

Mortgage --
Home Equity Line of Credit

NAME OF BANK: Old Kent Bank
ADDRESS: 105 S. YORK STREET
CITY: Elmhurst STATE: IL ZIP: 60126

UNOFFICIAL COPY

THIS IS A MORTGAGE between the Mortgagors who sign below and the Bank whose name appears on the top of this Mortgage, as the Mortgagors. Additional terms of the Mortgage appear on the back.

The Mortgagor mortgages and warrants to the Mortgagor land located in the Village of Hoffman Estates County of Cook State of Illinois, described as follows:

LOT 29 BLOCK 26 POPLAR HILLS UNIT SIX, BEING A SUBDIVISION OF PARTS OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 9 AND THE SOUTH WEST 1/4 OF SECTION 19, TOWNSHIP 42 NORTH, RANGE 10, ALL EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF IN THE RECORDER'S OFFICE OF COOK COUNTY, AUGUST 15, 1978 AS DOCUMENT NUMBER 24584537.

PIN#: 01-24-409-029

COMMON ADDRESS: 4320 Oak Knoll Street, Suite 123, 123.00
Hoffman Estates, IL 60195 10:01:00
\$9502 + 22-52-612131
COOK COUNTY RECORDER

together with all easements, improvements, hereditaments and appurtenances that now or in the future belong to this land, any rents, income and profits from this land, and all fixtures, including all plumbing, heating, air conditioning and ventilating equipment, that are now or in the future attached to or used in connection with this land (the "PROPERTY").

This Mortgage is given to secure the DEBT, which includes the payment of all indebtedness and the performance of all obligations that the Mortgagor now and hereafter owes the Mortgagor under this Mortgage and under a certain Home Equity Line of Credit disclosure and

Agreement dated August 8, 1992 19

including all extensions, renewals, and modifications thereto ("Agreement"). The Agreement has a credit limit of \$15,000.00

unless the limit is increased and a Notice of Increase is filed in the Office of the Registrar of Deeds where this Mortgage has been recorded. Under the terms of the Agreement, the Mortgagor has the absolute obligation in certain circumstances to make, and shall make, future advances to Mortgagor upon demand. When this obligation is terminated, Mortgagor will record in the Office of the Registrar of Deeds where this Mortgage has been recorded, a Notice of Termination of Obligation which shall release the then outstanding indebtedness under the Agreement.

This Mortgage is given to secure a revolving credit loan and shall secure not only presently existing indebtedness under the Agreement but also future advances, whether such advances are obligatory or to be made at the option of the Mortgagor, or otherwise, as are made within twenty (20) years from the date hereof, to the same extent as if such future advances were made on the date of the execution of this Mortgage, although there may be no advances made at the time of the execution of this Mortgage and although there may be no indebtedness secured hereby outstanding at the time any advance is made. The lien of this Mortgage shall be valid as to all indebtedness secured hereby, including future advances, from the time of its filing for record in the recorder's or registrar's office in the county in which the property is located. The total amount of indebtedness incurred hereby may increase or decrease from time to time, but the total unpaid balance of indebtedness incurred hereby (including disbursements which the Mortgagor may make under this Mortgage, the Agreement or any other document with respect thereto) at any one time outstanding shall not exceed the credit limit set forth above, plus interest thereon and any disbursements which the Mortgagor may make under this Mortgage, the Agreement or any other document with respect thereto, including but not limited to payment for taxes, special assessments or insurance on the real estate and the interest on such disbursements. This Mortgage is intended to and shall be valid and have priority over all subsequent liens and encumbrances, including statutory liens, excepting taxes and assessments levied on the real estate not yet due and payable to the extent of the maximum amount secured hereby.

Additional Provisions.

Mortgagor grants this Mortgage to Mortgagor free from all rights and benefits under and by virtue of the Homestead Exemption laws, of the State of Illinois, which said rights and benefits the Mortgagor does hereby expressly release and waive.

92618161

Additional Provisions.

Each Mortgagor agrees to all of the terms of the Mortgage Agreement, which appear on the other side.
The Mortgagor has executed this Mortgage on August 8, 1992

Witnesses:

Signature: X *James H. Rerry*

Name: James H. Rerry

Signature: X *Shireen G. Nelson*

Name: Shireen G. Nelson

Mortgagors:

Signature: X *John P. Alant*

Name: John P. Alant

Address: 4320 Oak Knoll Street, Suite 123, 123.00

Hoffman Estates, IL 60195

Marital Status: married to Joanne M. Alant

Signature: X *Joanne M. Alant*

Name: Joanne M. Alant

Address: 4320 Oak Knoll Street, Suite 123, 123.00

Hoffman Estates, IL 60195

STATE OF ILLINOIS

COUNTY OF Cook

I, the undersigned,

John P. Alant and Joanne M. Alant, his wife, in joint tenancy, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they

instrument is their free and voluntary act, for the uses and purposes therein recited.

Handie A. Peeler

NOTARY

This instrument prepared by

Clifford Scott Rudnick

105 S. York Street

Elmhurst, IL 60126

"OFFICIAL SEAL"
SANTA CLAUS
NOTARY PUBLIC - CITY OF ELMHURST
MY COMMISSION EXPIRES 10-20-2023

August 8, 1992

tax bills are to be sent to the following

23rd

BOX 15

UNOFFICIAL COPY

Don't let it get you down

From time to time, as you're bringing your car to the service station, you may notice a small sign on the side of the road or highway that says "Service Station". This is a good place to stop if you need to get some gas or oil. You can also find these stations along the way. If you're driving on a highway, look for signs that say "Service Station" or "Gas Station". You can also find these stations along the way.

RECOMMENDED PRACTICES AND CONSIDERATIONS FOR THE USE OF INTEGRATED SYSTEMS IN THE DESIGN, CONSTRUCTION, AND OPERATION OF HIGHWAY BRIDGES

For example, if you have a \$100,000 loan at 10% interest, and you make monthly payments of \$833.33, you will pay off the loan in 120 months (10 years). If you want to pay off the loan earlier, you can make larger monthly payments.

The process of selection by means of the best or carrying on the best individuals in each generation was called natural selection. The term "survival of the fittest" was coined by Herbert Spencer to describe the process of natural selection.

Mandate, and will be able to serve as a key to the DIA's new role as a central intelligence agency. The question is how to do it. The PROBLEMS are many, but they are also opportunity. The first problem is how to define the DIA's mission. It is not clear what the DIA's mission is to be. The second problem is how to build up the DIA's staff. The third problem is how to build up the DIA's budget. The fourth problem is how to build up the DIA's morale. The fifth problem is how to build up the DIA's reputation. The sixth problem is how to build up the DIA's credibility. The seventh problem is how to build up the DIA's effectiveness. The eighth problem is how to build up the DIA's efficiency. The ninth problem is how to build up the DIA's efficiency. The tenth problem is how to build up the DIA's efficiency.

Our Highlights From our first year, we have been working hard to make sure that our students receive the best possible education. We have invested in new facilities, updated our curriculum, and provided additional resources to support our students' learning. Our faculty and staff are dedicated to providing a safe, supportive, and challenging environment for our students to succeed.

Comments: This procedure is intended for a primary prevention approach by the identification of risk or causal elements. The purpose is to facilitate an informed interpretation of the problem and to provide the basis for the development of a treatment plan. It can also be used to identify and evaluate existing services. Whether it is used as a stand-alone process or as part of the problem-solving framework, it is a valuable technique for identifying causal factors and for formulating a treatment plan.

QUESTION *What is the relationship between the three age groups in terms of their* **PERCENTAGE** *of the total population?*

- You are to state in this section whether or not you have ever been involved in any type of illegal, criminal, or threatening conduct or conduct which you believe to be illegal, criminal, threatening, or threatening to you or others. If you have been involved in any type of illegal, criminal, or threatening conduct or conduct which you believe to be illegal, criminal, threatening, or threatening to you or others, you are to describe the conduct or conduct which you believe to be illegal, criminal, threatening, or threatening to you or others. You are to state in this section whether or not you are presently involved in any type of illegal, criminal, or threatening conduct or conduct which you believe to be illegal, criminal, threatening, or threatening to you or others. If you are presently involved in any type of illegal, criminal, or threatening conduct or conduct which you believe to be illegal, criminal, threatening, or threatening to you or others, you are to describe the conduct or conduct which you believe to be illegal, criminal, threatening, or threatening to you or others. You are to state in this section whether or not you are presently involved in any type of illegal, criminal, or threatening conduct or conduct which you believe to be illegal, criminal, threatening, or threatening to you or others. If you are presently involved in any type of illegal, criminal, or threatening conduct or conduct which you believe to be illegal, criminal, threatening, or threatening to you or others, you are to describe the conduct or conduct which you believe to be illegal, criminal, threatening, or threatening to you or others.

monogamous, who had sex without or before coitus, and those who had sex with their partner(s) after coitus.

- You may select any part of the \$100,000.00 principal value, and investing \$1000.00 per month, you can accumulate \$100,000.00 in 10 years. This is just one example many individuals have profited by a little

http://www.scholarlycommons.psu.edu/psu_merlin/10

- We must in the first place consider the legal position of the parties to the agreement that you have made. In the event that you have agreed to pay a sum of money to another person for which you are being called upon to account, the law of contracts will apply. This means that you will be liable to pay the amount if you do not fulfil your obligation. If you do not fulfil your obligation, the other party may sue you for the amount. The law of contracts also provides that the amount you owe to the other party must be paid in full. If you do not pay the amount, the other party may sue you for the amount.

As a result of this, the new government has been compelled to take a number of steps which have been described as "revolutionary". The most important of these is the abolition of the death penalty, which was introduced by the previous régime. This has been done in order to give the new régime a more popular character. Another step is the introduction of a new currency, the "new franc", which is intended to help to stabilize the economy. The new régime also plans to introduce a new constitution, which will be based on the principles of democracy and social justice.

- Other countries have been more successful in their efforts to combat AIDS.

Consequently, the first step in the development of a new technique is to determine the best way to collect the data. This is done by examining the properties of the data and the requirements of the technique. The second step is to develop a model that describes the data. This is done by fitting a curve to the data and then using the curve to predict the behavior of the system. The third step is to test the model against the data. This is done by comparing the predicted values with the observed values. If the predicted values are close to the observed values, then the model is considered to be a good fit. If the predicted values are not close to the observed values, then the model is considered to be a poor fit. The fourth step is to refine the model. This is done by adjusting the parameters of the model until the predicted values are close to the observed values. The fifth step is to use the model to make predictions about the future behavior of the system. This is done by using the model to predict the values of the variables at different times in the future.

Other Terms. The other terms of the contract are to be agreed upon, including the period of the contract, which is to be determined by both parties and no longer than one year. Any renewal of the contract shall be subject to mutual agreement and shall extend the period of the contract by one year.

Assessment of the *Carex* and *Lawn Care* plots. The *Carex* plot was dominated by *Carex stans* and *Carex sylvatica*, with smaller amounts of *Carex acutiformis* and *Carex blanda*. The *Lawn Care* plot was dominated by *Carex stans* and *Carex sylvatica*, with smaller amounts of *Carex acutiformis* and *Carex blanda*. By far the largest and fewest clonal growth forms were found in the *Carex* plot, representing 84% of all clonal growth forms. In contrast, 60% of all clonal growth forms in the *Lawn Care* plot were represented by *Carex* species. The *Carex* plot had a mean density of 10.25 clonal growth forms per square meter, while the *Lawn Care* plot had a mean density of 1.56 clonal growth forms per square meter. The *Carex* plot had a mean density of 1.25 clonal growth forms per square meter, while the *Lawn Care* plot had a mean density of 0.25 clonal growth forms per square meter. The *Carex* plot had a mean density of 0.25 clonal growth forms per square meter, while the *Lawn Care* plot had a mean density of 0.05 clonal growth forms per square meter. The *Carex* plot had a mean density of 0.05 clonal growth forms per square meter, while the *Lawn Care* plot had a mean density of 0.05 clonal growth forms per square meter.