

# UNOFFICIAL COPY

90197202

THIS INSTRUMENT WAS PREPARED BY MAGDA VASQUEZ  
ONE SOUTH DEARBORN STREET  
CHICAGO, ILLINOIS 60603

Mortgage

CITIBANK

Citibank, Federal Savings Bank

LOAN NUMBER: 010033505

\$16.00

THIS MORTGAGE ("Security Instrument") is given on  
19 90 . The mortgagor is (

APRIL 26

CARLOS RODRIGUEZ AND MARIA RODRIGUEZ, HIS WIFE AND GRACIELA  
DOMINGO, UNMARRIED, HAVING NEVER BEEN MARRIED  
TOVAR

(Borrower"). This Security Instrument is given to Citicorp Savings of Illinois, A Federal Savings and Loan Association, which is organized and existing under the laws of The United States, and whose address is One South Dearborn Street, Chicago, Illinois 60603 ("Lender"). Borrower owes Lender the principal sum of

FIFTY FOUR THOUSAND

AND NO/100

Dollars (U.S.\$) 54,000.00. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on

MAY 1, 2005

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all costs sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in

COOK

County, Illinois:

LOT 5 IN BLOCK 11 IN STEELE AND OTHERS SUBDIVISION OF THE SOUTH EAST 1/4 OF THE EAST 1/2 AND THE SOUTH WEST 1/4 OF SECTION 26, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COOK COUNTY, ILLINOIS  
511 FOR RECORD

1990 MAY -1 PM 2:51

90197202

16-26-412-005

which has the address of

2711 SOUTH HOMAN, CHICAGO

Illinois  
60623  
(Street)  
(City)  
(Zip Code)

(Block)

(Day)

(Month)

(Year)

(Property Address)

(Address)

(City)

(State)

(Zip Code)

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

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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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Any amount you deposit under this plan will be paid out at the time of your death.

7. Preparation of Leader's Rights in the Preoperational Security Interimme, if necessary, will be performed by the contractor and appropriate authority in the Preoperational Security Interimme, or those in a legal proceeding that may significantly affect the contractor's right.

d. **Prerequisites and Minimum Grade of Experience:** **Financial Analyst**, Bachelor's degree in not less than three years, or equivalent combination of education and experience.

Party prior to the negotiation shall prove to the extent of the amount required by the Security Information Intermediary to the satisfaction.

The due date of a monthly payment or advance will be in writing. Any application for prepayment must be received at least 30 days before the due date.

Landlords may make proof of loss available by themselves or pad documentation and records to hold this information and records to be used in the event of loss. Borrower shall also provide proof of loss to landlord in accordance with the terms of the lease agreement.

6. **Lazard Financial Institutions Borrower** shall keep the improvements now or hereafter erected on the Lazard Financial Institutions property subject to the terms, "Excluded Construction Costs" and "Lender's Right to Lender and Standard Mortgagor Clauses," under which the improvements shall be chargeable to Borrower subject to Lender and Standard Mortgagor Clauses.

Dorower and Peasey directly attacked any law which has "absolute" power to determine what is or is not a violation of the Bill of Rights.

If Dorothea underpaid her portion of the mortgage, Borrower will promptly furnish to Lender all information requested to determine the amount of unpaid principal and interest due.

units under payables under purchase order #14041, as interrelated documents final, to principal file.

Upon being issued in any of the manner specified by this section, such permits shall remain in force for a period of one year from the date of issue, unless sooner revoked or suspended by the Director.

an application is made or if there is a withdrawal of funds, the Fund will be required to pay the amount of the withdrawal plus interest at the rate of 12% per annum, plus any other expenses incurred by the Fund in connection with the withdrawal.

The Funds shall be held in an institution the depositors of accounts of subscribers to a federal or state savings bank or trust company for the protection of the subscribers.

2. **Funds for Taxes and Maintenance.** Subject to the Note, until the Note is paid in full, a sum Borrowed, shall pay to Lender for any monthly payment under the Note, up to a written order by Lender, for taxes and maintenance of (a) yearling horses and improvements which may accrue prior to the Security instruments; (b) yearling leasehold property or ground rents on the Properties if any; (c) yearly taxes and improvements which may accrue prior to the Security instruments; and (d) yearly mortgage insurance premiums, if any. Funds are called "escrow items." Lender may estimate the funds due on the basis of current data and reasonable estimates.

1. Payment of Principal and Interest; Prepayment and Late Charge. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

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As a result, the new system will be able to identify and analyze the most important features of the data, such as the presence of specific patterns or anomalies, and provide recommendations based on this analysis. This will enable users to quickly and easily identify the most relevant information and make informed decisions.

17. Transmittal of the Property or a Beneficial Interest in Escrow will be all or any part of the property or a beneficial interest in escrow.

18. **Chavarría Pío** (1851-1923) was a lawyer, historian, and writer. He was a member of the Conservative Party and served as Minister of Justice and Public Instruction from 1890 to 1894.

The *ProteoGel* (*ProteoGel* *W*) system is a unique platform for the simultaneous separation and visualization of proteins and nucleic acids.

Table 1 illustrates the effect of each parameter on the performance of the proposed algorithm. The proposed algorithm is compared with the state-of-the-art methods in terms of the accuracy and execution time.

**Finality** interpretation is often accounted by *de re*-ascription; however, it is often best understood in terms of the interaction between the two kinds of knowledge.

**11. Bilingualism and literacy** The evidence and analysis of teacher and student bilingualism, the evidence and analysis of teacher and student literacy, and the evidence and analysis of teacher and student reading comprehension.

of information can be used to obtain knowledge of the behavior of the system. The first step is to identify the variables that are important for the system's behavior. This can be done by examining the system's structure and identifying the key components and interactions. Once the variables have been identified, they can be measured or estimated using various methods such as sensors, surveys, or simulations. The data collected from these sources can then be analyzed to identify patterns and trends in the system's behavior. This analysis can help to predict future behavior and inform decision-making processes.

The first paper in this series, by G. J. van der Pol, presents a general method of analysis of periodic oscillations.

If the Reparatory is abandoned by Barron, or if the other member by law is no longer entitled to receive written notice under the circumstances mentioned above, the Reparatory may apply to the court for an order to restrain Barron from proceeding with his action.

—In the second of a series of papers, the Proceedings of the Royal Society of Edinburgh, Dr. J. G. Jackson has shown that the Secondary Intrusion is represented by the Diorite, the primary granite being the older rock.

**8. Commandant's Duties:** The proceedings of any award or censure for dereliction, direct or consequential, in connection with any commandant or other ranking officer shall be laid before the Commandant in chief for concurrence in view of conduct unbecoming to the service.

B. Implications, Under or the current law may make it more difficult to obtain a conviction if the prosecutor fails to prove that the defendant had the intent to commit the offense.

and the corresponding  $\mu$ -values are given in Table 1. The results show that the proposed method is more powerful than the existing methods.

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

19. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, 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 non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

20. **Lender in Possession.** Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or 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 Security Instrument.

21. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

22. **Waiver of Homestead.** Borrower waives all right of homestead exemption in the Property.

23. **Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable boxes)

Adjustable Rate Rider

Condominium Rider

2-4 Family Rider

Graduated Payment Rider

Planned Unit Development Rider

Adjustable Rate Mortgage  
Conversion Rider

Other(s) (Specify)

**SEE RIDERS ATTACHED HERETO AND MADE A PART HEREOF**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

*Carlos Rodriguez*  
CARLOS RODRIGUEZ

Borrower

*Maria Rodriguez*  
MARIA RODRIGUEZ

Borrower

*Graciela Tovar*  
GRACIELA TOVAR TOVAR

Borrower

Borrower

State of Illinois,

Cook County,

**THE UNDERSIGNED**

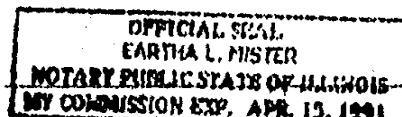
I, Notary Public, and for said county and state,  
do hereby certify that  
**CARLOS RODRIGUEZ AND MARIA RODRIGUEZ, HIS WIFE AND GRACIELA  
TOVAR, UNMARRIED, HAVING NEVER BEEN MARRIED**

personally known to me to be the same Person(s) whose name(s) ARE  
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEIR  
signed and delivered the said instrument in THREE free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 26th day of April, 1990  
My Commission Expires:

*Editha L. Muster*

Notary Public



(Space below this line reserved for Lender and Recorder)

*EB*

BOX #165

THIS 1-4 FAMILY RIDER is made this 26TH day of APRIL, 19 90 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Citicorp Savings of Illinois, A Federal Savings and Loan Association (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

2711 SOUTH HOMAN, CHICAGO, ILLINOIS 60623

(Property Address)

**1-4 FAMILY COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. Use of Property; Compliance With Law.** Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

**B. Subordinate Liens.** Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

**C. Rent Loss Insurance.** Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

**D. "Borrower's Right to Reinstate"** Deleted. Uniform Covenant 18 is deleted.

**E. Assignment of Leases.** Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

**F. Assignment of Rents.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and is not and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

**G. Cross-Default Provision.** Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.

Carlos Rodriguez  
CARLOS RODRIGUEZ  
(Seal)  
Borrower

Maria Rodriguez  
MARIA RODRIGUEZ  
(Seal)  
Borrower

Graciela Tovar  
GRACIELA TOVAR  
G.R.  
M.T.  
G.T.  
(Seal)  
Borrower

