

# UNOFFICIAL COPY

Mortgage 3197  
30295197

(Individual Form)

Loan No.

## THE UNDERSIGNED,

George D. Grossman married to Karen A. Grossman and Quentin Podraza married to  
Diana Lynn Podraza  
of the City of Glendale County of Cook State of Illinois  
Heights

hereinafter referred to as the Mortgagor, does hereby mortgage and warrant to

**SECURITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO**

a corporation organized and existing under the laws of the United States of America,  
hereinafter referred to as the Mortgagee, the following real estate in the County of Cook  
in the State of Illinois, to-wit:

Lot 36 in Block 4 in Watriss Subdivision of the South 1/4 of the North West 1/4 of the  
South East 1/4 Section 1, Township 39 North, Range 13, east of the Third Principal  
Meridian, (except the East 115 feet thereof) in Cook County, Illinois.

Commonly Known As: 2342 W. Cortez  
Chicago, Illinois 60622

: DEPT-01 RECORDING 613.25  
: T89999 TRAN 8706 06/21/90 11119100  
: #115P # G -- 90-245197  
: COOK COUNTY RECORDER

Permanent Index No.: 16-27-409-039

Together with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon or placed therein, including all apparatus, equipment, fixtures or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and any other thing now or hereafter contained or thereon, the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and windows, floor coverings, screen doors, in-a-door beds, swings, stoves and water heaters (all of which are intended to be and hereby declared to be a part of said real estate whether physically attached thereto or not), and also together with all easements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee, whether now due or hereafter to become due or provided herein. The Mortgagee is hereby subrogated to the rights of all mortgagees, lessors and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment, and with all the rights and privileges thereunto belonging, unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the homestead, exemption and valuation laws of any State, which said rights and benefits said Mortgagor does hereby release and waive.

### TO SECURE

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of Fifty Five Thousand Five Hundred and 00/100----- Dollars

is 55,500.00  
Five Hundred Twenty Four and 02/100----- Dollars

(a) \$24.02), commencing the 1st day of August, 1990\*\*

which payments are to be applied, first, to interest, and the balance to principal, until said indebtedness is paid in full.

(2) any advances made by the Mortgagee to the Mortgagor, or his successor in title, for any purpose, at any time before the release and cancellation of the Mortgage, but at no time shall this Mortgage secure advances on account of said original Note together with such additional advances, in a sum in excess of **Fifty Five Thousand Five Hundreds** Dollars (\$ 55,500.00) provided that nothing herein contained shall be considered as limiting the amounts that shall be secured hereby when advanced to protect the Mortgagor, security or in accordance with covenants contained in the Mortgage.

(3) The performance of all of the covenants and obligations of the Mortgagor to the Mortgagee, as contained herein, in said Note.

\*\*Except that a final payment of Principal & Interest shall be due & payable on July 1, 1995

### THE MORTGAGE COVENANTS:

A. (1) To pay said indebtedness and the interest thereon as herein and in said note provided, or according to any agreement extending the date of payment thereof; (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, and sewer service charges against said property (including those hereinafter due), and to furnish Mortgagee, upon request, duplicate receipts therefor, and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or hereafter upon said premises insured against damage by fire, and such other hazards as the Mortgagee may require to be insured against; and to provide public liability insurance and such other insurance as the Mortgagee may require, until said indebtedness is fully paid, or in case of foreclosure until expiration of the period of redemption, for the full insurable value thereof, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagee; such insurance policies shall remain with the Mortgagee during said period or periods, and contain the usual clause satisfactory to the Mortgagee making them payable to the Mortgagee, and in case of foreclosure sale payable to the owner of the certificate of sale, owner of any deficiency, any receiver or redemptioner, or any grantee in a deed pursuant to foreclosure, and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, all claims thereunder and to execute and deliver on behalf of the Mortgagor all necessary proofs of loss, receipts, vouchers, releases and discharges required to be signed by the insurance companies, and the Mortgagor agrees to sign, upon demand, all receipts, vouchers, and releases required of him to be signed by the Mortgagee for such purpose, and the Mortgagee is authorized to apply the proceeds of any insurance claim to the restoration of the property or upon the indebtedness hereby secured in its discretion, but monthly payments shall continue until said indebtedness is paid in full; (4) Immediately after destruction or damage, to commence and promptly complete the rebuilding or restoration of buildings and improvements now or hereafter on said premises unless Mortgagee elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage; (5) To keep said premises in good condition and repair, without waste, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof; (6) Not to make, suffer or permit any unlawful use of or any nuisance to exist on said property nor to diminish its value by any act or omission to act; (7) To comply with all requirements of law with respect to the Mortgaged premises and the use hereof; (8) Not to make, suffer or permit without the written permission of the Mortgagee being first had and obtained, (a) any use of the property for any purpose other than that for which it is now used; (b) any alterations of the improvements, apparatus, fixtures or equipment now or hereafter upon said property; (c) any purchase on conditional sale, lease or agreement under which title is reserved in the vendor, or any apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said property.

B. In order to provide for the payment of taxes, assessments, insurance premiums, and other annual charges upon the property securing this indebtedness, and other insurance required or accepted, I promise to pay to the Mortgagee a prorata portion of the current year taxes upon the disbursement of the loan and to pay monthly to the Mortgagee, in addition to the above payments, a sum estimated to be equivalent to one-twelfth of such items, which payments may, at the option of the Mortgagee, (a) be held by and commingled with other such funds or its own funds for the payment of such items, (b) be carried in a savings account and withdrawn by it to pay such items, or (c) be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagee advances upon this obligation sum sufficient to pay said items as the same accrue and become payable. If the amount estimated to be sufficient to pay said items is not sufficient, to provide to pay the difference upon demand. If such sums are held or carried in a savings account, or escrow account, the same are hereby pledged to further secure this indebtedness. The Mortgagee is authorized to pay said items as charged or billed without further inquiry.

C. This mortgage contract provides for additional advances which may be made at the option of the Mortgagee and secured by this mortgage, and it is agreed that in the event of such advance, the amount thereof may be added to the mortgage debt and shall increase the unpaid balance of the note hereby secured by the amount of such advance and shall be a part of said note indebtedness under all of the terms of said note and this contract as fully as if a new such note and contract were executed and delivered. An Additional Advance Agreement may be given and accepted for such advance and provision may be made for different monthly payments and a different interest rate and other expense modifications of the contract, but in all other respects that contract shall remain in full force and effect as to said indebtedness, including all advances.

D. That in case of failure to perform any of the covenants herein, Mortgagee may do on Mortgagor's behalf everything so covenanted, that said Mortgagee may also do any act it may deem necessary to protect the lien hereof, that Mortgagor will repay upon demand any moneys paid or disbursed by Mortgagee for any of the above purposes and such moneys together with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness secured by this mortgage with the same priority as the original indebtedness and may be included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises, if not otherwise paid; that it shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance or claim in advancing moneys as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any money for any purpose nor to do any act hereunder, and the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder.

E. There is the intent hereof to secure payment of said note and obligation whether the entire amount shall have been advanced to the Mortgagor at the date hereof, or at a later date, and to secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage contract.

1325

# UNOFFICIAL COPY

THIS INSTRUMENT WAS PREPARED  
between R. H. Hart  
1209 North 11th Street  
Loan Association of Chicago  
Chicago, Illinois 60622

THIS INSTRUMENT WAS PHOTOCOPIED BY **Box 218**

*Mr. George D. Thompson*  
Naylor Public  
A.D. 1990

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1. The Undersigned is a Notary Public in the State of California.

*Robert D. Acosta* Robert D. Acosta  
Quentin S. Padilla (SEAL) (SEAL)

IN WITNESS WHEREOF, this mortgage is executed, sealed and delivered as of the date first above written.

**E**ven though power and authority can confer certain benefits, such as the ability to reward or punish others, it is important to remember that power and authority are not the same thing. Power refers to the ability to influence others, while authority refers to the right to make decisions and give orders.

On the other hand, the first part of the paper is devoted to the study of the second order terms of the solution of the boundary value problem for the linearized system of equations of the theory of thermoelasticity. The second part of the paper is devoted to the study of the second order terms of the solution of the boundary value problem for the linearized system of equations of the theory of thermoelasticity.

that occurs in an otherwise uncoordinated system, such as a single neuron or a small group of neurons, can be explained by the principles of information theory. The information content of a signal is determined by the probability of its occurrence, and the information capacity of a system is determined by the number of possible states it can assume. In this way, the information content of a signal can be used to predict the behavior of a system, and the information capacity of a system can be used to predict the performance of a system.

**J** All assessments must be designed and delivered in a manner that is consistent with the three principles of assessment outlined above. The following statement provides a general overview of how each principle should be applied in practice:

1. **CELESTIAL SPHERICAL COORDINATES**: To define the position of a point in space, we can use spherical coordinates. These coordinates consist of three values: the radial distance from the origin (r), the polar angle (θ) measured from the positive z-axis, and the azimuthal angle (φ) measured from the positive x-axis.

Information on the nature of such staff and the pay awards, if any, shall be paid to the Director, and the Director shall not be obliged to see to the distribution of the distributee money.

In addition, the model can be used to predict the probability of a particular outcome given a set of input variables. This can be useful for decision making, as it allows us to understand the factors that are most influential in determining the outcome. For example, if we want to predict the probability of a customer buying a product based on their age, gender, and income, we can use the model to calculate the probability for each individual and then aggregate them to get a total probability.

Adaptations to urban environments have been shown to alter the circadian rhythms of many species, including humans. In particular, shift work has been linked to disrupted sleep patterns and increased risk of cardiovascular disease.

Magazines and readership may vary considerably by age, gender, education level, income, race, ethnicity, and other demographic factors. The data presented here is based on a nationally representative sample of U.S. adults aged 18 and older.

such as security C, the manager is to immediately file and pay his/her taxes.