

WHEN RECORDED MAIL TO: First National Bank of Lincolnshire
One Mariott Drive
Lincolnshire, Illinois 60069-3703

UNOFFICIAL COPY

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SUCCESS PLUS

MORTGAGE TO SECURE A REVOLVING CREDIT LOAN

NOTICE: THIS MORTGAGE MAY SECURE BORROWINGS MADE SUBSEQUENT TO A TRANSFER OF THE PROPERTY.

NOTICE: THIS MORTGAGE MAY BE CANCELLED AND RELEASED UPON REASONABLE NOTICE TO THE TRUSTEE BY THE PROPERTY OWNER
THIS MORTGAGE DATED August 24, 1960 TO SECURE A REVOLVING CREDIT LOAN (herein "Mortgage") is made by
and among GLENVIEW STATE BANK AS TRUSTEE UNDER TRUST AGREEMENT DATED 12/30/68 AND KNOWN
AS TRUST #679

(herein "Borrower"), and First National bank of Lincolnshire, a national banking association, whose address is One Marriott Drive, Lincolnshire, Illinois 60069-3703 (herein "Lender").

Borrower, in consideration of the indebtedness herein recited, grants, bargains, sells and conveys, warrants and mortgages (unless Borrower is a Trust in which event Borrower conveys, mortgages and quietclaims) unto Lender and Lender's successors and assigns, the following described property located in the municipality of Northbrook, County of Cook, State

of Illinois; which has the address of 3945 Gregory Drive, Northbrook
Illinois 60062 (herein "Property Address"); Permanent Index No.

LEGAL DESCRIPTIONS:

LOT 24 IN BLOCK 1 IN PLEASANT TREE GARDEN ESTATES, BEING A SUBDIVISION OF THAT PART OF THE SOUTH HALF OF THE NORTH EAST QUARTER OF SECTION 30, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF MILWAUKEE AVENUE (EXCEPT THEREFROM THE NORTH 120 FEET THEREOF AND EXCEPTING THEREFROM THE WEST 360.10 FEET OF THE NORTH 823.60 FEET THEREOF) IN COOK COUNTY, ILLINOIS.

80450568 04-30-203-024-183335 IRAN 7125 09/24/90 18:41:00
4031 E C RD-#0-469568
DOOR COUNTY RECORDER

TO HAVE AND TO HOLD such property unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances after-acquired title or reversion in and to the beds of ways, streets, avenues and alleys adjoining the Property, 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 the foregoing, together with said property (or the leasehold estate if this Mortgagee is on a leasehold) are hereinafter referred to as the "Property"; as to any property which does not constitute a fixture (as such term is defined in the Uniform Commercial Code), this Mortgage is hereby deemed to be, as well, a Security Agreement under the UCC for the purpose of creating a security interest in such property; which Borrower hereby grants to lender as Secured party (as such term is defined in the UCC);

To Secure to Lender, on condition of the repayment of the REVOLVING LINE OF CREDIT indebtedness evidenced by a First National Bank of Lincolnshire Success Plus Agreement and Disclosure Statement ("Agreement") or, even if outstanding, and by Borrower's Variable Interest Rate Promissory Note ("Note") of even date herewith, in the principal sum of U.S. **FORTY THOUSAND AND NO/100-**

(\$ 40,000.00) 3, or so much thereof as may be advanced, are outstanding, with interest thereon, providing for monthly installments of interest of .83% of outstanding balance whichever is greater, with the principal balance of the indebtedness, if not sooner paid or required to be paid, due and payable ten (10) years from the date thereof; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage or advanced by honoring overdrafts under paragraph 6(e) of the Agreement; and the performance of the covenants and agreements of borrower contained herein and in the Agreement and the Note. The Agreement, the Note and this Mortgage are collectively referred to as the "Credit Documents". The Credit Documents contemplate, and this Mortgage permits and secures, at Mortgagor's discretion future advances in a total amount up to 1½ times the principal sum of the Note as set forth above.

Notwithstanding anything to the contrary herein, the Property shall include all Borrower's right, title, and interest in and to the real property described above, whether such right, title, and interest is acquired before or after execution of this Mortgage. Specifically, and without limitation of the foregoing, if this Mortgage is given with respect to a leasehold estate held by Borrower, and Borrower subsequently acquires a fee interest in the real property, the lien of this Mortgage shall attach to and include the fee interest acquired by Borrower.

Borrower covenants that Borrower is the lawful owner of the estate in land hereby conveyed and has the right to grant, convey and mortgage the Property, and that the Property is unencumbered except for encumbrances of record. Borrower (unless Borrower is a Trust) covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record. Borrower covenants that Borrower will neither take nor permit any action to partition or subdivide the Property or otherwise change the legal description of the Property or any part thereof, or change in any way the condition of title of the Property or any part thereof.

Borrower acknowledges that the Note calls for a variable interest rate, and that the Lender may, prior to the expiration of the term of the Note, cancel future advances thereunder and/or require repayment of the outstanding balance under the Note. In this regard, the Note provisions set forth verbatim below relate to the variable interest rate and the Lender's option to require repayment prior to expiration of the term of the Note or to cancel future advances for reasons other than default by the Borrower.

The first four paragraphs of paragraph 3 of the Note, entitled "INTEREST (VARIABLE RATES)", provide as follows:

The annual interest rate applied to the outstanding principal balance on this note is calculated daily and equal to the Prime Rate plus 0.00 percentage point. The Prime Rate for any given date is the lowest "prime rate" as then defined and published in the Wall Street Journal "Money Rates" column (or any column successor thereto) on the last business day of the preceding month. On days on which the Wall Street Journal does not regularly publish, the "Prime Rate" shall be the "prime rate" as then defined and published in the Wall Street Journal "Money Rates" column (or any column successor thereto) on the most recent date prior to the last business day of the preceding month. The Wall Street Journal currently defines the "Prime Rate" as the base rate on corporate loans at large United States money center commercial banks.

The maximum annual percentage rate that can apply is 18%. Apart from this rate cap there is no limit on the amount by which the rate can change during any one year period.

Any change in the interest rate will be implemented between the 22nd and the 25th day of the month. I understand that I will not be provided with any advance notice of changes in interest rates or the Prime Rate, except for changes in the method of calculating the annual interest rates as provided by paragraph 12 of the First National Bank of Lincolnshire Success Plus Agreement and Disclosure Statement I have signed (the "Agreement").

Interest charges will be calculated by applying the monthly periodic rate to the "average daily balance" of the account, I understand that Note Holder will pay, on a daily basis and on my behalf, for advances obtained by me under this Note as a result of charges and checks on each day in amounts not to exceed my credit line. Interest for any such payments by Note Holder on my behalf will be charged beginning on the date Note Holder makes the payment or, in the case of checks, on the date they are presented for payment or posting and on the date any cash is advanced, and will continue until such payment has been repaid in full, except that:

- (a) Interest will not be charged on the amount of new Credit Card purchases posted to my account during a billing cycle if the total amount owed by Note Holder at the beginning of that billing cycle is paid in full within 25 days after that beginning date.

Paragraph 6 of the Note, entitled "FREEZING, TERMINATING, REDUCING THE LINE," provides in its entirety as follows:

Upon the occurrence of an Event of Default hereunder, Note Holder can either (a) cancel my right to any future advances under my line of credit, without requiring accelerated repayment of my outstanding principal balance (that is, "freeze" the line), or (b) cancel my right to any future advances and also require accelerated repayment of my outstanding principal balance plus accrued interest and other charges imposed on my credit line (that is, "terminate" the line). Additionally, Note Holder can (a) freeze the line, and (b) reduce the maximum amount to be advanced hereunder during any period in which (i) the value of my principal dwelling which secures the indebtedness evidenced hereby is significantly less than the original appraised value of the dwelling which was submitted to Note Holder (ii) Note Holder has reason to believe that I will be unable to comply with the repayment requirements hereunder due to a material change in my financial circumstances, which may include but is not limited to a reinstatement of payment schedules hereunder after the prior termination of the line due to the occurrence of an Event of Default (which was thereafter cured) (iii) Note Holder is precluded by government action from imposing the annual percentage rate provided for herein, (iv) any government action is in effect which adversely affects the priority of the mortgage given to Note Holder, to the extent that the value of Note Holder's interest in the property is less than 120% of the amount of the applicable credit limit hereunder, (v) Note Holder is notified by our regulatory agency that continued advances constitute an unsafe and unsound practice; or (vi) the maximum annual percentage rate is reached. The notice must be sent registered or certified mail, addressed to me at the real estate (or such other address as I have given Note Holder). The notice will be deemed to have been given on the date it is deposited in the mail regardless of when I actually receive it.

If Note Holder elects to freeze the line or reduce the credit limit, the freezing of my right to any future advances or the reduction in the amount of the line of credit will be effective when Note Holder elects, provided that Note Holder shall mail or deliver written notice of that action to me not later than three (3) business days after the action is taken and shall contain the specific reasons for the action. If the notice specifies that Note Holder is terminating my line, rather than merely freezing it, I will be obligated to repay my outstanding principal balance, and all accrued finance charges and other charges imposed upon my credit line, upon receipt of the notice, provided, however, that Note Holder will still have the right, in accordance with and at the times specified in this Agreement, to give me a subsequent notice terminating my line entirely, thus accelerating the Due Date and thereby advancing the date full repayment is due. In addition, Note Holder will still have the right to terminate the line, accelerate the Due Date and institute foreclosure proceedings under the Mortgage if an event or breach permitting such remedies occurs.

Covenants, Borrower and Lender covenant and agree as follows:

1. PAYMENT OF PRINCIPAL AND INTEREST. Borrower shall pay principal and interest when due, in accordance with and pursuant to the terms of the Note; the principal and interest on the indebtedness evidenced by the Note, together with any late charge and other charges imposed under the Note.

2. APPLICATION OF PAYMENTS. Unless applicable law requires otherwise, all payments received by lender under the Note and this Mortgage shall be applied by Lender first in payment of amounts payable to lender by borrower under paragraphs 6 and 26 of this Mortgage, then to interest payable on the Note, then to other charges payable under the Agreement, and then to the principal of the Note.

3. PRIOR MORTGAGES AND DEEDS OF TRUST; CHARGES; LIENS. Borrower shall fully and timely perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has or appears to have any priority over this Mortgage, including Borrower's covenants to make any payments when due. Borrower shall pay or cause to be paid, at least ten (10) days before delinquency, all taxes, assessments and other charges, fines and impositions attributable to the Property and all encumbrances, charges, loans, and liens (other than any prior first mortgage or deed of trust) on the Property which may attach any priority over this Mortgage; and leasehold payments or ground rents, if any. Borrower shall deliver to Lender, upon its request, receipts evidencing such payment.

4. HAZARD INSURANCE. Borrower shall, at its cost, keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards (collectively referred to as "Hazards") as Lender may require. Borrower shall maintain Hazard insurance for the entire term of the Note or such other periods as Lender may require, and in an amount equal to the lesser of (A) the maximum insurable value of the Property or (B) the amount of the line of credit secured by this Mortgage plus the outstanding amount of any obligation secured in priority over this Mortgage, but in no event shall such amounts be less than the amount necessary to satisfy the coinsurance requirement contained in the insurance policy.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has or appears to have any priority over this Mortgage. If Borrower makes the premium payment directly, Borrower shall promptly furnish to Lender all renewal notices and, if requested by Lender, all receipts of paid premiums. If policies and renewals are held by any other person, Borrower shall supply copies of such to Lender within ten (10) calendar days after issuance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Subject to the rights and terms of any mortgage, deed of trust or other security agreement with a lien which has or appears to have any priority over this Mortgage; the amounts collected by Borrower or Lender under any Hazard insurance policy may, at Lender's sole discretion, either be applied to the indebtedness secured by this Mortgage (after payment of all reasonable costs, expenses and attorneys' fees necessarily paid or incurred by Lender and Borrower in this connection) and in such order as Lender may determine, or, if released to borrower, for use in repairing or reconstructing the Property; and Lender is hereby irrevocably authorized to do any of the above. Such application or release shall not cure or waive any default or notice of default under this Mortgage or invalidate any act done pursuant to such notice.

If the Property is abandoned by Borrower, or if Borrower fails to respond to lender in writing within thirty (30) calendar days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is irrevocably authorized to settle the claim and to collect and apply the insurance proceeds at Lender's sole option either to restoration or repair of the Property or to the sums secured by this Mortgage.

If the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to such sale or acquisition shall become the property of Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

5. PRESERVATION AND MAINTENANCE OF PROPERTY; LEASEHOLDS; CONDOMINIUMS; PLANNED UNIT DEVELOPMENTS. Borrower shall use, improve and maintain the Property in compliance with applicable laws, statutes, ordinances, orders, requirements, decrees or regulations, shall keep the Property in good condition and repair, including the repair or restoration of any improvements on the Property which may be damaged or destroyed, shall not commit or permit waste or permit impairment or deterioration of the Property, and shall fully and promptly comply with the provisions of any lease if this Mortgage is on a leasehold, if this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall promptly perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents, all as may be amended from time to time. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof.

6. PROTECTION OF LENDER'S SECURITY. If Borrower fails to perform the covenants and agreements contained in this Mortgage or in the Credit Documents, or if any action or proceeding is commenced which affects Lender's interest in the Property, or the rights or powers of Lender, then Lender without demand upon Borrower but upon notice to Borrower pursuant to paragraph 11 hereof, may, without releasing Borrower from any obligation in this Mortgage, make such appearances, defend the action or proceeding, disburse such sums, including reasonable attorneys' fees, and take such action as Lender deems necessary to protect the security of this Mortgage. If Lender has required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 6, with interest thereon at the rate from time to time in effect under the Note, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree, in writing, to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 6 shall require Lender to incur any expense or take any action hereunder and any action taken shall not release Borrower from any obligation in this Mortgage.

7. INSPECTION. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that, except in an emergency, lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

8. CONDEMNATION. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage. Borrower agrees to execute such further documents as may be required by the condemnation authority to effectuate this paragraph. Lender is hereby irrevocably authorized to apply or release such moneys received or make settlement for such moneys in the same manner and with the same effect as provided in this Mortgage for disposition or settlement of proceeds of hazard insurance. No settlement for condemnation damages shall be made without Lender's prior written approval.

9. BORROWER NOT RELEASED; FORBEARANCE BY LENDER NOT A WAIVER. Extension of the time for payment, acceptance by Lender of payments other than according to the terms of the Note, modification in payment terms of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower, or the waiver or failure to exercise any right granted herein or under the Credit Documents shall not operate to release, in any manner, the liability of the original Borrower or Borrower's successors in interest, or any guarantor or surety thereof. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify payment terms of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successor in interest. Lender shall not be deemed, by any act of omission or commission, to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by Lender. Any such waiver shall apply only to the extent specifically set forth in the writing. A waiver as to one event shall not be construed as a continuing or as a waiver as to any other event. The procurement of insurance or the payment of taxes, other liens or charges by lender shall not be a waiver of Lender's right to otherwise provide in this Mortgage to accelerate the maturity of the indebtedness secured by this Mortgage in the event of Borrower's default under this Mortgage, with other Credit Documents.

10. SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; COSIGNERS; 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 Note, (a) is co-signing this Mortgage only to encumber that Borrower's interest in the Property under the Note and terms of this Mortgage and to release homestead rights, if any, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forgive, or make any other accommodations with regard to the terms of this Mortgage or the Note, 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 so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

11. NOTICES. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower (or Borrower's successors, heirs, legatees, devisees and assigns) provided for in this Mortgage shall be given by hand delivering it to, or by mailing such notice by registered or certified mail addressed to, Borrower (or Borrower's successors, heirs, legatees, devisees and assigns) at the Property Address or at such other address as Borrower (or Borrower's successors, heirs, legatees, devisees and assigns) 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 First National Bank of Lincolnshire, One Marriott Drive, Lincolnshire, Illinois 60069-3703 or to such other address as Lender may designate on the monthly statement to Borrower (or to Borrower's successors, heirs, legatees, devisees and assigns) which have provided Lender with written notice of their existence and address as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given on the date hand delivery is actually made or the date notice is deposited into the U.S. mail system as registered or certified mail addressed as provided in this paragraph 11. Notwithstanding the above, notice of Lender's change of address may be sent by regular mail.

12. GOVERNING LAW; SEVERABILITY. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of federal law to this Mortgage. If any provision of this Mortgage shall be adjudged invalid, illegal or unenforceable by any court, such provision shall be deemed stricken from this Mortgage and the balance of the Mortgage shall be construed as if such provision had never been included. As used herein, "costs", "expenses" and attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

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

14. REMEDIES CUMULATIVE. Lender may exercise all of the rights and remedies provided in this Mortgage and in the Credit Documents, or which may be available to lender by law, and all such rights and remedies shall be cumulative and concurrent, and may be pursued singly, successively or together, at Lender's sole discretion, and may be exercised as often as occasion therefor shall occur.

UNOFFICIAL COPY

9048938400

25. **WAVES OF STATUTORY HEIGHTS.** Before long, new legislation was introduced, in order to prevent the abuse of any discriminatory, discriminatory, or exclusionary laws, so as to expand the right of disabled persons to the same kind of protection as able-bodied persons. However, for several years, there was a lack of interest in the protection of disabled persons, which led to the introduction of various bills, such as the "Protection of Persons with Disabilities Act" and the "Equal Opportunities Act".

32. TAXES. In the event of the passing of the Finance Bill before the date of this Agreement of any law changing in any way the rates now or future of the taxation of dividends received thereby, or the manner of operation of such taxes, so as to affect the interests of Landlord, then and in such event Borrower shall pay the full amount of such taxes.

23. ACTUAL KNOWLEDGE. For purposes of this Article and each of the other Credit Instruments, Lender will not be deemed to have received actual knowledge of the contents of any writing or document unless Lender has read it and understood it in its entirety and has signed it or countersigned it or has otherwise manifested its assent thereto.

32. **TIME OF ISSUANCE.** This is to be set forth in this instrument, and the time and place.

21. INCORPORATION OF TERMS. All of the terms, conditions and provisions of the Agreement shall constitute in favor of Debtor hereinunder without further notice to Debtor in full. Any term or provision of the Agreement shall constitute in favor of Debtor hereinunder without further notice to Debtor in full.

20. REQUESTS FOR NOTICES—Borrowers may request copies of any notice of any kind which might be given to the property address, in set forth on page two of this mortgage.

¹⁹ HEDGES, LUPUS AND THE POLITICAL ECONOMY OF MEDICAL KNOWLEDGE, 103.

and taking possession of the property and the collection and multiplication of the rents caused by this infringement of the rights of the proprietor. Landlord and the receiver shall be liable to second only to the lessor, but not limited to, losses, damages, but not limited to, losses, expenses, including those due to removal or removal of the goods of the lessor and the lessor's expenses, incurred in removing or removing the property, the lessor shall be entitled to payment and in its case sue for the recovery of any sum necessary for the reduction of the lessor's damage caused by this infringement of the rights of the lessor.

18. ASSIGNMENT OF RIGHTS, APPOINTMENT OF RECEIVERS, LENDER IN SESSION. As additional security hereunder, Borrower hereby assigns to Lender the rights in the collateral as set forth in paragraph 17 hereto and the right to receive payment therefrom.

16 of this paragraph, including without limitation any right or license granted by us to you under this Agreement, will not be affected by any change in the ownership of our business or assets.

As a result, the market for these services is likely to grow rapidly over the next few years, creating significant opportunities for companies that can offer high-quality, cost-effective solutions.

17. ACCOMMODATION: RENTALHOMES OWNED BY THE LANDLORD. Upon the expiration of an lease of Decatur, tenanted now, in his sole option, let-

When, after expiration of applicable periods, neither claimant nor account holder return all unused Checks and Cashes to Underwriter, (1) return all unused Checks and Cashes to Underwriter, and (2) pay the entire outstanding balance of Borrower's account plus accrued interest charges and other charges imposed on said Account.

In "Notes of a Greek Lawyer," Dr. George Lederer, director of the Bureau of Foreign Affairs, writes upon the application of the principles of international law to the case of Greece.

15. EVENTS OF DEATHBED

UNOFFICIAL COPY

www.PremierArtPrints.com Service 1-800-331-3300

(Operhete)

U.S. Patent and Trademark Office
Washington, D.C. 20591-3703

Use [Martini](#) Before [Binge](#)

• 100

卷之三

THIS INSTRUMENT P

Commission expires:

Given under my hand and affixed seal this 19th day of September 1990
Kennebunk, Maine President of the GLENVILLE STATE BANK
Allie Farnsen, Ass't. Tr. Officer, President of said corporation, and
John H. Hessey, Vice President of the County and State Barbershop,
, the undersigned, a Notary Public, in and for the County and State Barbershop, DO HESSEY CERTIFY, in
that the above-named persons, who are now to be the same persons whose names are subscribed to the
instruments such as the Vice President and Ass't. Tr. Officer, respectively, do hereby certify, in
writing, that they signed and delivered the said instruments in their own free and voluntary acts, and as the result of said consideration,
in person and acknowledged that they signified and delivered the said instruments to the above-named persons, who are now to be the same persons whose names are subscribed to the
instruments such as the Vice President and Ass't. Tr. Officer.

COMMUNIST EXPRES-	STATE OF ILLINOIS	
COUNTRY		
NOTARY PUBLIC	SS:	
IF SPONSOR IS A TRUST: GLENVIEW STATE BANK		
not personally but solely as trustee in trust WILLIAM T. BROWN		
Vice President (Title)		
ATTEST		
(Signature) Alice Fletcher (Title)		

Given under my hand and official seal, this _____ day of _____ 19_____.
In witness whereof, I have hereunto set my hand and affixed my official seal.

Individual Borrower	Individual Borrower
Individual Borrower	Individual Borrower
<input type="checkbox"/> I, the undersigned, do hereby certify that I am the sole owner of the property described above and that I have read the terms and conditions of this instrument and fully understand them.	
<input type="checkbox"/> I, the undersigned, do hereby certify that I am the sole owner of the property described above and that I have read the terms and conditions of this instrument and fully understand them.	

Turns out *exactly* like this. *Turns out* is the most dangerous phrase in the English language because it gives the impression that what follows is the result of a process that has been carefully planned and tested in its actual practice, and it is *expressly intended* to turn things out the way they turned out.