

# UNOFFICIAL COPY

01-82117-02

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This instrument was prepared by:

RICHARD J. JAHNS

8133 W. FULLERTON AVENUE

(Address)

CHICAGO, IL 60639

## MORTGAGE

THIS MORTGAGE is made this 1ST day of AUGUST, 1991, between the Mortgagor,  
JOELL L. ANDERSON, DIVORCED AND NOT SINCE REMARRIED.

Cherin "Borrower"), and the Mortgagee, CRAIG FEDERAL BANK FOR SAVINGS,  
a corporation organized and existing under the laws of the UNITED STATES OF AMERICA, whose address is  
8133 WEST FULLERTON - CHICAGO, IL 60639 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of ONE HUNDRED TEN THOUSAND AND NO/100,

Dollars, which indebtedness is evidenced by Borrower's note dated AUGUST 1, 1991  
(herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not  
sooner paid, due and payable on SEPTEMBER 1, 2021.

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, 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, and (b) the repayment  
of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein  
"Future Advances"), Borrower does hereby mortgage, grant and convey to Lender the following described property  
located in the County of COOK, State of Illinois:

LOT 2 IN SWEDE ANDERSON SUBDIVISION, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTHEAST  
1/4 OF SECTION 4, TOWNSHIP 40 NORTH, RANGE 17, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,  
ILLINOIS.

PERMANENT INDEX #12-04-212-009, 12-04-212-010, 12-04-212-011

JH

. DEPT-01 RECORDING	\$15.00
. T#7777 TRAN 2351 08/27/91 11:06:00	
. \$6829 + A *-91-44D111	
COOK COUNTY RECORDER	

COOK COUNTY CLERK'S OFFICE  
377 E. RANDOLPH RD., SUITE 100  
LAWRENCE, ILLINOIS 60603  
(708) 512-0744 1-800-222-1366

which has the address of 6121 N. BYRON  
(Street)  
IL 60018 (City and Zip Code)  
(herein "Property Address");

ROSEMONT

(City)

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, water rights, and water stock, 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 household estate if this Mortgage is on a household) are herein referred to as the "Property."

Borrower covenants that Borrower is lawfully soised of the estate hereby conveyed and has the right to mortgage,  
grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend  
generally the title to the Property against all claims and demands, subject to any declarations, easements or  
restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the  
Property.

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3. Protection of Landlord's Security. If Borrower fails to perform the above-mentioned conditions in full, Lender may sue for such liquidated damages in addition to all other remedies available to him at law or in equity.

a. Preparation and distribution of Preparatory, Laboratory, Chemical, and Physical units to meet requirements of the laboratory and plant equipment available.

Therefore, in the future measures by the government, any such application of penalties in principal shall not deprive the leader and his follower in writing. Any such application of penalties in principal shall not deprive the leader and his follower in writing.

of the Project Leader and Project Manager by themselves, or together with other workers in writing. In case a separate procedure should be applied to report submission of reports to the Project Leader, the Project Leader and Project Manager shall be entitled to receive a copy of the report.

All these measures will be carried out in full accordance with the principles of democracy and freedom of expression.

3. **Excessive liability imposed.** Recovery shall keep the injured party from recovering more than his actual damages. This is known as "partial recovery".

**3. Application of Payables.** Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied first in payment of amounts payable to Lender under the Borrower under paragraphs 1 and 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and attorney's fees.

Upon payment in full of all sums accrued by this Mortgagor, Lender shall promptly refund to Borrower any Funds held by Lender. If in the event of the sale of the Property for its ultimate satisfaction by Lender, Lender shall be entitled to the time of payment as a credit against the sum demanded by Lender.

If the amount of the Funds held by Landor, together with the future monthly installments of Funds payable prior to the due dates of taxes, interests, premiums and ground rents, shall exceed the amount required to pay all taxes, interests, premiums and ground rents, together with the future monthly installments of Funds held by Landor, to Borrower or a third party, then Borrower shall pay to Landor any amount necessary to make up the deficiency within 30 days from the date notified to Borrower that the same is due.

of execution of this Voucherage that Fund shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be entitled to pay Borrower any interest or premium on the Fund.

The Funds shall be held in an account or accounts of which are transferred or surrendered by a Federal or State agency and from time to time by Lender on the basis of such amounts and bills and reasonable estimates thereof.

2. Funds for Taxes and Landmarks. Subjects to applicable law or to a written waiver by Landor, Borrower shall pay to Landor on the day monthly installments of principal and interest rates are payable under this Note, until the full amount due, and ground rents as provided in the Property, if any, plus interest thereon for each month thereafter for hazard insurance, plus any additional amounts necessary, if any, as reasonably estimated.

1. **Promotions of Profit Capital and Interest Capital**. Borrower shall promptly pay when due the principal of and interest on any Future Advances received by the Notee, plus charges as provided in the Note, and the principal of and interest on any advances advanced by the Notee, plus charges as provided by this Note.

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or it borrowed colour to occupy the property as his/her principal residence

19. **Disorderly conduct**. Notwithstanding any proceedings begun by law enforcement officer to enforce this Article shall discontinue at any time

1st. **Accreditation.** Accredited example of accreditation is provided by the **International Organization for Standardization** (ISO) which has developed a series of international standards for quality management systems. These standards are designed to help organizations improve their performance and efficiency. ISO certification is often required for companies that want to do business with other countries or international organizations.

NON-UNIFORM COAGULANTS  
HOLLOW AND DENSE DUSTS, GELS AND FILMS ARE FOLLOWED

If further acceleration were option to acceleration, I prefer small short-term short power, because of acceleration in the needed range.

The original manuscript was prepared by Dr. L. M. Dickey and Dr. J. W. Dickey under the direction of Dr. G. E. Moore and the late Prof. H. R. Moore.

Приложение к Постановлению Правительства Российской Федерации от 29 марта 2011 года № 291

13. **Customer satisfaction.** Customer satisfaction is a key driver of retention and growth. Companies must continually evaluate and improve their products and services to meet customer needs and expectations.

10. Notified - Please let the appropriate authority know in writing in advance of any meeting or conference to be held in the area where the proposed project is located.

14. *Reactions with carboxylic acids*. A carboxylic acid reacts with an alcohol to form an ester and water. An ester is a neutral molecule consisting of a carbonyl group ( $\text{C=O}$ ) bonded to two organic groups. The general formula for an ester is  $\text{R}_1\text{COOR}_2$ , where  $\text{R}_1$  and  $\text{R}_2$  are organic groups. For example, ethyl acetate ( $\text{CH}_3\text{COOC}_2\text{H}_5$ ) is an ester formed by the reaction of acetic acid and ethanol.

The implementation of the new system will be gradual, with a pilot phase starting in September 2018, followed by a full roll-out in January 2019. The new system will be fully operational by the end of 2019.

10. **Adaptation** - All the previous processes, especially the one of **acquisition**, are aimed at the adaptation of the individual to his environment.

Underwater and Borrower's offer to pay in writing, any such application of proceeds to principal shall not exceed the amount of such sum as is received by this assignee.

The property immediately prior to the date of taking, with the balance of the proceeds paid to Dotorow.

In the event of a possible sale of the property or parts thereof, or for any other purpose, the corporation may in view of its sentimental value, be entitled to receive a sum equivalent to the original cost of the property.

**9. Confidentiality.** The proceeds of any award or option for damages, interest or compensation, in connection with any property.

Accordingly, according to this paragraph 2 shall require Lender to incur any expense of Lender or to bear any expense of the Property, provided that

Any amounts distributed by the trustee pursuant to this paragraph 2, with interest thereon, shall become additional liquidated damages.

Underground miners approached 2 million. Borrower default pay the amount of all importage insurance premiums in the

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prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage, the Note and notes securing Future Advances, if any, 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 18 hereof, including, but not limited to, reasonable attorney's 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.

20. 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 Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof 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. All 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 attorney's fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received.

21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note plus U.S. \$ 22000.00.

22. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage ~~without charge~~ to Borrower. Borrower shall pay all costs of recordation, if any.

23. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

*Joel L. Anderson*  
JOEL L. ANDERSON

-Borrower

-Borrower

-Borrower

-Borrower

-Borrower

-Borrower

STATE OF ILLINOIS, COOK County, IL:

I, MARK G. CASALETTO, a Notary Public in and for said county and state, do hereby certify that JOEL L. ANDERSON, DIVORCED AND NOT SINCE REMARRIED

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

Given under my hand and official seal, this 1ST day of AUGUST, 19 91

My Commission expires:

Mark G. Casaletto  
Notary Public



Application Number: 01-31705

Loan Officer: AndyS

4371370 / Version 1.0

(Space Below This Line Reserved For Lender and Recorder)

RETURN TO BOX 403