

UNOFFICIAL COPY

OFFICE NO. 412843

This instrument was prepared by:

MUNEEM SIDDIQUIT

(Name)

961 WEIGEL DRIVE

ELMHURST, IL 60126

(Address)

MORTGAGE

30091607

 IF CHECKED, THIS MORTGAGE SECURES FUTURE ADVANCES

THIS MORTGAGE is made this 23rd day of FEBRUARY, 19 90 between the Mortgagor, MICHAEL A. O'CONNOR AND KATHRYN S. O'CONNOR, HIS WIFE, IN JOINT TENANCY (herein "Borrower"), and the Mortgagee, HOUSEHOLD BANK, f.s.b., a corporation organized and existing under the laws of UNITED STATES, whose address is 261 EAST LAKE STREET BLOOMINGDALE, IL 60108 (herein "Lender").

The following paragraph preceded by a checked box is applicable:

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 22,599.92, which indebtedness is evidenced by Borrower's Loan Repayment and Security Agreement dated FEBRUARY 23, 1990 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest at the rate specified in the Note (herein "contract rate") (including any adjustments to the amount of payment or the contract rate if that rate is variable) and other charges payable at Lender's address stated above, with the balance of the indebtedness, if not sooner paid, due and payable on FEBRUARY 23, 2005;

WHEREAS, Borrower is indebted to Lender in the principal sum of \$ N/A, or so much thereof as may be advanced pursuant to Borrower's Revolving Loan Agreement dated N/A and extensions and renewals thereof (herein "Note"), providing for payments of principal and interest at the rate specified in the Note (herein "contract rate") including any adjustments to the amount of payment or the contract rate if that rate is variable, providing for a credit limit stated in the principal sum above and an initial advance of \$ N/A.

TO SECURE to Lender the repayment of the indebtedness, including any future advances, evidenced by the Note, with interest thereon at the applicable contract rate (including any adjustments to the amount of payment or the contract rate if that rate is variable) and other charges; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of COOK, State of Illinois:

PARCEL NUMBER: 16-31-129-028

Lot 27 and the North 12.5 feet of Lot 28 in Block 39 in Andrews and Pipers Second Addition to Berwyn, a subdivision in Section 31, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

. DEPT-01 \$15.25
. T#7777 TRAN 9478 02/27/90 13:14:00
. #0672 + *--90-09 1607
. COOK COUNTY RECORDER

which has the address of 3442 SOUTH WISCONSIN
Illinois 60402 (Street)
(Zip Code)

(herein "Property Address") and is the Borrower's address.

BERWYN

15-25

30091607

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which 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."

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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNOFFICIAL COPY

10. Borrower's Net Worth: The sum of all real estate owned by the Borrower and his/her dependents less the sum of all debts secured by such property.

9. **Continuous innovation:** This approach leads to a steady stream of new products or services, driven by a focus on continuous improvement and adaptation to market needs.

This Agreement is made and entered into by and between the undersigned lessee(s) and the lessor(s), who are herein referred to as "Lessor(s)" and "Lessee(s)", respectively, and is subject to the terms and conditions set forth below.

Such a situation is particularly problematic for the government, as it can lead to a loss of credibility and trust in the political system.

Finally, we can use the `getPerformanceMetrics` function to get the performance metrics for each category. We can then use the `map` function to map over the categories and get the performance metrics for each category.

o. If the customer has a limited understanding of the properties, characteristics, and applications of aluminum, it may be necessary to provide them with basic information about the material.

For example, if you have a large number of users who are not yet converted to your service, you can use a funnel analysis tool to identify the specific steps where users are dropping off. This will help you to understand what needs to be improved in order to increase conversion rates.

the *Journal of Clinical Endocrinology* (*JCE*) has been selected as the journal of record for the 2012–2013 clinical practice guidelines for the treatment of primary hyperthyroidism.

Property insurance covers your home and its contents against damage or loss due to various causes, such as fire, theft, or natural disasters like floods or earthquakes. It also provides coverage for liability risks, such as personal injury or damage to property caused by your actions.

Monetary policy rules should be based on strict fiscal discipline, as well as strict monetary discipline. The former requires that governments must always have a budget surplus, while the latter requires that governments must always have a money supply that is less than or equal to the demand for money.

11. **Alcohol**: Avoid alcohol as it can interfere with the effectiveness of your birth control methods.

Such a system of rewards and punishments is necessary to maintain the efficiency of one or more instruments: as: *Lennder* may require the

the same time, the government must be held responsible for the lack of access to basic services.

For the funds received from the Fund, the Fund Manager shall pay the Fund Manager's fees as stipulated in the Agreement.

For both the *lender* and *borrower*, the *lender* receives a return on its investment in the form of interest payments, and the *borrower* receives a return on its investment in the form of the use of the funds.

Die oben genannten Praktiken können verschiedene Formen annehmen, von der Verwendung von technologischen Mitteln bis hin zu sozialen und kulturellen Praktiken.

2. **Leender** is a loanword from the Dutch language, which means "borrower". It refers to someone who borrows money or goods from another person.

the on-line library provides a valuable resource for students and faculty interested in the study of pyramids and their significance.

INTERIOR GOVERNANTS - HAVING AND EXERCISING THE POWER AND DUTY OF GOVERNING THE INTERIOR OF THE STATE AS FOLLOWS.

UNOFFICIAL COPY

-3-

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower 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 mortgage, 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 Note 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 Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. 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. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. 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.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, (c) the grant of any leasehold interest of three years or less not containing an option to purchase, (d) the creation of a purchase money security interest for household appliances, (e) a transfer to a relative resulting from the death of a Borrower, (f) a transfer where the spouse or children of the Borrower become an owner of the property, (g) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of the Borrower becomes an owner of the property, (h) a transfer into an inter vivos trust in which the Borrower is and remains a beneficiary and which does not relate to a transfer of rights of occupancy in the property, or (i) any other transfer or disposition described in regulations prescribed by the Federal Home Loan Bank Board, Borrower shall cause to be submitted information required by Lender to evaluate the transferee as if a new loan were being made to the transferee. Borrower will continue to be obligated under the Note and this Mortgage unless Lender releases Borrower in writing.

If Lender does not agree to such sale or transfer, Lender may declare all of the sums secured by this Mortgage to be immediately due and payable. If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof, in abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 7 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

0091607

UNOFFICIAL COPY

Property of Cook

IN WITNESS WHEREOF, Borrower has executed this instrument in the presence of:	
<p style="text-align: center;">MICHAEL A. O'CONNOR MICHAEL A. O'CONNOR <i>Michael A. O'Connor</i></p> <p style="text-align: center;">KATHRYN S. O'CONNOR KATHRYN S. O'CONNOR <i>Kathryn S. O'Connor</i></p>	
<p style="text-align: center;">County ss: <i>(Signature)</i></p> <p style="text-align: center;">Borrower</p>	
<p style="text-align: center;">STATE OF ILLINOIS.</p> <p style="text-align: center;">MICHAEL A. O'CONNOR, a Notary Public, in and for said County and State, do hereby certify that</p> <p style="text-align: center;">1. The above instrument was signed before me this day in person, and acknowledged that he _____, signing and delivering the same instrument as applied to before me this day in person, and acknowledged that he _____, signing and delivering the same instrument as per sonnally known to me to be the same person(s) whose name(s) are _____, subscribed to the foregoing instrument.</p> <p style="text-align: center;">2. The signature _____, is a true copy of the original signature of MICHAEL A. O'CONNOR, his wife, in joint tenancy, that he _____, signing and delivering the same instrument as applied to before me this day in person, and acknowledged that he _____, signing and delivering the same instrument as per sonnally known to me to be the same person(s) whose name(s) are _____, subscribed to the foregoing instrument.</p> <p style="text-align: center;">Given under my hand and sealed, this 26th day of December, 1986.</p> <p style="text-align: right;">MICHAEL A. O'CONNOR MICHAEL A. O'CONNOR <i>Michael A. O'Connor</i></p>	
<p style="text-align: center;">NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXPIRES 1-17-87 OFFICIAL SEAL</p>	
<p style="text-align: center;">KATHRYN K. FAIRHABER NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXPIRES 1-17-87 OFFICIAL SEAL</p>	

20. **Recitals.** Upon delivery of all sums received by this Mortgagor, Lender shall release this Mortgagee without charge
21. **Borrower's liability.** Borrower hereby waives all right of homestead exemption in the property under state or
22. **Waiver of homestead.** Borrower hereby waives all right of homestead exemption in the property under state or
23. **Waiver of attorney's fees.** Borrower hereby waives all right of homestead exemption in the property under state or