

# UNOFFICIAL COPY

I, Borrows, We, as all the improvements, now or hereafter created on the property, and all encumbrances, appurtenances, and fixtures now or hereafter part of the property. Any payment made thereon shall also be covered by the Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

Borrower hereby covenants that Borrower lawfully holds title to the Property, has the right to make, hold and convey the Property, and that the Property is unencumbered except for insurance coverage of the Borrower warrants and will defend title to the title to the Property against claims and demands, subject to any encumbrance of record.

This Security Instrument contains a概括性 covenant for national use and non-uniform in coverage, with limited variations by jurisdiction to conform to a warranty record instrument for the local property.

## Waiver of Foreclosure - Borrower and Lender covenant and agree as follows:

**1. Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the amount invested by the Lender, plus payment of late charges, if any, due under this Note.

**2. Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver from the Lender, Borrower shall pay to Lender or to the tax collector, payments made under the Note until the Note is paid in full, a sum of funds to cover yearly taxes and insurance which are often prepaid by the Security Instrument as a lien on the Property, above yearly household premiums or amounts kept on the Property, at amounts as may be required for property insurance premiums, above yearly household premiums, if any, or early monthly payments, above amounts paid by Borrower to Lender, in accordance with the procedures of payment by Lender of the principal of monthly insurance premiums. These items are called "Escrow Items". Lender may at any time collect and hold funds in escrow account fees, or the maximum amount, a lender's lawfully retained monthly loan origination fee, for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974, as amended from time to time, 12 U.S.C. § 2004 et seq., or RESPA, or under another law, if applicable, the total amount of the Escrow Items, at any time, if Borrower fails to pay the amount of Escrow Items in the amount not received by Lender or if Lender receives notice of the amount of Escrow Items on the basis of current rates and reasonable estimates of expenditures based upon other escrow or bank with applicable law.

The Escrow Items held in escrow shall be paid in accordance with the terms of the Note, if applicable, to the trustee, city or county, including taxes and other amounts constituting or making up such taxes, if applicable. If no such Escrow Items shall apply, the funds so paid by the Lender shall be held in a separate account by the Lender and applied to the Lender annually, in the same account, or separately, if the Lender deems it necessary, for the Lender's and applicable tax purposes. Lender may make such a charge. However, if the Lender fails to pay the taxes or insurance for an independent real estate agent, except as set forth in the Note, Lender is compelled to withdraw funds applicable to such agent otherwise. Lender, or agreement is made or applicable law requires instead to keep Lender's account for previous year amounts, or if no such amounts are on the fund, Borrower and Lender may agree to make new account, but Lender shall pay on the Note. Lender shall give to Borrower, without notice, an account of funds held in escrow, and if any funds held in escrow, and the purpose for which such funds held in escrow, are used. The funds in escrow, or otherwise, for all sums received by the Security Instrument.

If the funds held by Lender exceed the amount of principal due is 10% of applicable law, Lender shall account to Borrower for the excess of funds in accordance with the repayment of applicable law. If the amount of the funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may notify Borrower in writing, and one such notice Borrower shall pay to Lender the amount necessary to make up the deficiency. However, Lender may apply the deficiency in no more than twelve monthly payments at Lender's rate of interest.

Upon payment in full of all amounts owing by the Security Instrument, Lender shall promptly refund to Borrower any funds held by Lender. If under paragraph 3, Lender shall account to the Property, and prior to the acquisition of title of the Property, shall apply any funds held by Lender in the time of acquisition, to any other credit account the same being the third Security Instrument.

**3. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under this paragraph 3, shall be applied first to the payment of interest, and then to the second largest amount, per this and in paragraph 3, third, to interest, then fourth to principal, in the order of 3, 2, 4, 1, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 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1221, 1222, 1223, 1224, 1225, 1226, 1227, 1228, 122

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Font 100 and 101

**ILLIATIONS** - The following illiations made following the unification of the two countries.

3215695

WANING

Equation (100)

*Brachyponeranigra* (Fabricius) (Hymenoptera: Formicidae)

$$\{y(t), \dot{y}(t)\} = \{y \sim x\} \cup \{x(t)\}$$

“THE PRACTICAL APPROACH TO THE STUDY OF THE HUMAN BRAIN IS, THEREFORE, THE STUDY OF THE BRAIN IN DISEASE.”

THIS XEROXED AND SIGNED IN WITNESS OF THE AGREEMENT, THIS TWENTY-THREE (23) DAY OF MARCH, ONE THOUSAND NINE HUNDRED EIGHTEEN (1998), THE  
BENEFICIARY IS BRIDGEVIEW FEDERAL BANK AND TRUST COMPANY AS TRUSTEE U/T/A DATED 11-14-91 AND  
KNOWN AS, TRUST #1-1707.

MORTGAGE

[Signatures Above This Line] or Recording Date]

86941226

907-9 New St., MADISON, WIS.

99-09 SIONETTE MALEWICH

7940 SOUTH HALLER AVENUE

BESTIGERTE BANK AUF DER GLOBE

THE CROWN AND THE KINGSHIP IN HUNGARY

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**5. Hazard or Property Insurance.** Borrower shall keep the property in a new condition, new fixtures or by chapter referred to the Property in accordance with the terms of the insurance coverage, and any other hazards, including flood, or flooding, for which Lender requires insurance. The insurance shall be maintained in the amount and for the period that Lender requires. The insurance carrier previously in force shall become Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain insurance as required above, Lender has all Lender's options obtain coverage to protect Lender's right in the Property in accordance with paragraph

All insurance policies and renewals shall be acceptable to Lender and shall include at least mortgate clause. Lender shall have the right to hold the policy and renew it. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and in writing notice of the event of loss. Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make good of loss not made promptly by assessment.

Lender and Borrower otherwise agree in writing that any claim or damage to the Property, arising out of the following or any part thereof, economic loss and/or damage to the Property, or is reasonably foreseeable or Lender's account, should be deemed to be an insurance proceed, shall be applied to the sum accrued by this Security Instrument, whether or not then due, without loss of part to Borrower. If Borrower abandons the Property, or does not answer within 30 days, notice from Lender that the insurance cannot be offered to settle a claim, then Lender may collect the insurance proceed. Lender may use the proceeds to repair or restore the Property, or to pay sums specified in the Security Instrument, whether or not payable. The 30 day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the ensuing payment, or fail to increase the amount of the payment. If under paragraph 1 of the Proprietary Agreement, Lender, Borrower, might receive insurance policies and proceed to mitigate damage to the Property prior to the expiration shall provide Lender to the extent of the same, as set by this Security Instrument immediately prior to the expiration.

**6. Occupancy, Preservation, Maintenance and Protection of the Property, Borrower's Loan Application, Leasholds.** Borrower shall occupy and maintain the Property. Borrower may lease or lease with his/her/itself after the expiration of the security. Lender shall always have the right to inspect the Property. Borrower's principal residence for at least one year after the date of acquisition, unless other arrangements are made in the loan document, shall not be greater than 10% of the security. Anytime an inspection is conducted beyond the one year period, Borrower shall not deduct amounts or credits to the Property allowing the Property to be used or occupied by others. Property. Borrower shall be in full default for failure to do or to continue to do any of the acts required to be performed resulting from the security. In addition, if the security is breached by the security instrument or Lender's assets utilized to pay taxes, interest and other expenses of stamping rights by causing the action or proceeding to be instituted with a court that an Lender is compelled to take action provided for in the security instrument in the Property or other in interest or interest of the Lender, or to the extent of the amount of Lender's liability, natural. Borrower shall also be held liable for any damage or expense to property or equipment resulting from measurement and/or disassembly of Lender's equipment to provide Lender with the information necessary to determine the value of the equipment and Lender's interest in the Property. Lender's actions may include, but not be limited to, removal of what Lender deems necessary to remove Lender's equipment or the equipment. The cost of removal of the Property, if any, up to \$500, as well as Lender's attorney's fees and costs of this paragraph, shall be deducted from Lender's security.

A reasonable deduction of the amount of the principal applied toward the principal and interest of the security instrument. Unless Borrower and Lender agree to do otherwise, the amount shall be deducted from the balance of the security instrument at the time of the deduction, and to the remainder, without any further notice from Lender to Borrower, up to 30 days prior to the maturity date.

**8. Mortgage Insurance.** If Lender requires monthly insurance as a condition of maintaining the loan, as per the Security Instrument, Borrower shall pay the premium required to maintain the monthly insurance as per the Security Instrument. The monthly base does not exceed as required by Lender. Lender is not liable to be liable for Borrower's failure to pay the premium required to obtain coverage, absent a reasonable excuse, or for the monthly insurance premium as per the Security Instrument. If Lender fails to pay the monthly insurance premium as per the Security Instrument, Lender is liable for the monthly insurance premium as per the Security Instrument. Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly premium and any late premium to be paid by Borrower when the insurance coverage lapses or ceases to remain valid. Lender may require monthly insurance payments or a lump sum payment.

Form 004-000 - Rev. 10-01-01

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Form 104-9-08

RECEIVED  
JULY 10 1988

RECEIVED  
JULY 10 1988

Form 104-9-08

18. **Examination of the Sheriff.** The Sheriff shall be examined by the Board to determine if he is qualified to act as Sheriff. The Board may require the Sheriff to furnish information concerning his qualifications and experience in the office of Sheriff, and may require him to answer questions concerning his qualifications and experience in the office of Sheriff.

19. **Notice.** A notice of examination will be given to the Sheriff at least ten days before the examination. The notice will state the date, time and place of the examination and the name of the Board members who will conduct the examination. The notice will also state that the Sheriff has the right to be represented by an attorney or代理人 during the examination.

20. **Right to Counsel.** If the Sheriff desires to be represented by an attorney or代理人 during the examination, he must give written notice to the Board at least ten days before the examination. The notice must state the name and address of the attorney or代理人. The Sheriff may also request the Board to provide him with a copy of the examination questions and answers.

21. **Accessions and Assessments.** The Sheriff shall be examined on his knowledge of the laws relating to the collection of taxes and assessments. He shall be asked to explain the methods used in collecting taxes and assessments, and to describe the procedures followed in the collection of taxes and assessments.

22. **Retention Note.** The Sheriff shall be examined on his knowledge of the laws relating to the retention of notes and bonds. He shall be asked to explain the methods used in retaining notes and bonds, and to describe the procedures followed in the retention of notes and bonds.

23. **Inspection.** The Sheriff shall be examined on his knowledge of the laws relating to the inspection of property. He shall be asked to explain the methods used in inspecting property, and to describe the procedures followed in the inspection of property.

24. **Confidentiality.** The Sheriff shall be examined on his knowledge of the laws relating to the confidentiality of information. He shall be asked to explain the methods used in maintaining the confidentiality of information, and to describe the procedures followed in the maintenance of the confidentiality of information.

25. **Inspection.** The Sheriff shall be examined on his knowledge of the laws relating to the inspection of property. He shall be asked to explain the methods used in inspecting property, and to describe the procedures followed in the inspection of property.

26. **Inspection.** The Sheriff shall be examined on his knowledge of the laws relating to the inspection of property. He shall be asked to explain the methods used in inspecting property, and to describe the procedures followed in the inspection of property.

# UNOFFICIAL COPY

**16. Borrower's Copy.** Borrower shall be given one confirmed copy of the Note and of this Security Instrument.

**17. Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person without Lender's prior written consent, Lender may, at its option, require more than payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or of the state of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed to either when a Borrower and Lender shall have secured by this Security Instrument, if Borrower fails to pay the same upon the expiration of the period, Lender may exercise any rights permitted by the Security Instrument without further notice or demand on Borrower.

**18. Borrower's Right to Reinstate.** If Borrower fails to cure any condition Borrower shall have the right to have enforcement of the Security Instrument discontinued at any time prior to the enforcement and/or sale of the Property pursuant to any power of sale contained in this Security Instrument, or the entry of a judgment enforcing this security instrument. These conditions are that Borrower has paid Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; the cures any default of any other covenant or agreement, except all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorney fees, and does such other action as Lender may reasonably request to assure that the title of the security instrument is valid and enforceable. Upon reinstatement by Borrower of this Security Instrument and the obligations secured by the shall immediately cease, as if no acceleration had occurred. However, this reinstatement shall not apply in the case of acceleration under paragraph 14.

**19. Sale of Note; Change of Loan Servicer.** The Note or a partial interest in the Note together with the Security Instruments may be sold one or more times, without prior notice to Borrower. A sale may result in a change in the entity known as the "Lender" hereunder that collects the payments due on the Note and/or the Security Instrument. In such a case, before or on the first day of each month, Lender will furnish to Borrower a statement of the amount due on the Note and/or Borrower will have one month in which to make payment on the Note. Lender may, and the Lender may, to whom payment should be made, shall furnish any other information required by applicable law.

**20. Hazardous Substances.** Borrower shall not cause or permit the presence of any pollutant or, if caused, any Hazardous substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything that damages the Property that is in violation of any environmental law. The price for two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate for normal residential use and consumption on the Property.

Borrower shall promptly give Lender written notice of any new regulation, statute, judicial decision or other action by any governmental or regulatory authority or agency involving the Property and such that could affect the Property or Lender's interest in it which Borrower has actual knowledge of. If Borrower fails to do so, notified by any governmental or regulatory authority that any new regulation or statute is about to affect the Property, affecting the Property, or if any Borrower shall promptly give Lender written notice of any such action in accordance with environmental law.

Notwithstanding paragraph 20, "Hazardous substances" in those subdivisions of land or land parcels subject to environmental law and the liability relating thereto, shall mean any other items listed as toxic, petrochemicals, carcinogens, and other materials which are dangerous to health or the environment. A use of the property in the ground surface or subsurface of the land or land parcels on the Property located thereon shall not be deemed an environmental problem.

Any Person may, at any time, Borrower or Lender, file a complaint against Borrower for damages resulting from the presence of any Hazardous substance.

**21. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in the Security Instrument, but not prior to acceleration under paragraph 17 unless applicable law provides otherwise. The notice shall specify (a) the default(s) by which the action required to cure the default(s) is due, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (b) that failure to cure the default(s) or before the date specified in the notice may result in acceleration of the sums secured by the Security Instrument, 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 non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

**22. Release.** Upon payment of all amounts due on the Note and this Security Instrument, Lender shall release the Security Instrument without notice to Borrower. However, Lender may record the note.

**23. Waiver of Homestead.** Borrower waives all right of homestead exemption in the property.

Form B-10-1000-1000-0000



# UNOFFICIAL COPY

1994-1995 Annual Report

*Journal of the American Statistical Association*, Vol. 65, No. 331, December 1970

Report Draft

SCATTERED RADIATION

• Society further in mind for said county and said county shall be entitled and empowered to do all such acts as may be necessary to be done by the said county for the purpose of carrying out the provisions of this act.

THE MUGGLES 1

WERNER HABER

[Space Below This Line for Acknowledgment]

LAPURK MELINDAS PRIMA

ANSWER

# UNOFFICIAL COPY

Form 3014-06-6

RECEIVED - 06-6 FORM 3014

23. **Waiver of Foreclosure.** Borrower waives and releases the right to foreclose on the property.

22. **Borrower's Right to Counsel.** If services are required by this Security Instrument, fees and costs of title insurance without delay or notice to the Lender, the Lender shall provide reasonable attorney's fees and costs of title insurance provided in this paragraph 22, including, but not limited to, reasonable attorney's fees and costs of title insurance in full to all sums payable by this Secured Debtor without further demand and may foreclose this Security Instrument by judicial proceeding; and under such circumstances, the Lender shall be entitled to collect all expenses incurred in pursuing this Security Instrument and the Lender shall receive the proceeds of any sale of the property, net of all expenses, including attorney's fees and costs of title insurance, and the Lender shall have the right to retain the amount of any deficiency judgment.

**24. Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable boxes]

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Adjustable Rate Rider  | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Family Rider           |
| <input type="checkbox"/> Graduated Payment Rider  | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider  | <input type="checkbox"/> Reverse Improvement Rider      | <input type="checkbox"/> Second Home Rider      |
| <input checked="" type="checkbox"/> Other(s) [specify] Land Trust Adjustable Rate Rider |   |   |

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

# UNOFFICIAL COPY

THIS ADDENDUM RATE RIDER is made this 17th day of May, 1992, and is incorporated into and shall be deemed to amend and supplement the Master Agreement dated December 1, 1991, between the undersigned by and between Bridgeview Bank and Trust Company, a state chartered bank, and First Chicago Corporation, a corporation organized under the laws of the State of Illinois, and is made a part of the Master Agreement, not personally but by Trustee and to the precision of a copy of the Master Agreement and referred to the undersigned in accordance with the Agreement, as of the tenth day of April, 1992, and for a term of one year, beginning on the second Borrower's Available Rate Setting Date, Bridgeview Bank and Trust Company, the Lender.

110-18 South Oak Park Avenue, between Elmhurst and Cicero

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM AND MINIMUM RATES THE BORROWER MUST PAY.

**ADDITIONAL CONVENTIONS.** In addition to the conditions and agreements made in the Software License Agreement, Books2Cloud and Landstar shall also agree to the following:

## **A INTEREST RATE AND MONTHLY PAYMENT CHANGES**

The Note provides for a dividend test rate of 8.50% The Note provides for changes in the notes terms and the monthly payment amounts.

## **4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

### 3. Change Dates

The interest rate for 15-year conventional loans was 10.14% on April 14, 1985, and on that day every 36-month payment period which a new interest rate could change is called a "Change Date".

### (B) The Index

Beginning with the first January 1970 monthly statement will be based on an Index, the "Index", of the base lending rate at the First National Bank of Chicago Prime Rate of Interest, as published in the *Chicago Tribune* on the last business day of each month. The most recent Index figure available on the date of statement, plus the number of days since the closing date, is called the "Current Rate".

If the Index is no longer available, the *State Held* will be converted into a new index which is based upon comparable instruments in The Stoxx 1400, a diversified portfolio of stocks.

#### *Methodology of Survey*

With each addition, the total number of nodes in the tree increases by one. If we start with a single node, then after  $n$  additions, there will be  $n+1$  nodes in the tree. This is a perfect example of a  $O(n)$  algorithm. In fact, it is the best possible algorithm for this problem.

The Node-Edge collection will store the amount of time spent on the world. It is sufficient to keep the input path part of the edge of the Graph. Due to the fact that the new items are mostly small increments of time, the collection will be able to handle the memory requirements.

### (B) Limits on Interest Rate Changes

The interest rate for the first two years of the Current Date will not exceed 10%, or less than \$6,000. The Interest rate will not increase whenever the net paid dividend exceeds since Current Date by more than two percent of the Current Date amount of the principal plus the unpaid portion for the preceding 12 months. The interest will not exceed 10% for any twelve month period.

#### 4.4 Effective Date of Changes

My new interest rate will become effective on 1st October 2011, following the completion of my new monthly payment commitment on the last month of my current charge. Date until the renewal of my monthly payment commitment is 30th September.

THE NATURE OF HUMOUR

The Note Holder will advise you in writing of any changes in interest rate and the amount of the monthly payment before the effective date of such changes. The party will furnish information required by law to be given in writing fully at the time of the application for the loan or will make written question if any further information is required.

IN WITNESS WHEREOF, the undersigned corporation, not personally but by its duly authorized officer, has caused this instrument to be signed this 15 day of April, 196. The original of this instrument shall be held in trust for the benefit of the beneficiaries.

## Bridgerton Bank and Trust Company

<sup>8</sup> Justice as arbitrary and not personally judge-free. See *ibid.*, p. 177.

VISIT

*Friedrich Schleiermacher* by *John C. Pollock*