

UNOFFICIAL COPY

Mortgage

Vol. 11207

(Corporate Trustee Form)

92011207

THIS INDENTURE WITNESSETH, THAT THE UNDERSIGNED, LASALLE NATIONAL TRUST, N.Y.A., SUCCESSION TRUSTEE TO LASALLE NATIONAL BANK

a corporation organized and existing under the laws of the United States of America, not personally but as Trustee under the provisions of a Deed of Deeds in trust duly recorded and delivered to the undersigned in pursuance of a Trust Agreement dated April 1, 1971 and known as trust number 26-1071-00, hereinafter referred to as the Mortgagor, does hereby Mortgage and Warrant to

ELGIN FEDERAL FINANCIAL CENTER

A Federal Association

a corporation organized and existing under the laws of the United States of America hereinafter referred to as the Mortgagor, the following real estate in the County of Cook

in the State of Illinois, to wit:

Unit 1-36-2-8 in Roy Country Club Village, a condominium as delineated on the following described real estate: Part of the North ½ of Section 26, Township 42 North, Range 11, East of the Third Principal Meridian, which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as document 26410009 as amended from time to time together with its undivided percentage interest in the common elements all in Cook County, IL.

63 Q6 - 700-015-1628

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 contiguous, controlled, used to supply heat, gas, airconditioning, water, light, power, refrigeration, ventilation or other services, and any other thing now or hereafter thereon or thereon, the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and windows, front doors, screen doors, in a door bars, earnings, slaves and water heaters (all of which are intended to be and are 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 Mortgagor, whether now due or hereafter to become due as provided herein. The Mortgagor is hereby subrogated to the rights of an mortgagee, lessor 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 thereto belonging, unto the Mortgagor, for the uses herein set forth, free from all rights and benefits under the heretofore, excepted and valuation laws of any state, which said rights and benefits and Mortgagor's rights hereby release and waive.

TO SECURE

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagor bearing even date herewith in the principal sum of Sixty-nine thousand and 00/100 ----- \$69,000.00 Dollars

(2) 69,000.00 for which Note, together with interest thereon as therein provided, is payable in monthly installments of

Dollars

**Eight-hundred, Thirty-seven and .18/100-----

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 Mortgagor to the Mortgagor, or its successor in title, for any purpose, of any kind, before or after the date of the original date of this Mortgage, but not so far as the Mortgagee advance on account of said original date together with such additional advances, in a sum in excess of

Zero Dollars----- Dollars 0.00----- provided that nothing herein contained shall be considered as limiting the amount that shall be secured hereby when advanced to protect the 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 Mortgagor, as contained herein and in said Note.

THE MORTGAGOR COVENANTS

92011207

(A) To pay said indebtedness and the interest thereon at hereinabove and hereinafter provided, or according to any extension extending the time of payment thereof; (B) To pay when due and before any penalty affecting thereon all taxes, special taxes, special assessments, water charges and sewer service charges against said property, including those heretofore paid and to furnish Mortgagor upon request, duplicate receipts therefor, and all such items extended against said property that be conclusively deemed valid for the purpose of this requirement; (C) To keep the improvements upon the land in open and unbroken insurance against damage by fire, and such other hazards as the Mortgagor may require to be insured against, and to provide public liability insurance on such other insurance as the Mortgagor may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the period of redemption; or of the full insurable value of the Mortgagor, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagor, such insurance policies shall remain with the Mortgagor during such period or periods, and contain the usual clause satisfactory to the Mortgagor making them payable to the Mortgagor, and in case of foreclosure, shall be payable to the owner of the certificate of title, owner of any deficiency, any receiver in bankruptcy or any creditor in a deed pursuant to foreclosure, and in case of loss under such policies, the Mortgagor is authorized to adjust, collect and compromise all its obligations, at its option, either and to prosecute and defend on behalf of the Mortgagor all necessary proceedings of law, receipts, vouchers and accounts, referred to herein by the insurance companies and the Mortgagor agrees to sign, upon demand, all necessary vouchers and releases required of him to be signed by the Mortgagor, for such purpose, and the Mortgagor is authorized to agree, for the proceeds of any insurance claim, to the restoration of the property or upon the indebtedness, solely, as ordered in its discretion, but monthly payments and continuing until such indebtedness is paid in full, (D) Immediately after destruction or damage, to commence and promptly complete the rebuilding or restoration of buildings and improvements now or hereafter on or premises unless Mortgagor elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage; (E) To keep and maintain in good condition and repair, without waste, and free from any encumbrance, or other form of claim of law or expense, authorized to the tenancy; (F) Not to make, suffer or permit any indebtedness or of any nature to exist on said property or to disannex and unpaid its value by any act of omission or act; (G) To comply with all requirements of law with respect to mortgaged property and the use thereof, either to lease, sell or permit, without the written permission of the Mortgagor being first had and obtained; (H) Any use of the property for any purpose other than that for which it is now used, (I) Any alteration of the improvements, separate appurtenances, fixtures or equipment now or hereafter upon said property, or any purchase on conditional sale basis or agreement under which title is reserved in the vendor, of any apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said property; (J) To complete within a reasonable time any buildings or improvements now or at any time in process of erection upon the premises.

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 expenses incurred in accepting this undersigned promises to pay to the Mortgagor a pro rata portion of the current year taxes upon the disbursement of the loan and to pay monthly to the Mortgagor, 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 Mortgagor, be held by it and commingled with other such funds of its own funds for the payment of such items; (K) to be carried in a savings account and estimates to pay such items, or to be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagor's advances upon this obligation will be sufficient to pay such items as the same accrue and the sum payable at the amount estimated to be sufficient to pay such items is not sufficient, the undersigned promises to pay the difference upon demand; if such sum are held or carried in a savings account or escrow account, the same are hereby pledged to further secure this indebtedness; The Mortgagor is authorized to pay such 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 Mortgagor and secured by this mortgage, and it is agreed that in the event of such advances 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 advances and shall be a part of said indebtedness, less than all of the sum of your note and this contract as fully, as a new debt, and monthly interest, were unadjusted and unaccrued. 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 express modifications of the contract; that in all other respects this contract shall remain in full force and effect as to said indebtedness, including all of a tenement.

D. That in case of failure to perform any of the covenants herein, Mortgagor may do on Mortgagor's behalf every thing so necessary, that said Mortgagor may also do any act it may deem necessary to protect the tenancy, that Mortgagor will never upon demand and notice, pay or discharge by Mortgagor for any of the above purposes and such amounts together with interest thereon at the highest rate for which it is then lawful to contract, shall become so much additional indebtedness secured by the Mortgagor, with the same priority as the original indebtedness and may be included in any decree foreclosing this mortgage and to be paid out of the rents or proceeds of sale of the property of the Mortgagor, and that shall not be obligatory upon the Mortgagor to pay into the vaults of any bank or insurance company or claim or demanding money in advance authorized, but nothing herein contained shall be construed as requiring the Mortgagor to advance any money for any purpose or to do any other thing, and the Mortgagor shall not incur any personal liability for the use of anything it may do or omit to do hereunder.

E. That it is the intent hereof to secure payment of said note and obligation, therefore the entire amount shall have been advanced to the Mortgagor of 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.

F. That if all or any part of the property or any interest therein is sold or transferred by Mortgagor without the prior written consent of Mortgagor, excluding (a) the creation of a lien or encumbrance subordinate to this mortgage, (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 a right of reentry, Mortgagor may, at Mortgagor's option, declare without notice all of the sums secured by this mortgage to be immediately due and payable.

BOX 935 111

31097000

UNOFFICIAL COPY

ANNUAL APPENDIX

AD 1991

३०५

541

a corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument.

A CORPORATION, and **ASSISTANT** **PRESIDENT** known to me to be the **PERSONALLY** **STICK**

personally known to me to be the
President of LaSalle National Trust, N.A.

and for said County, so the State of Oregon, do he done by GERTIE Y THA

COUNTY OF Cook HARRIET DEEN SHEWICZ
1. The undersigned
2. Notary Public in

COUNTY OF COOK
HARRIET DENISSEWICZ
U. S. DEPARTMENT OF JUSTICE
U. S. ATTORNEY'S OFFICE
100 N. WACKER DR.
CHICAGO, IL 60606-3393
T: 312-353-3400
F: 312-353-3405

COUNTY OF Cook

This letter is a Part of the mortgage dated April 17, 1971, known as Trust Number 26-1C71-00, said Mortgage dated April 17, 1971, said Mortgage dated April 17, 1971, known as Trust Number 26-1C71-00.

At the option of the mortgagors of the notes or the mortgagee and obligee, all rights and obligations under this note may be terminated by payment in full of the principal amount and interest due hereon.

D The morphology of a nucleus can be influenced by the presence of a virus. In the case of the polyomavirus, it is known that the virus can cause changes in the shape of the nucleus, such as the formation of nuclear inclusions. These changes are thought to be caused by the viral protein VP1, which binds to the nuclear envelope and disrupts its structure.

K. THE STATE OF THE SOCIETY
and whether the same shall be determined by the Board or by the members of the Society, and whether before or after the meeting at which the same shall be determined, the Board may determine the same by a majority of the members of the Board present.

the first step in this process is to identify the specific needs of the organization. This involves understanding the organization's mission, vision, and values, as well as its current strengths and weaknesses. It is also important to consider the external environment, including factors such as market trends, regulatory requirements, and competitive pressures.

Once the needs have been identified, the next step is to develop a strategic plan. This plan should outline the organization's goals and objectives, as well as the actions required to achieve them. The plan should be realistic and achievable, and should take into account the organization's resources and capabilities.

The third step is to implement the strategic plan. This involves translating the plan into specific actions and assignments, and then monitoring progress and making adjustments as needed. It is important to involve all relevant stakeholders in the implementation process, including employees, customers, and partners.

Finally, the fourth step is to evaluate the results. This involves assessing the effectiveness of the strategic plan and making any necessary changes to improve future performance. It is also important to document the lessons learned from the process, so that they can be applied in the future.

In conclusion, strategic planning is a critical process for organizations that want to stay competitive and successful. By following these four steps, organizations can develop a clear strategic plan that will help them achieve their goals and objectives.

so demanded. Provided that any such access does not interfere with the performance of his/her functions as a UNRWA staff member or if he/she has been granted a leave of absence by the UNRWA Director General, the UNRWA Director General shall be entitled to determine whether or not to grant such access.

During the development of the software, the developer must be able to make changes to the code to fix bugs or add new features. The developer must also be able to understand the existing code and make modifications without breaking it.

the first time in history that the United States has been forced to pay such a large sum of money to another country.

A condition with any other chapter of the *International Classification of Diseases*, *Revised Tenth Revision*, should be added to the same and numbered consecutively.

However, because of the nature of this type of intervention, there is no guarantee that the model will be made available to other countries or organizations.

MOTIVACIÓN MÁS ALLÁ DE LOS ESTÍMULOS. A continuación se presentan los resultados de la investigación que muestra que las motivaciones más allá de los estímulos tienen un efecto moderador en el desarrollo de las habilidades de resolución de problemas.

Proceeding in this way, we can obtain a series of 100 points on the boundary of the domain, which are used to build a polygonal approximation for the domain.

Subtract 10 from the tens column of the subtraction problem. Then add 10 to the ones column of the problem. Add the tens column again.

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7 0 2 1 2 0 7

THIS INSTRUMENT WAS PREPARED BY
CLERK'S OFFICE, COOK COUNTY, ILLINOIS

Given under my hand and Notary Seal this
14th day of December 1991.

Subsequent to the formation of the Chicago and Milwaukee Railroad Company in 1848, the railroad became a major factor in the growth of Chicago. In 1869, the Illinois Central Railroad was completed, connecting Chicago to New Orleans. This made Chicago a major shipping center for grain and other agricultural products. The city's population grew rapidly, reaching over one million by 1890. The Great Chicago Fire of 1871 destroyed much of the city, but it was quickly rebuilt. The city became a major industrial center, with significant contributions from the meatpacking industry and the automobile industry. The city's port was also a major factor in its growth, handling large amounts of shipping traffic. The city's culture and architecture also flourished, with the construction of numerous landmarks such as the Chicago Stock Exchange, the Chicago Board of Trade, and the Chicago Cultural Center.

ASSISTANT
Nancy A. SWAN

ASSISTANT
LUCILLE NATIONAL TRUST, N.A.

and for said County, to the State of Illinois, DO THE BETTER TO CALL A TRUST. CERTIFICATE BOOK

STATE OF ILLINOIS	COUNTY OF Cook
ATTEST	
30th	day of December
1991	year
HARRIET DENISEWICZ	(The undersigned)
LESAH MATTISON, N.A.	Attest
As to whom aforesaid and not personally	By
Secularly known to me to be the	Signature
ASSISTANT Nancy A. SWAN	

IN WITNESS WHEREOF, the undersigned corporations, for personalty but as trustee or otherwise, has caused these presents to be signed by its
Treasurer, and is corporate and its corporate seal to be hereunto affixed and attested by its
President, and to have full force and effect as if it were signed by the President and attested by the Secretary of State.

92011207

UNOFFICIAL COPY

Mortgage

Loan No. 0 0 7

(Corporate Trustee Form)

92011207

THIS INDENTURE WITNESSETH: That the undersigned
LASALLE NATIONAL TRUST, N.A. SUCCESSOR TRUSTEE TO

LASALLE NATIONAL BANK

a corporation organized and existing under the laws of the United States of America
not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to the
undersigned in pursuance of a Trust Agreement dated April 1, 1971 and known as trust number
26- 1071 -00, hereinafter referred to as the Mortgagor, does hereby Mortgage and Warrant to

ELGIN FEDERAL FINANCIAL CENTER

A Federal Association

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:

Unit 1-36-2-S in Roy Country Club Village, a condominium as delineated on the
following described real estate: Part of the North $\frac{1}{2}$ of Section 26, Township
42 North, Range 11, East of the Third Principal Meridian, which survey is at-
tached as Exhibit "A" to the Declaration of Condominium recorded as document
26410009 as amended from time to time together with its undivided percentage
interest in the common elements all in Cook County, IL

12-26-102-015-1628

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, airconditioning, water, light, power, refrigeration, ventilation or other services, and any other thing now or hereafter 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 door beds, awnings, stoves and water heaters (all of which are intended to be and are hereby declared to be a part of said real estate whether physically attached thereto or not); and so together with an easement, if any, 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 as provided herein. The Mortgagee is hereby subrogated to the rights of all mortgagee, lessors and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said building, improvements, fixtures, appurtenances, apparatus and equipment, and with all the rights and privileges thereto 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 Mortgagee 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
Sixty-nine thousand and 00/100 ----- \$69,000.00

Dollars

\$ 69,000.00

, which Note, together with interest thereon as therein provided, is payable in monthly installments of
Dollars

**Eight-hundred, Thirty-seven and .18/100-----

(\$ 837.18), commencing the 10th day of January

1992

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 its successor in title, for any purpose at any time before the release of the title of this
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

Zero Dollars-----

0.00-----

provided that nothing herein contained shall be construed as limiting the amounts that shall be secured thereby when advanced to protect the 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 and in said Note.

1992 JAN 10 AM 11:07

1201207

THE MORTGAGOR COVENANTS

A. (1) To pay said indebtedness and the interest thereon at herein and in said note provided, or according to any agreement extending the time of payment thereof; (2) To pay, when due and before any penalty attaches thereto, all taxes, special taxes, service assessments, water charges, and sewer service charges against said property (including those hereinafter due), and to furnish Mortgagee, upon request, duplicate receipts therefor, and at such times extended by it, and said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or hereafter erected on 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, covering them payable to the Mortgagee, and in case of foreclosure sale payable to the owner of the certificate of title, owner of any deficiency, any receiver or redemption, or any grantee in a deed pursuant to foreclosure sale, and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, at its discretion, all or a part thereof, and to execute and deliver on behalf of the Mortgagor all necessary proofs of loss, receipts, vouchers, releases and acquittances required to be supplied 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 directs to apply on the indebtedness 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 mechanics' 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 nor impair its value by any act of omission to act; (7) To comply with all requirements of law with respect to mortgaged premises and the use thereof; (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, appurtenances, fixtures or equipment now or hereafter upon said property, (c) any purchase on conditional sale, lease or agreement under which title is reserved to the vendor, or any apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said property; (8) To complete within a reasonable time any buildings or improvements now or at any time in process of erection upon the premises.

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, the undersigned promises to pay to the Mortgagee a pro rata 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, be held by it and contingently with other such funds or its own funds for the payment of such items; (d) be carried in a savings account and withdrawn by it to pay such items, or to be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagee advances upon this obligation sums sufficient to pay said items as the same accrue and the true payment of the amount estimated to be sufficient to pay said items is not sufficient, the undersigned promises to pay the difference upon demand; 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 timed 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 advances 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 on 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 different interest rates and other express modifications of the contract, but in all other respects this 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 necessary, that said Mortgagee may also do any act it may deem necessary to protect the loan hereof, that Mortgagor will repay upon demand any money paid or disbursed by Mortgagee for any of the above purposes and such money, 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 profits of sale of said premises if not otherwise paid, that it shall not be obligatory upon the Mortgagee to enjoin into the validity of any lien, encumbrance or claim in advancing monies 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 any thing it may do or omit to do hereunder.

E. That it 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.

F. That if all or any part of the property or any interest therein is sold or transferred by Mortgagor without the prior written consent of Mortgagee, excluding (a) the creation of a lien or encumbrance subordinate to this mortgage, (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 constituting a fee simple, Mortgagee may, at Mortgagee's option, declare without notice all of the sums secured by this mortgage to be immediately due and payable.

BOX 333-11

31097002

UNOFFICIAL COPY

ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this day of December....., 19....91, 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 Adjustable Rate Note to ELGIN FEDERAL FINANCIAL CENTER, A FEDERAL ASSOCIATION..... (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

.....513...C...Greenfield...PROSPECT...Highway...IL...60070.....
(Property Address)

The Note contains provisions allowing for changes in the interest rate. If the interest rate increases, the Borrower's monthly payments will be higher. If the interest rate decreases, the Borrower's monthly payments will be lower.

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of8.00%. Section 4 of the Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the1st..... day ofJanuary....., 19....94, and on that day of the month every30..... months thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an "Index." The Index is the weekly average yield on United States Treasury securities adjusted to a constant maturity of1..... years, as made available by the Federal Reserve Board. The most recent Index figure available as of 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of its choice.

** (C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by addingtwo and three-quarters..... percentage points (.....2.75%) to the Current Index. The sum will be my new interest rate.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay in full the principal I am expected to owe on the Change Date in substantially equal payments by the maturity date at my new interest rate. The result of this calculation will be the new amount of my monthly payment.

(D) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(E) Notice of Changes

The Note Holder will mail or deliver to me a notice before each Change Date. The notice will advise me of:

- (i) the new interest rate on my loan as of the Change Date;
- (ii) the amount of my monthly payment following the Change Date;
- (iii) any additional matters which the Note Holder is required to disclose; and
- (iv) the title and telephone number of a person who will answer any question I may have regarding the notice.

B. CHARGES; LIENS

Uniform Covenant 4 of the Security Instrument is amended to read as follows:

4. Charges; Liens. Borrower shall pay all taxes, assessments, and other charges, fines and impositions attributable to the Property which may attain a priority over this Security Instrument, and leasehold payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument; however, Borrower shall not be required to discharge any such lien so long as Borrower: (a) shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender; (b) shall in good

GENERAL FORM—FHLMC UNIFORM ADJUSTABLE RATE LOAN—(TREASURY INDEX) - 3/83

444901 SAF Systems and Forms

**The interest rate will not be changed by more than 2 percentage points on any Change Date, maximum interest rate change over the entire term of the loan shall not exceed 5% over the original rate contained herein nor shall said interest rate over the entire term of the loan be less than 8.00%.

62011207

UNOFFICIAL COPY

Assistant Secretary

By: _____
Assistant Vice President
BORTOWSKI
(Seal)

LASALLE NATIONAL BANK, N.A., SOUTHERN TRUSTEESHIP COMPANY
LASALLE NATIONAL BANK AS TRUSTEE AND NOT PERSONALLY
UNDER TRUST NO. 86-1071-000
LASALLE NATIONAL BANK AS TRUSTEE AND NOT PERSONALLY
BOSTON
(Seal)

IN WITTENBERG WHEREVER BOTTWER HAS EXECUTED THIS ADJUSTABLE RATE RIDER

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 exceed permitted limits will be refunded to the permitted limit; and (3) any sums already collected from Borrower which exceed permitted limits will be reduced 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.

E. LOAN CHARGES

Nowithstanding a sale or transfer, Borrower will continue to be obligated under this Note and this Security Instrument unless Lender has released Borrower in writing.

of Lender exercises such option to accelerate. Lender shall Borrower, notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date of the notice to the Borrower which 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 18 hereof.

17. 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 (or if a beneficial interest in Borrower is sold or transferred) to a natural person (or if a beneficial interest in Borrower is sold or transferred to a corporation, partnership, limited liability company, trust, estate, association, joint venture, syndicate, or other entity), without Lenders' prior written consent, Lender may, at Lender's option, declare all the sums secured by this security instrument to be immediately due and payable. However, this option shall not be exercised by Lender if exercise is not authorized by Federal law.

This instrument is executed by LA SALLE NATIONAL TRUST, N.A., not personally but
solely as trustee, as attorney, in the exercise of the power and authority
conferred upon it as such trustee. All the terms, provisions,
stipulations, covenants and conditions to be performed by LA SALLE NATIONAL
TRUST, N.A., are undertaken by it solely as trustee, and none
individually and all its agents herein made are made on its own behalf
and are to be construed individually, and no person, N.A., by reason of
any of the terms, provisions, stipulations, coverages and/or of its agent's
or the instrument.

12/20/91
26-107-1-00
DODGE TRAVELER
A 1988 DODGE TRAVELER WAS PURCHASED BY THE DODGE DEALER IN JUNE OF 1988. IT HAD 100,000 MILES ON IT. IT HAD A 3.0L V6 ENGINE AND A 4-SPEED AUTOMATIC TRANSMISSION. IT HAD A VIN OF 2B3WD81KXJW100001.

Uniform Covariant Lie of the Security Instruments is amended to read as follows:

C NOTICE

III. Lender determines that all or any part of the Property is subject to a lien which may attain a priority over this Security instrument. Lender shall give Borrower a notice identifying such lien. Borrower shall satisfy such lien or take one or more of the actions set forth above within ten days of the giving of the notice.

Within contests such as the one by, or between **againt** entrepreneurs of such caliber, the entrepreneur of the firm that is more successful will receive a larger share of the total prize money.

UNOFFICIAL COPY

7.

(Borrower
-Seal)

Attelleatant Asstistant Secretary

Asstistant Vice President
-Borrower
(Seal)

By: *S*
Attelleatant Vice President
-Borrower
(Seal)

UNIVERSITY OF ALABAMA, BIRMINGHAM, ALABAMA, RANK AS TRUSTEE AND NOT PERSONALLY
IN WITNESS WHEREAS, Borrower has executed this Adjustable Rate Rider.

IN WITNESS WHEREAS, Borrower has executed this Adjustable Rate Rider.

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 exceeds permitted limits, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits; or (2) any sums already collected from Borrower which exceed 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.

E. LOAN CHARGES

Notwithstanding a sale or transfer, Borrower will continue to be obligated under the Note and this Security instrument unless Lender has released Borrower in writing.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 10 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to do so, such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by law.

If Lender exercises such option to accelerate, Lender shall provide a period of not less than 10 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to do so, such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by law.

17. 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 for a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, as Lender's option, defer all the sums secured by this

Security instrument to be immediately due and payable. However, this option shall not be exercised by Lender if this

Security instrument is not authorized by Federal law.

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

Information provided in 17 of the Security instrument is amended to read as follows:

18. Uniform Security Instrument Governing Law; Severability. This form of Security instrument combines uniform conventions for national use and uniform conventions with limited variations to constitute a uniform security instrument covering real property. This Security instrument shall be governed by federal law and the law of the state in which the property is located. In the event that any provision of this Security instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security instrument or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Security instrument and the Note are declared to be severable.

Information provided in 18 of the Security instrument is amended to read as follows:

G. UNIFORM SECURITY INSTRUMENT GOVERNING LAW; SEVERABILITY

Security information
Lender operates to prevent the enforcement of such lien in a manner satisfactory to Lender subordinating it to the opinion of such counsel such lien in, legal proceedings which in the opinion of

UNOFFICIAL COPY

ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this ...30th day of ...December....., 19...91,
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 Adjustable Rate Note toELGIN FEDERAL FINANCIAL CENTER, A FEDERAL ASSOCIATION.....
..... (the "Lender") of the same date (the "Note") and covering the
property described in the Security Instrument and located at:

.....513...C...Greenbridge,...Prospect...Heights,...IL...60070.....
(Property Address)

The Note contains provisions allowing for changes in the interest rate. If the interest rate increases, the Borrower's monthly payments will be higher. If the interest rate decreases, the Borrower's monthly payments will be lower.

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of8.00%. Section 4 of the Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the1st..... day ofJanuary....., 19..94., and
on that day of the month every26..... months thereafter. Each date on which my interest rate could change
is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an "Index." The Index is the weekly
average yield on United States Treasury securities adjusted to a constant maturity of.....1..... years, as made
available by the Federal Reserve Board. The most recent Index figure available as of 45 days before each Change
Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable
information. The Note Holder will give me notice of its choice.

** (C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by addingtwo and three-
quarters----- percentage points (.....2.75%) to the Current Index. The sum will be my new
interest rate.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay in full
the principal I am expected to owe on the Change Date in substantially equal payments by the maturity date at my
new interest rate. The result of this calculation will be the new amount of my monthly payment.

(D) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly
payment beginning on the first monthly payment date after the Change Date until the amount of my monthly
payment changes again.

(E) Notice of Changes

The Note Holder will mail or deliver to me a notice before each Change Date. The notice will advise me of:

- (i) the new interest rate on my loan as of the Change Date;
- (ii) the amount of my monthly payment following the Change Date;
- (iii) any additional matters which the Note Holder is required to disclose; and
- (iv) the title and telephone number of a person who will answer any question I may have regarding the
notice.

B. CHARGES; LIENS

Uniform Covenant 4 of the Security Instrument is amended to read as follows:

4. Charges; Liens. Borrower shall pay all taxes, assessments, and other charges, fines and impositions attributable to
the Property which may attain a priority over this Security Instrument, and leasehold payments or ground rents, if
any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment,
when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under
this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender
receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Security
Instrument; however, Borrower shall not be required to discharge any such lien so long as Borrower: (a) shall agree in
writing to the payment of the obligation secured by such lien in a manner acceptable to Lender; (b) shall in good

GENERAL FORM—FHLMC UNIFORM ADJUSTABLE RATE LOAN—(TREASURY INDEX)—3/83

44490-1 BAF Systems and Forms

**The interest rate will not be changed by more than 2 percentage
points on any Change Date, maximum interest rate change over
the entire term of the loan shall not exceed 5% over the original
rate contained herein nor shall said interest rate over the entire
term of the loan be less than 8.00%.

92041207

STATE OF ILLINOIS)

) SS:

COUNTY OF COOK

I, HARRIET DENISON, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT, IRVING M. SHAW, Assistant Vice President of said Bank personally known to me as to be the same persons whose names are subscribed to the foregoing instrument as such Assistant Vice President and Assistant Secretary respectively, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act, and as the free and voluntary act of said Bank, for the uses and purposes therein set forth; and said Assistant Secretary did also then and there acknowledge that he/she, as custodian of the Corporate Seal of this Bank, did affix said Corporate Seal of said Bank to said instrument as his/her own free and voluntary act, and as the free and voluntary act of said Bank for the uses and purposes therein set forth.

Given under my name and notarial seal this 30th day of December,

1991

9201207

NOTARY PUBLIC