

MAIL TO:

UNOFFICIAL COPY

This instrument was prepared by:

TCF BANK SAVINGS FSB

TCF Bank fsb
7600 S. Cicero
Burbank, IL 60459

7600 SOUTH CICERO AVENUE
BURBANK, IL 60459

MORTGAGE

92483464

IC12479

THIS MORTGAGE is made this 30TH day of JUNE 1992, between the Mortgagor PEDRO GARCIA AND CYNTHIA D GARCIA, HUSBAND AND WIFE

(herein "Borrower"), and the Mortgagee,

TCF BANK SAVINGS FSB, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA whose address is 801 MARQUETTE AVE, MINNEAPOLIS, MN 55402 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 8,000.00 which indebtedness is evidenced by Borrower's note dated JUNE 30, 1992, and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on JULY 10, 1997.

TO SECURE to Lender 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, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of COOK, State of Illinois:

LOTS 31 AND 32 IN BLOCK 25 IN PRICE'S SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 26, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

32483464

PIN # 19-26-317-030-0000

DEPT-01 RECORDING \$31.50
T8888 TRAN 9352 07/02/92 12:09:00
#8192 E # -92-483464
COOK COUNTY RECORDER

RIDER ATTACHED HERETO, IS MADE A PART HEREOF.

3900 W PIPPIN ST, CHICAGO

which has the address of

60652

Illinois

[Zip Code]

(herein "Property Address");

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.

092-226-0026179

UNOFFICIAL COPY

10. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

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, or (c) the grant of any leasehold interest of three years or less not containing an option to purchase, 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, on the basis of any information obtained regarding the transferee, reasonably determines that Lender's security may be impaired, or that there is an unacceptable likelihood of a breach of any covenant or agreement in this Mortgage, or if the required information is not submitted, 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 or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

UNOFFICIAL COPY

UNOFFICIAL COPY

TCF Bank fsb
7600 S. Cicero
Burbank, IL 60459

UNOFFICIAL COPY

VARIABLE RATE RIDER

19 92

THIS VARIABLE RATE RIDER is made this 30TH day of JUNE, 19 92, and is incorporated into and shall be deemed to amend and supplement the Mortgage (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Variable Rate Note to TCF BANK SAVINGS FSB (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at: 3900 W FIFFIN ST, CHICAGO, IL 60652.

(Property Address)

The Note contains provisions allowing for changes in the interest rate whenever the "index rate" changes, and for annual adjustments to Borrower's payment amount, adjustments in the loan term or adjustment to Borrower's final payment amount.

ADDITIONAL COVENANTS.

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

CHANGES IN PAYMENT SCHEDULE DUE TO INTEREST RATE CHANGES.

The Note provides for an initial annual interest rate of 9.00 %, and also provides for changes in the interest rate and payment schedule as follows:

Borrower's rate will be a variable annual rate of 2.40 % in excess of the highest U.S. Prime Rate published the previous business day in the Wall Street Journal under "Money Rates" (the "index rate"). If the index is no longer published, Lender will select some other interest rate index which is comparable and will notify Borrower of the change. If, during the term of the Note, the index rate decreases, the interest rate will also decrease by the same amount. If the index rate increases, the interest rate will also increase by the same amount. Lender will recalculate and reset the annual interest rate each business day (excludes Saturday, Sunday and legal holidays), to reflect changes in the index rate. The interest rate will never be more than 19.00 % per year or less than 9.00% per year. The interest rate in effect on the date 120 days before the final payment is due will be the rate Lender charges after that date.

[X] Borrower's monthly payment will change annually on each anniversary date of the first payment due date. Lender will determine the amount of the monthly payment that would be large enough to repay the unpaid principal balance of the Note plus interest on that amount in full by the final payment due date. Lender will use the interest rate in effect on the date shown in the notice of payment change (referred to below) to make this calculation. If the Note has not been paid in full by JULY 10, 1997,

Borrower will pay the remaining unpaid principal and accrued interest in full on that date.

[] Borrower will continue to make regular monthly payments until the unpaid principal and interest due under the Note have been paid in full. Interest rate increases may extend the original payment schedule. If the Note has not been paid in full by

Borrower will pay the remaining unpaid principal and accrued interest in full on that date.

[] Borrower's final payment will be adjusted so that the unpaid principal and interest due under the Note will be paid in full.

NOTICE.

Lender will give to Borrower a notice of any changes in the payment at least 25 days (but no more than 120 days) before the date when the change becomes effective.

LOAN CHARGES.

If the loan secured by the Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed permitted limits, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (2) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment under the Note.

LEGISLATION.

If, after the date hereof, enactment or expiration of applicable laws have the effect either of rendering the provisions of the Note, the Security Instrument or this Variable Rate Rider (other than this paragraph) unenforceable according to their terms, or all or any part of the sums secured hereby uncollectable, as otherwise provided in the Security Instrument and this Variable Rate Rider, or of diminishing the value of Lender's security, then Lender, at Lender's option, may declare all sums secured by the Security Instrument to be immediately due and payable.

32483464

IN WITNESS WHEREOF, Borrower has executed this Variable Rate Rider.

Pedro Garcia
PEDRO GARCIA
Cynthia D. Garcia
CYNTHIA D. GARCIA

(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

UNOFFICIAL COPY

三〇

三

HISTOLOGY

Contra gentes et contra Iudeos et contra hereticos et contra

HTDE : *HTDE* est aussi le nom d'un autre *HTDE* de la même famille.

26 August 1944
Dear Mr. Chairman:

est reverenter et teatimeli esti si segnado vel priuallis anniversariq eniesitio. Misi est
-be, puerisq inimicis qd ueritatis et pietatisq formis vel bate annibido. *Hab uiril*
.Inuincit inimicisq isnt. *Pro uictisq inimicisq in metu uicti n. attonusq*

as being lost, damaged, or lost values. I have developed a management framework for problem addressing that attaches weight to each of the three areas.

RECEIVED BY LIBRARIAN OF THE LIBRARY OF CONGRESS 10 JUNE 1941 41-200440
00-8 Volume issued to Library Library of Congress June 1941

OP-5
The other financial institution is a Non-Bank Financial Institution.

and I hope you will continue to come along. — G. J. P.

that in this case, as in most cases, will be best done by an examination of the animal in question. The author has found that the best way to determine the species of a specimen is to take a good sketch of it, and then to compare it with the drawings of other species of the same genus. He has also found that it is best to draw the animal in its natural position, and then to draw it again in a more convenient position, so as to facilitate comparison.

It is clear that the world has reached a low watermark biologically, and the movement must now go forward.

order and sub-particle length of 1 mm system on surface scattering. Such as thermal effect of aging is used to reduce a scattering of light (the infrared).

6. The proposed offload is not valid if an engagement not recorded in the log is recorded as a transfer, or if a valid offload has been recorded during this 12 month period before the proposed offload date. An engagement is recorded as valid if both the engagement date and the engagement number are present in the log.

EXERCISES In this section we study some applications of derivatives that involve rates of change. We begin by defining the derivative as a rate of change. This will lead us to the concept of a related rate problem.

Digitized by srujanika@gmail.com

Figure 15. A photograph of the same area as Figure 14, showing the effect of the new drainage system.

Digitized by srujanika@gmail.com

ALLEGHENY COUNTY, PENNSYLVANIA

CYNTHIA L. MARCIANO

Digitized by srujanika@gmail.com

UNOFFICIAL COPY

TCF Bank 1st
7600 S. Cicero
Burbank, IL 60459

DUE-ON-TRANSFER RIDER

Notice: This rider adds a provision to the Security Instrument allowing the Lender to require repayment of the Note in full upon transfer of the property.

This Due-On-Transfer Rider is made this 30th day of June, 1982, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to TCF Bank 1st (the "Lender") of 3900 W PIPPIN ST, CHICAGO, IL 60652 covering the property described in the Security Instrument and located at:

3900 W PIPPIN ST, CHICAGO, IL 60652
(Property Address)

AMENDED COVENANT. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 16 of the Security Instrument is amended to read as follows:

16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or an interest therein is sold or transferred by Borrower (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person or persons but is a corporation, partnership, trust or other legal entity) without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Security Instrument which does not relate to a transfer of rights of occupancy in the property, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Security Instrument 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 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.

Lender may consent to a sale or transfer if: (1) Borrower causes to be submitted to Lender information required by Lender to evaluate the transferee as if a new loan were being made to the transferee; (2) Lender reasonably determines that Lender's security will not be impaired and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable; (3) interest will be payable on the sums secured by this Security Instrument at a rate acceptable to Lender; (4) changes in the terms of the Note and this Security Instrument required by Lender are made, including, for example, periodic adjustment in the interest rate, a different final payment date for the loan, and addition of unpaid interest to principal; and (5) the transferee signs an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument, as modified if required by Lender. To the extent permitted by applicable law, Lender also may charge a reasonable fee as a condition to Lender's consent to any sale or transfer.

Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

IN WITNESS WHEREOF, Borrower has executed this Due-On-Transfer Rider.

Pedro Garcia 52483464
(Seal)
PEDRO GARCIA *Cynthia D. Garcia* 52483464
(Seal)
CYNTHIA D. GARCIA
(Seal)

UNOFFICIAL COPY

卷之三

卷之三十一

But as we have seen, the most important thing is to combine both types of data to obtain a more complete picture of the system.

Digitized by srujanika@gmail.com

But you will have to pay back the principal plus interest on your loans. If you don't make your payments, you may have to pay late fees or penalties.

International Union (the International) and the American Federation of Labor (the AFL). The AFL was the largest labor organization in the United States at the time, with approximately 1.5 million members. The IWW was a smaller, more radical organization that emphasized direct action and class struggle over traditional trade unionism.

1926. In general, older trees are more resistant to fire than younger ones, and the latter are more susceptible to fire damage.

10. The Board of Education shall have the right to require the payment of a fine or other punishment for any violation of this section by any teacher or employee.

Kids

卷之三

ICC is a registered trademark of the International Chamber of Commerce.

44-20969-01039

602000 2020-07-14

62220000 100 00000000

10. The following table gives the number of hours worked by each of the 1000 workers.

10. The following table gives the number of hours worked by each of the 100 workers.

10. The following table gives the number of hours worked by each of the 1000 workers.

1996-1997学年第一学期

10. The following table gives the number of hours worked by each of the 1000 workers.

14. *Leucosia* *leucostoma* (Fabricius) *leucostoma* (Fabricius)

10. The following table gives the number of hours worked by each of the 100 workers.

10. The following table gives the number of hours per week spent by students in various activities.