMED TO BE CONVEYED EFFECTIVE ON THE RECORDING OF EACH SUCH AMENDED DECLARATION AS THOUGH CONVEYED HEREBY.

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