

# UNOFFICIAL COPY

WHEN RECORDED MAIL TO  
FIRST NATIONWIDE BANK  
CONSUMER LOANS  
P.O. BOX 4627  
OAKBROOK, IL 60522

THIS INSTRUMENT WAS PREPARED BY  
DIANA SANDIFER FIRST NATIONWIDE BANK  
NAME  
1520 KENSINGTON RD - SUITE 300  
ADDRESS  
OAK BROOK, IL 60521

90442893  
MAIL TO  
POINT

SPACE ABOVE THIS LINE FOR  
RECORDER'S USE **DOC.020**

## MORTGAGE AND ASSIGNMENT OF RENTS

(Variable Interest Rate)  
(Revolving Line of Credit)

NOTICE: THIS MORTGAGE MAY SECURE BORROWINGS MADE BY AN OWNER OF THE PROPERTY EVEN AFTER SUCH OWNER SELLS THE PROPERTY. YOUR LOAN WILL CONTAIN PROVISIONS FOR AN ADJUSTABLE INTEREST RATE.

THIS MORTGAGE AND ASSIGNMENT OF RENTS (herein "Mortgage") is made this 13TH day of August, 1990, by and between, FELINO BACALZO AND LORETTA BACALZO, HIS WIFE AS JOINT TENANTS

(herein "Borrower"), and FIRST NATIONWIDE BANK, A Federal Savings Bank, whose address is 700 Market Street, San Francisco, California 94102 (herein "Lender").

Borrower, in consideration of the indebtedness herein mortgages, grants and conveys to the Lender the following described property located in the County of COOK, State of Illinois.

SEE LEGAL DESCRIPTION ATTACHED

PARCEL TAX NO: 02-11-115-033

DEPT-01 RECORDING \$18.25  
T84444 TRAN 1365 09/11/90 14:05:00  
9739 + D \*-90-442893  
COOK COUNTY RECORDER

which has the address of (Street) 212 CUNNINGHAM DRIVE  
(City) PALATINE, Illinois (Zip Code) 60067  
(herein "Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral oil and gas rights and profits, water, water rights, and water stock, insurance and condemnation proceeds, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property".

FOR THE PURPOSE OF SECURING: The prepayment to the Lender of the revolving line of credit indebtedness evidenced by an EQUITY RESERVE ACCOUNT AGREEMENT AND DISCLOSURE STATEMENT ("Agreement") of even date herewith, in the maximum principal sum of U.S. \$40,000.00, or so much thereof that may be advanced and outstanding with interest thereon, providing for monthly payments in accordance with the terms thereof.

This Mortgage is given to secure a "Revolving Credit" loan as defined in Illinois Revised Statutes, Chapter 17, Section 6405 and secures not only the indebtedness from the Mortgagor to the Mortgagee on the date hereof but all such future advances, whether such advances are obligatory or to be made at the option of the Mortgagee, or otherwise, as are made within fifteen years of the date of the Mortgage, to the same extent as if such future advances were made at the time of execution of this Mortgage, and although there may be no indebtedness outstanding at the time any advance is made. The total amount of indebtedness secured by this Mortgage may increase or decrease from time to time, but the total unpaid balance secured at any one time shall not exceed twice the principal sum set forth above. The Agreement and this Mortgage are collectively referred to as the "Credit Documents". Any deficiency in the payment of any monthly payment when due and any failure to perform any obligation of Borrower contained in this Mortgage or the Agreement shall constitute an event of default as set forth below in paragraph "15. EVENTS OF DEFAULT".

Borrower covenants that Borrower is the lawful owner of the estate in land hereby conveyed and has the right to grant and convey the Property, and that the Property is unencumbered except for encumbrances of record as of the date hereof. Borrower covenants that Borrower warrants and will defend generally the title to the Property, against all claims and demands, subject to encumbrances of record as of the date hereof. Borrower covenants that Borrower will neither take nor permit any action to subdivide the Property or any part thereof.

90-442893

185

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OFFICIAL SEAL	DIANE C. SMITH NOTARY PUBLIC COOKE COUNTY, ILLINOIS NO. COMMISSION EXPIRED APRIL 30, 1992	ROBERT REED CHAMBER OF COMMERCE PINK, REED IN FILE RETRUN TO LENDER AND RELEASER
---------------	---	---

~~NOTE~~ Public in and for said county and state, do hereby certify that  
the above copy is correct, and contains no forged or false statement.

... public in and for said country and state, do hereby certify that

**LORRETTA BACALDO**

**DEFINITION AND LIMITATION** The holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this mortgage and Lender's addressee set forth on page one of this mortgage, or any debtor under this mortgage and of any other notes or debts due to Lender, is a creditor of Lender.

**REQUIRERES NOTIFICATION UNDER THE DEFECTIVE PRODUCT LIABILITY ACT**

10. The following table shows the number of hours worked by each employee in a company.

By the Interim Agreement, the two countries agreed to pay the sums secured thereby separately.

the new system of government and its administration of justice, and the new methods of law enforcement, will be adopted by the people of the United States.

changes to the environment of the study area, accompanied by a significant increase in the number of species of both the *Brachyceridae* and *Tabanidae* families.

Information and data may also be provided by the institution to its students and/or parents or guardians in such circumstances as may be required to provide for the student's welfare.

The following is a detailed description of the proposed procedure for the preparation of the new material. This procedure will be followed to collect all specimens needed to determine the properties of the new material.

The following table summarizes the results of the experiments on the effect of different factors on the rate of hydrolysis of sucrose by cellulase.

Differences between the two groups in terms of age, sex, marital status, education, income, and family size were not statistically significant ( $p > 0.05$ ). The mean age of the participants was 35.2 years (SD = 10.2). The mean income was \$10,200 (SD = \$1,200). The mean education level was 12.5 years (SD = 2.5).

# UNOFFICIAL COPY

4 2 8 9 3

**10. SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; CO-SIGNERS; CAPTIONS.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to the respective successors, heirs, legatees, devisees and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower (or Borrower's successors, heirs, legatees, devisees and assigns) shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Agreement, (a) is co-signing this Mortgage only to grant and convey that Borrower's interest in the property to Lender under the terms of this Mortgage, (b) is not personally liable on the Agreement or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Agreement, without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof. In this Mortgage, whenever the context requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

**11. NOTICE.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower (or Borrower's successor, heirs, legatees, devisees and assigns) provided for in this Mortgage shall be given by hand (delivering it to or by mailing such notice by first class mail addressed to Borrower (or Borrower's successors, heirs, legatees, devisees and assigns) at the Property Address or at such other address as Borrower may designate by written notice to Lender as provided herein), and (b) any notice to Lender shall be given by registered or certified mail to Lender at the address shown on Page 1 to First Nationwide Bank or to such other address as Lender may designate by written notice. Any notice provided for in this Mortgage shall be deemed to have been given on the date hand delivery is actually made or the day notice is deposited into the U.S. mail system as first class mail addressed as provided in this paragraph 11.

**12. GOVERNING LAW-SEVERABILITY.** The loan secured by this Mortgage shall be construed and governed by the laws of the United States and the rules and regulations promulgated thereunder, and with the laws of the State of Illinois not contrary thereto or inconsistent therewith. Any law of the State of Illinois which would restrict the Lender in engaging in activities which are not prohibited of it by the laws of the United States and the rules and regulations promulgated thereunder shall be construed as inconsistent and contrary therewith. If any provision of this Mortgage is construed or interpreted by a court of competent jurisdiction to be void, invalid, or unenforceable, then such provision shall be deemed separable from the remaining provisions and such decision shall affect only such provision and shall not affect the validity or enforceability of the remaining provisions of this Mortgage or the Agreement which it secures.

**13. BORROWER'S COPY.** Borrower shall be furnished a conformed copy of the Agreement and of this Mortgage at the time of execution or after recordation hereof.

**14. REMEDIES CUMULATIVE.** All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or accorded by law or equity, and may be exercised concurrently, independently, or successively.

**15. EVENTS OF DEFAULT.** In addition to the Event of Default caused by sale or transfer of, or promise to sell or transfer, all or any part of the Property, or any interest therein, which is not specifically covered in paragraph 16 hereof, set forth below is a list of events which will constitute Events of Default. The events are: (1) Borrower fails to pay in a timely manner any amounts due under the Credit Documents; (2) Lender receives actual knowledge that Borrower omitted material information in Borrower's credit application or made any false or misleading statements on Borrower's credit application; (3) Borrower files for bankruptcy under any provision of any state bankruptcy law or under any federal bankruptcy act in effect at the time of filing; (4) Lender receives actual knowledge that Borrower has defaulted under any credit instrument or Mortgage evidencing or securing a loan to Borrower which loan has priority in right of payment over the line of credit described in the Agreement or whose lien has or appears to have any priority over the lien hereof, or any other creditor of Borrower attempts to (or actually does) seize or obtain a writ of attachment against the Property; (5) Borrower fails to keep any covenants or agreement contained in any of the Credit Documents not otherwise specified in this paragraph 15; or (6) The Lender receives actual knowledge that the Property is no longer the Borrower's principal residence.

**16. TRANSFER OF THE PROPERTY.** If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, or (b) the creation of a purchase money security interest for household appliances, such event shall constitute an Event of Default hereunder and under the Agreement and Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Any use or attempted use by Borrower of the revolving line of credit evidenced by the Agreement after Borrower's sale, transfer, or promise to sell or transfer the Property or any interest therein shall constitute the basis of a separate Event of Default.

**17. LENDER'S RIGHTS UPON DEFAULT.** If Borrower shall become in default under this Mortgage, Lender shall have the right (but not the obligation) and without notice or demand upon Borrower and without releasing Borrower from any obligations hereof, at its option, to declare all sums secured hereby immediately due within 30 days and may make or do this in such manner and to such extent as it may deem necessary to protect the security hereof. If Borrower is in default as described in paragraph 15, the Lender shall have each and every one of the following rights in addition to the right of foreclosure by judicial proceeding and sale of the property: (a) Offset any amount owing by Lender to Borrower against the Borrower's debt to Lender; (b) Apply any money which Lender may have in its possession (such as balances in the escrow account, rents, condemnation or insurance proceeds) against the indebtedness owing by Borrower to Lender; (c) Enforce any other legal right which Lender may have. No such offset or application as mentioned in items (a) and (b) above shall cure any default or relieve the Borrower from the obligation to pay any installments or perform any of its other obligations owing under the Agreement and Mortgage as they become due.

**18. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that prior to acceleration under paragraph 17 hereof or the occurrence of an Event of Default hereunder or abandonment of the Property, Borrower shall have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver, and without regard to the adequacy of any security for the indebtedness secured by this Mortgage, shall be entitled to enter upon, take possession of and manage the Property, and in its own name sue for or collect the rents of the Property, including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of operation and management of the Property and collection of rents, including but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those amounts actually received. The entering upon and taking possession of the Property and the collection and application of the rents shall not cure or waive any Event of Default or notice of default hereunder or invalidate any act done pursuant to such notice.

**19. RELEASE OF MORTGAGE.** When Lender has been paid all amounts due under the Agreement, under this Mortgage, and under any notes for additional loans Lender may in the future make to Borrower which are secured by the Mortgage, Lender will discharge and release this Mortgage by delivering a certificate stating that this Mortgage has been satisfied. Borrower agrees to pay at no charge to Borrower all costs of recording said certificate.

**20. REQUEST FOR NOTICES.** Borrower requests that copies of any notice of default and notice of sale by addressed to Borrower and sent to the Property Address. Lender requests that copies of notices of foreclosing from the holder of any lien which has priority over this Mortgage be sent to Lender's address, and set forth on page one of this Mortgage.

**21. INCORPORATION OF TERMS.** All of the terms, conditions and provisions of the Agreement espoused by this Mortgage are by this reference incorporated herein as if set forth in full. Any Event of Default under the Agreement shall constitute an Event of Default hereunder without further notice to Borrower.

**22. TIME OF ESSENCE.** Time is of the essence in this Mortgage and Agreement.

**23. ACTUAL KNOWLEDGE.** For purposes of this Mortgage, Lender will not be deemed to have received actual knowledge of information required to be conveyed to Lender in writing by Borrower until the date of actual receipt of such information at the address shown on Page 1 to FIRST NATIONAL BANK, (or such other address specified by Lender to Borrower). Such date shall be conclusively determined by reference to the "Received" date stamped on such written notice by Lender or Lender's agent. With regard to other events or information not provided by Borrower under the Credit Documents, Lender will be deemed to have actual knowledge of such event or information as of the date Lender receives a written notice of such event or information from a source Lender reasonably believes to be reliable, including but not limited to, a court or other governmental agency, institutional lender, or title company. The actual date of receipt shall be determined by reference to the "Received" date stamped on such written notice by Lender or Lender's agent.

See Mortgage Rider attached hereto and incorporated herein by this reference.

**24. NO ASSUMPTION.** Because the extension of credit herein is based upon Mortgagor's personal financial circumstances, the Agreement and this Mortgage may not be assumed by any third party. An attempted assumption may result in acceleration of the entire indebtedness secured hereby.

**REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGE.** Mortgagor and Mortgagee request that the holder of any Mortgage or other encumbrance with a lien prior to this Mortgage give notice to Mortgagor at P.O. Box #527, Oakbrook, Illinois 60522. Attention: Consumer Loan Department, of any default under such superior encumbrance and of any sale or other foreclosure action.

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**3. BORROWER NOT HELLADED; FORFEITURE NOT A WAIVER.** Extension of the time for payment, acceleration by the Lender or otherwise does not constitute a waiver of the rights of the Lender under this Mortgage or the agreement to the terms of the Agreement to pay the principal amount of the sum secured by the Lender in full at maturity.

**DEFINITION:** Lender may require or cause to be made reasonable efforts upon and inspection of the Property, provided that Lender shall give

All amounts demanded by Lender (unless otherwise provided in this Agreement) shall be due and payable upon demand or at the time of maturity, whichever comes first, and shall bear interest from the date of demand or from the date of maturity at the rate of interest specified in this Agreement, plus all costs and expenses of collection, including attorney's fees.

**ARTICLE 1. THE GOVERNMENT OF LENDER** shall be composed of the Governor, the Vice-Governor and the members of the Cabinet.

uses, interests and situations the borrower in good condition and capable of repaying the principal or part of it at any time during the period of the loan.

PLANNED UNIT DEVELOPMENTS, CROWN JEWELS, LEASEHOLDS, PROPERTY OF THE STATE OF KENYA

**4. HOW MORTGAGES AND DEEDS OF TRUST, CHARGES, ETC., BOTTWER SHALL (U) AND (M) PAY TO THE BORROWER'S CREDITORS UNDER THE PROVISIONS OF THIS AGREEMENT.**

**3. AMENDMENT OF AGREEMENTS.** Unless applicable law, provides otherwise, all payments received by Lead under this Agreement will be applied first to the payment of any amounts due under this Agreement and then to the principal balance on the line of credit.

Section 11 of the Creditors of the Leender, shall pay 1/2 the cost of an ALTA policy of title insurance with such endorsements as Leender shall request.

II - The Property is required by Lender, as noted, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof

If the Property is sold by auction or if it becomes liable to Landlord in writing within 30 calendar days from the date notice is mailed by Landlord or his agent to the lessee at the address set forth in the lease, either to segregate or to repair or to the sums accrued by Landlord under the lease, the lessee shall pay the amount of the same.

standard of proof, and terms of any language or other security agreement will be set by Borrower under such order as lender may determine to be released to Creditor for use in preparing or reconstructing documents or instruments of title to real property over which he has

Plaintiff further claims that defendant's conduct violates § 87(2)(b) of the FOIL because defendant failed to provide plaintiff with a copy of the records requested.

All interarmy policies and procedures, as well as a term acceptable to Leader, shall be in a form acceptable to Leader and generalities, leader shall promulgated by himself, or under all reverse notices and, if requested by Leader, all receipts of paid

any amounts and for such periods as the Board may require, but in no event shall such amounts be less than the face amount of the Note.

• **SCORING**: Scorer shall pay to tester ten cents for each day's delay before delivery of all taxes, assessments, interest, and penalties affecting the property. Scorer shall keep a record of all taxes, assessments, interest, and penalties paid by the taxpayer during the period covered.

1. **AGREEMENT OF PRINCIPLES AND DETERMINATION OF BUDGETARY DEDICATION** shall prominently pay when due in accordance with the terms of the Agreement.

ROTHOWER ACKNOWLEDGES THAT THE AGREEMENT SECURED BY THIS INTERAGENCY PROVIDER IS A WORKING DOCUMENT WHICH WILL BE REVISED AS NEEDED AND APPROVED BY THE BOARD.

# UNOFFICIAL COPY

9 0 4 4 2 8 9 3

## LEGAL DESCRIPTION

LOT 33 IN PEPPER TREE FARMS UNIT NO. 3 BEING A SUBDIVISION IN THE SOUTH EAST QUARTER OF THE NORTHWEST 1/4 SECTION 11, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED AS PER PLAT DOCUMENT NO. 20-883-078 ALL IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

90442893

# UNOFFICIAL COPY

LEEDS DEPARTMENT

GOT 25 IN EIGHTH TRIBE FARMS UNIT NO. 3 BEING A SUBDIVISION IN THE  
SOUTH EAST QUARTER OF THE NORTHWEST IN SECTION FIFTEEN, TOWNSHIP  
NORTH, RANGE 10 EAST OF THE THIRTY PRINCIPAL MERIDIAN, RECORDED  
5/28/58 PLAT DOCUMENT NO. 50-882-059 AT IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

20180303

**MORTGAGE RIDER****UNOFFICIAL COPY**

This Mortgage Rider is attached to and made a part of a Mortgage dated August 13, 1990 given by the undersigned (the "Borrower") to secure Borrower's obligations to FIRST NATIONWIDE BANK, A Federal Savings Bank (the "Lender") under the Equity Reserve Account Agreement and Disclosure Statement (the "Agreement") of the same date and shall be deemed to amend and supplement said Mortgage.

**INTEREST RATE AND PAYMENT ADJUSTMENTS.** Paragraph 28 is hereby added to the Mortgage.

**28. INTEREST RATE AND PAYMENT ADJUSTMENTS.** The Agreement secured by this Mortgage contains the following provisions:

**FINANCE CHARGES**

**Finance Charges for my Credit Line.** The "Initial Finance Charge" section and "Periodic Finance Charge" section, including its subsections "How Daily Interest Rate Is Determined," "How Average Daily Balance Is Figured," and "Current Finance Charge Rate" describe the Finance Charges payable in connection with my credit line and how they will be calculated.

**A. Initial Finance Charge**

To open my credit line I will pay the Loan Origination Fee (Initial Finance Charge) shown above, which is a one-time non-refundable Finance Charge. This amount may be posted to my credit line. If I want to avoid interest charges on this amount, I will pay this amount in cash when I sign this Agreement.

**B. Periodic Finance Charges**

Periodic Finance Charges, consisting of interest, will be charged on my credit line if there is an outstanding balance owing to the Lender on my credit line at the end of any day of the billing cycle. Interest will begin to accrue on the date a transaction is posted to my credit line. Interest will be calculated by applying the daily interest rate for that billing cycle to the average daily balance for that billing cycle and multiplying the result by the number of actual calendar days in the billing cycle. (See "How Daily Interest Rate Is Determined" and "How Average Daily Balance Is Determined.") This daily interest rate is subject to increase or decrease on the first day of each billing cycle if there has been a change in the "Index" (defined below). If the daily interest rate increases, my minimum monthly payment will also increase (see "Minimum Payment").

**1. How Daily Interest Rate is Determined**

To determine the daily interest rate for my credit line for each billing cycle before that billing cycle begins, the Lender will go through the following Step 1 to get the "Index" for the billing cycle and Steps 2 and 3 to get the daily interest rate for the cycle:

**Step 1.** The Lender will determine the value of the "Index" as of the "Determination Date." The "Index" that will apply to my credit line will be the Prime Rate as quoted and published in the Western Edition of *The Wall Street Journal*, currently published by Dow Jones and Co. The referenced Prime Rate is usually listed under a column entitled Money Rates. In the event that on the Determination Date two or more Prime Rates are published, the Index will be the highest Prime Rate. The Lender will obtain the Prime Rate quoted (using up to the first two decimal places) on the 30th day (Determination Date) of the month preceding the first day of the billing cycle, unless there is no Prime Rate quoted for the 30th day in which event the Lender will obtain the Prime Rate quoted for the next preceding day on which a Prime Rate was quoted.

In the event the Index, as described above, is no longer available, Index shall mean a substitute Index selected by the Lender in compliance with federal law.

**Step 2.** The Lender will then add to the Index an amount referred to as the "Spread." The "Spread" will be 1.75.

**Step 3.** The Lender will then divide the total of the Index plus the Spread by 365 to determine the daily interest rate that will apply for the next billing cycle.

**2. How Average Daily Balance is Calculated**

The Lender will calculate the Average Daily Balance by starting with the balance I owe at the beginning of each day in the billing period for that statement. The Lender will add any new loan advances and other charges and will subtract any payments and credits which are posted to my credit line during the day. The Lender subtracts all unpaid interest and late charge(s). This will result in the daily balance for the day. The Lender will then add together the daily balance for each of the days in the billing period and divide the total by the number of days in the billing period, which will result in my Average Daily Balance.

Interest will continue to accrue until my credit line balance is paid in full. I understand that I may receive a final billing statement showing only the interest which accrued from the closing date of the previous statement to the date on which the Lender received my payment of my remaining principal balance.

**3. Current Finance Charge Rate**

Based upon the Index in effect on the date this Agreement was prepared for signing, the current daily interest rate and the corresponding Annual Percentage Rate are as shown on the first page of this Agreement.

These rates are subject to increase or decrease at the beginning of the next and subsequent billing cycles based on increases and/or decreases in the Index.

IN WITNESS WHEREOF, Borrower has executed this Mortgage Rider.

WITNESS

(SEAL)

BORROWER FELINO BACALLO (SEAL)

WITNESS

(SEAL)

WITNESS

(SEAL)

WITNESS

(SEAL)

BORROWER

(SEAL)

WITNESS

(SEAL)

WITNESS

(SEAL)

BORROWER

(SEAL)

**EQUITY RESERVE**

CL434IL (0589)

WHITE - RETURN TO LENDER

CANCOPY - ECIFBORWER

PINK - RETAIN IN FILE

## MORTGAGE RIDER

The Bank of America, N.A., or its subsidiary, the First National Bank of Boston, Massachusetts, will be the trustee under the indenture.

**INTENSEST RHYME AND RHYMESTIMENTS** Philadelphia 28-29 January 2008 at the Philadelphia

FINANCIAL CHARGES

The Figure-eight Crosses design is based on a square divided into four quadrants by a diagonal line from the top-left corner to the bottom-right corner. The four quadrants are labeled A, B, C, and D, starting from the top-left quadrant and moving clockwise.

A. 101(1)(b) Evidence Collection

For better readability, this document may be better off in another file. The following file contains the code for the first part of the program.

১৯৪৭ সালের জুন মাস

Ensuite François Charron, conservateur du Musée des Beaux-Arts de Lyon, qui a étudié la sculpture de l'abbaye de Cluny, a été chargé d'élaborer les plans pour la reconstruction de l'église. Il a proposé de reconstruire l'église dans un style néo-classique, mais le cardinal de Rohan a préféré une architecture plus traditionnelle et a recommandé à Charron de se inspirer de l'abbaye de Cluny. Charron a donc décidé de reconstruire l'église dans un style néo-roman, en utilisant des éléments architecturaux inspirés de l'abbaye de Cluny.

beta-hydroxy- $\alpha$ -methyl- $\gamma$ -butyrate with 5

Alfonso Rodriguez, a 20-year-old truck driver from Tlaxcala, Mexico, was one of the first to cross the border into the United States at the Laredo port of entry on Sunday morning.

In this same period, the crowd gathered outside the temple began to grow impatient and to express their discontent by shouting and waving their hands.

WITNESS WHEATON BAKER, JR., EXECUTIVE VICE PRESIDENT AND CHIEF FINANCIAL OFFICER

*Sf*

14742 2025 RELEASE UNDER E.O. 14176

Digitized by srujanika@gmail.com

For more information about the study, please contact Dr. Michael J. Hwang at (319) 356-4000 or email at [mhwang@uiowa.edu](mailto:mhwang@uiowa.edu).

10. The following table shows the number of hours worked by each employee.

## CONTINUATION OF THE INDEX

[View Details](#) | [Edit](#) | [Delete](#)

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For more information about the study, please contact Dr. Michael J. Hwang at (310) 206-6500 or via email at [mhwang@ucla.edu](mailto:mhwang@ucla.edu).

For more information about the study, please contact Dr. Michael J. Hwang at (319) 356-4530 or via email at [mhwang@uiowa.edu](mailto:mhwang@uiowa.edu).

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[View Details](#) | [Edit](#) | [Delete](#)

10. The following table summarizes the results of the study. The first column lists the variables, the second column lists the sample size, and the third column lists the estimated effect sizes.

For more information about the study, please contact Dr. Michael J. Hwang at (319) 356-4530 or via email at [mhwang@uiowa.edu](mailto:mhwang@uiowa.edu).

For more information about the study, please contact Dr. Michael J. Hwang at (319) 356-4000 or email at [mhwang@uiowa.edu](mailto:mhwang@uiowa.edu).

(A-3) *Explain how the following two statements are related:*

## ЗАЯНСЯ УТИО