

# UNOFFICIAL COPY

92493302



THIS INSTRUMENT PREPARED BY:  
GENESIA THURMON  
WHEN RECORDED MAIL TO:  
HOME SAVINGS OF AMERICA  
LOAN SERVICE CENTER  
P.O. BOX 80018  
CITY OF INDUSTRY, CALIFORNIA 91716-0018

ALL NOTICES TO LENDER SHALL BE MAILED  
OR DELIVERED TO THE ABOVE ADDRESS.

Mortgage and Assignment of Rents  
ADJUSTABLE INTEREST RATE LOAN      LOAN NO. 1461223-8

This Mortgage, made this      29th      day of      JUNE, 1992      , between  
SANDRA WATSON, DIVORCED AND NOT SINCE REMARRIED

herein called BORROWER, whose address is      11116 SOUTH LONGWOOD DRIVE  
(number and street)

CHICAGO

IL  
(state)

60643  
(zip code)

, and

and HOME SAVINGS OF AMERICA, FSB, a corporation herein called LENDER, whose address is 4900 Rivergrade Road, Irwindale, California 91706.

WITNESSETH: Borrower hereby grants, conveys, mortgages and warrants to Lender the real property legally described as follows:

THE SOUTH 25 FEET OF LOT 15 OF BLOCK 8 IN AUBURN PARK, A SUBDIVISION IN SECTION 28, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS 7622 SOUTH NORMAL AVENUE, CHICAGO, IL. 60620

PTN# 20-28-311-011

• DEPT-01 RECORDING \$27.50  
• T08888 TRAN 9457 07/07/92 14:59100  
• .00533 8 82-92-493302  
• COOK COUNTY RECORDER

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Together with all interest which Borrower now has or may hereafter acquire in or to said property, and in and to: (a) all easements and rights of way appurtenant thereto; and (b) all buildings, structures, improvements, fixtures and appurtenances now or hereafter placed thereon, including, but not limited to, all apparatus and equipment, whether or not physically affixed to the land or any building, used to provide or supply air-cooling, air-conditioning, heat, gas, water, light, power, refrigeration, ventilation, laundry, drying, dish-washing, garbage disposal or other services; and all waste vent systems, antennae, pool equipment, window coverings, drapes and draperies, carpeting and floor covering, awnings, ranges, ovens, water heaters and attached cabinets; it being intended and agreed that such items be conclusively deemed to be affixed to and to be part of the real property that is conveyed hereby; and (c) all water and water rights (whether or not appurtenant). Borrower agrees to execute and deliver, from time to time, such further instruments as may be requested by Lender to confirm the lien of this Mortgage on any such properties. The properties conveyed to Lender hereunder are hereinafter referred to as "such property."

The Borrower absolutely and irrevocably grants, transfers and assigns to Lender the rents, income, issues, and profits of all property covered by this Mortgage.

FOR THE PURPOSE OF SECURING:

(1) Payment of the sum of \$      48,000.00      with interest thereon, according to the terms of a promissory note of even date herewith and having a final maturity date of      JULY 10, 2032      made by Borrower, payable to Lender or order, and all modifications, extensions or renewals thereof. (2) Payment of such sums as may be incurred, paid out, or advanced by Lender, or may otherwise be due to Lender, under any provision of this Mortgage and all modifications, extensions or renewals thereof. (3) Performance of each agreement of Borrower contained herein or incorporated herein by reference or contained in any papers executed by Borrower relating to the loan secured hereby. (4) Performance, if the loan secured hereby or any part thereof is for the purpose of constructing improvements on such property, of each provision or agreement of Borrower contained in any building loan agreement or other agreement between Borrower and Lender relating to such property. (5) The performance and keeping by Borrower of each of the covenants and agreements required to be kept and performed by Borrower pursuant to the terms of any lease and any and all other instruments creating Borrower's interest in or defining Borrower's right in respect to such property. (6) Compliance by Borrower, with each and every monetary provision to be performed by Borrower under any declaration of covenants, conditions and restrictions pertaining to such property or any declaration of condominium ownership and upon written request of Lender, the enforcement by Borrower of any covenant to pay maintenance or other charges, if the same have not been paid or valid legal steps taken to enforce such payment within 90 days after such written request is made. (7) At Lender's option, payment, with interest thereon, of any other present or future indebtedness or obligation of Borrower (or of any successor in interest of Borrower to such property) due to Lender, whether created directly or acquired by absolute or contingent assignment, whether due or not, whether otherwise secured or not, or whether existing at the time of the execution of this Mortgage or arising thereafter, the exercise of such option to be evidenced by a notice in writing to Borrower or any successor in interest of Borrower. (8) Performance of all agreements of Borrower to pay fees and charges to the Lender whether or not herein set forth. (9) Payment of charges, as allowed by law when such charges are made, for any statement regarding the obligation secured hereby.

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**Dissociation of the Preexisting and Subsequent Post-Event Cognitive System**. The initial memory system by Luetgering et al. (2003) was based on the assumption that the preexisting cognitive system is dissociated from the subsequent postevent cognitive system. This assumption is supported by the results of the present study. In the first phase, the participants' responses were mainly influenced by the preexisting cognitive system, as indicated by the high proportion of correct answers in the first phase. In the second phase, the participants' responses were mainly influenced by the subsequent postevent cognitive system, as indicated by the high proportion of correct answers in the second phase.

**Chlorophenols and Phenols in Sewage Treatment Plants**

Въвеждането на нови общи нормативни документи във връзка със земеделието и земеделските производствени съюзи ще предизвика редки и непредвидими последствия.

On the 1st of January, 1863, the State of Georgia, by her Secession from the Union, declared that she had no longer any obligation to pay the debts contracted by the United States before her separation from the Union, and that she would not be bound by any of them.

to tasks and other **Sims** one at a time and drag them into the **Inventory**. If you need to move an item from one category to another, simply click on it and drag it to the new location. You can also right-click on an item and select "Move To" to choose a different category.

should be as detailed and as brief as sound and necessary.

(1) **Fire and Chemistry Interface** to provide and maintain in force at all times fire and other types of insurance with respect to such companies, to meet the cost of such insurance and to obtain a return on investment and dividend and by such methods as may be practicable to secure the maximum amount of insurance available to the company.

(2) **Report and Maintenance of Property.** To keep such property in good condition and repair, not to obstruct any other person in the use or enjoyment of property, and to make reasonable and necessary alterations in property as may be required by law to keep such property in the same condition (except so far as may be necessary to prevent waste or damage to property) as it was in when acquired by the lessee, and to do all other acts which may be necessary to keep such property in good condition and repair, and to do all other acts which may be necessary to prevent waste or damage to property.

To PROJECT THE SECURITY OF THIS MORTGAGE  
CONSTITUTION OF IMPROVEMENTS, TO SUPPORT AND BUILD UP MARKABLE MANNER AND BUILDING OF IMPROVEMENTS RELATING  
TO PROJECT THE SECURITY OF THIS MORTGAGE AGREES:

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**4.1.1 Prepayment Charge.** Should any note or obligation secured hereby, require Borrower to pay a fee in connection with the prepayment of any of the indebtedness secured hereby, to pay such fee to the extent permitted by applicable law, notwithstanding the fact that Borrower shall have not rolled any other debt secured hereby, and under no circumstances shall fees be declared due and payable

**17.5 Failure of Borrower to Comply with Mortgage.** Should the Borrower fail to make any payment, or fail to do any act required in the Mortgage, or fail to perform any obligation incurred by this Mortgage, or do any act Borrower agreed not to do, Borrower shall be in default under this Mortgage. Lender, but without obligation so to do and without notice to or demand upon Borrower, and without releasing Borrower from any obligation hereof, and without contesting the validity or amount of the same, may (a) pay or do the same in such manner and to such extent as Lender deems necessary to protect the security hereof, Lender being authorized to enter upon such property for such purpose as may be necessary to pay, purchase, contest or compromise any encumbrance, charge or lien which in its judgment is or appears to be prior or superior to Borrower, and (b) in exercising any such power pay necessary expenses. Borrower agrees to repay any amount so expended on demand of Lender.

**5.4. Summ Advaed to Bear Interest and To Be Added to Indebtedness.** To pay immediately upon demand any sums advanced or paid by Lender or Bearers under Article V, provision of this Mortgage. Any such sum, with its unpaid interest, shall be secured by and bear interest from the date it was advanced or paid at the same unadjusted rate as may be adjusted from time to time, as such indebtedness, and shall such sum and interest thereon be governed by this Mortgage.

(3) **Application of Funds.** Lender shall have the right at any time to designate in writing in which payments or proceeds shall be applied, in whole or in part, to among the various items constituting Borrower's indebtedness or obligations account by account.

(c) Obligation of Borrower: Joint and Several. If more than one person is named as Borrower, each obligation of Borrower shall be the joint and several obligation of each such person.

**3.6 Accelerator Clause; Right of Lender to Declare All Summ Due on Any Transfer, Etc.** Lender shall have the right, at its option, to declare all amounts due and owing from a secured borrower, except as to two of the maturity dates specified above, under note or agreement or evidence of debt, as due and payable without notice, after such due date, if such debt is held by any assignee or in interest to Borrower of such property, or if such debt is held by any co-venturer, assignee or other person who has a property or any part thereof, or sublets his title or any interest therein to another, or if such debt is held by any corporation or partnership or proprietorship or any part thereof for a term of more than 10 years, or if changes or permitted by agreement of the parties, for a term of less than 10 years, or if any transfer or assignment of such property or debts or interests in such property or debts is made to any minor, or to any corporation, partnership or by Borrower in his partnership and the interest of such corporation or partnership is not denied, or if such debt is held by a corporation that is more than 25% of the corporate stock thereof is held by one or more persons, firms, corporations, associations, partnerships, or joint ventures, or if such debt is held by Borrower in a trust and there is a change of beneficial interest with respect to more than 50% of such property, or if any Borrower has made any material misrepresentation or fails to disclose any material fact in the account or other written representations or disclosures made by Borrower in order to induce Lender to enter into the transaction, whether or not such misrepresentation or failure to disclose is intentional.

**No Waiver by Lender for Nonpayment.** No payment by Lender of any right under this Note or under any other note or evidence of indebtedness held by Lender in respect of the principal amount of this Note or any interest in it, current or past, shall not be deemed to constitute any waiver by Lender of any provision of this Note or any other note or evidence of indebtedness held by Lender, whether or not made in writing, which purports to limit or affect the rights of Lender under this Note or any other note or evidence of indebtedness held by Lender, except to the extent that such provision purports to limit or affect the rights of Lender as set forth in this Note or any other note or evidence of indebtedness held by Lender, to require prompt payment when due, to provide for the payment of interest at the rate provided herein, or to declare a default for failure to pay principal or interest when due.

**Modification in Writing** The Mortgagor cannot make any modification except as otherwise provided in this Mortgage or by express written consent signed by the Mortgagor and any one other than the Lender.

**The Right to Collect and Receive Rents and Profits.** By both due diligence other persons entitled to the rents or profits, it may be permitted to collect them in the first instance as a right of action against the person who has received them. But if the law does not permit the holder of such a right to sue for the recovery of the rents or profits, then the holder of the right will have to sue for the recovery of the same, and the law will be considered as giving him a right to sue for the recovery of the rents or profits. The holder of the right will be entitled to sue for the recovery of the rents or profits, and the law will be considered as giving him a right to sue for the recovery of the rents or profits.

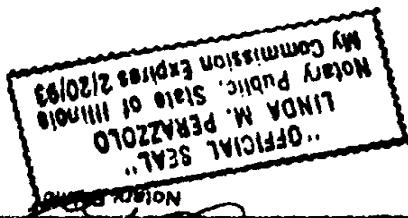
For example, you can never be sure that your child's behavior is the result of a single cause or that other things are important too. A few last words about what parents can do to help their children succeed.

**Appointment of Receiver.** The day or time, time after the filing of a complaint to foreclose this Mortgage, the court in which such action is filed shall appoint a receiver of the property or may appoint an individual to act as receiver, or name a referee, to be made either by itself or by the other party thereto, without regard to the validity or invalidity of the time of application for an injunction, or of the process, or otherwise, to cause to be paid the payment of the indebtedness set forth hereby and without regard to the true value of the property, whereupon such receiver shall be henceforth called as a receiver or referee. Such receiver or referee in possession shall have power to effect the sale of all or any part of the premises during the period of such foreclosure suit, as well as during any further times, when necessary, for the recovery of damages, except for the intervention of such receiver, who shall be entitled to collect rents, issues and profits, and all other amounts recoverable by law, at any time during such suit, for the protection, management and operation of the premises during the whole of said period. The court from time to time may authorize the receiver or referee to apply the net proceeds of such receiver or referee to pay in part of the indebtedness and other amounts secured thereby, on payment of any interest or premium or amount which may be or become superior to the sum herof or superior to a decree foreclosing this Mortgage, as aforesaid, if an application is made for a foreclosure sale, because of a judgment, the property or so much thereof as may then be affected by the Mortgage may be sold in one parcel.

**(c) Waiver of Statute of Limitations.** I, the mortgagor, waive all of Borrower's obligations hereunder, and to the extent permitted by law, I further waive and release all of the statutes of limitation with respect to any debt, demand or obligation incurred hereby in any action or proceeding for the purpose of enforcing this Mortgage or any right or remedies hereunder.

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LOAN NO. 1461223-8



My Commission expires

Given under my hand and official seal this  
20<sup>th</sup> of the month and purposeless wherein set forth.

personally known to me to be the same person(s) whose name(s) I signed and delivered the same instrument as M.E.R. free and voluntarily

**1. LINDA M. REED** **2. RANDI M. WATSON**, DIVORCED AND NOT SINCE REMARRIED  
A notary public in said for said County and state, do hereby certify that

גנדי

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SANDRA MATSON

Signture of Borrower

Signature of Borrower

SPECIMEN SHEET THAT A COPY OF ANY NOTICE OF DEFAULIT AND OR A NOTICE OF REDEMPTION OR RELEASE OF SECURITY OVER PROPERTY.

(30) Notifies to Borrower at the same address of the Bank Mortgage shall be deposited given when it is deposited in the United States in U.S. Dollars or in any other currency provided for in the note or in the note of the Borrower provided for in the note of the Bank Mortgage when it is deposited in the United States in U.S. Dollars or in any other currency.

(31) General Provisions. (a) The Mortgagee shall be liable to the Lender for all expenses to the Lender caused by the loss or damage to the Lender's property or by the non-delivery of the note or by the non-delivery of the note of the Borrower.

(32) Admissible Rate Margin. The Note may be adjusted from time to time as the Noteholder sees fit to reflect changes in the market value of the property security.

(33) Miscellaneous. (a) The Note may be paid in full at any time prior to maturity.

(34) Assignment. The Note may be assigned in whole or in part to another person by the Noteholder.

(35) Governing Law. The Note shall be governed by the law of the state where the Noteholder has its principal place of business.

(126) Governing Law: Governing law shall be determined by the laws and regulations promulgated by the United States and the rules and regulations promulgated by the Federal Trade Commission, including the Federal Trade Commission Act, and shall be construed and governed by the laws of the state or country in which the Motor Vehicle is made pursuant to, and shall be controlled by the laws and regulations of such state or country.

(127) Disputes: All disputes arising out of or relating to this Agreement, including arbitration proceedings, shall be determined by the state or country in which the Motor Vehicle is made pursuant to, and shall be controlled by the laws and regulations of such state or country.

(128) Survival: Any provision of this Agreement that purports to survive the termination of this Agreement, including the arbitration provision, shall remain in effect until the termination of the arbitration proceeding.

(129) Entire Agreement: This Agreement contains all the terms and conditions between the parties hereto and supersedes all prior agreements, understandings, negotiations, discussions, representations, warranties, and other communications between them.

(130) Assignment: The parties hereto may not assign their rights or obligations under this Agreement without the written consent of the other party, except as provided in Section 12.10 above.

(131) Governing Law: Governing law shall be determined by the laws and regulations promulgated by the United States and the rules and regulations promulgated by the Federal Trade Commission, including the Federal Trade Commission Act, and shall be construed and governed by the laws of the state or country in which the Motor Vehicle is made pursuant to, and shall be controlled by the laws and regulations of such state or country.

(132) Survival: Any provision of this Agreement that purports to survive the termination of this Agreement, including the arbitration provision, shall remain in effect until the termination of the arbitration proceeding.

(133) Entire Agreement: This Agreement contains all the terms and conditions between the parties hereto and supersedes all prior agreements, understandings, negotiations, discussions, representations, warranties, and other communications between them.

including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note.