

# UNOFFICIAL COPY

This Instrument Was Prepared By:

When Recorded Mail To:

2226598

## MORTGAGE

THIS MORTGAGE, the security instrument is given on 04/03/92, by ELGENE E. PRUSSING, the mortgagor, to THE TRUST COMPANY OF ILLINOIS, MORTGAGE BANKERS, INC., 111 N. Wacker Drive, Chicago, IL 60606, the mortgagee.

• DEPT-01 RECORDING 631.00  
• T64444 TRAN 6531 04/03/92 13142100  
• 63964 6 D 4-42-2226598  
• COOK COUNTY RECORDER

"Borrower": This Security Instrument is given to The Trust Company of Illinois, which is organized and existing under the laws of the State of Illinois, having its principal office at 111 N. Wacker Drive, Chicago, IL 60606, and whose address is 1225, North Dearborn Street, Chicago, IL 60606.

"Lender": Borrower owes Lender the principal sum of One Hundred Thousand Dollars (\$100,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on 04/01/1998. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph "1" to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Cook County, Illinois:

**LOT 102 IN E.GENE E. PRUSSING'S ADDITION TO LAKE VIEW, SAID ADDITION BEING A SUBDIVISION OF THE NORTH 1/2 (EXCEPT THE EAST 7 ACRES THEREOF) OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS**

2226598

which has the address of 1225 N. Dearborn Street, Chicago, IL 60606,

("Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower will fully sever of the estate to hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT contains uniform covenants for residential and non-uniform covenants with limited variations by jurisdiction to constitute uniform covenants instrument covering real property.

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CLOSER ID

STATEMENT OF CLOSER: The closer is responsible for the preparation of the instrument and the recording of the instrument. The closer is responsible for the preparation of the instrument and the recording of the instrument.

Loan # 6531  
Copies 1 of 1  
1-64444-6531-040392  
2-64444-6531-040392  
3-64444-6531-040392

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Property of Cook County Clerk's Office

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**UNIFORM COVENANTS.** 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 and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

**2. Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payment is due under the Note until the Note is paid in full, all ("Funds") for (a) yearly taxes and assessments which may accumulate over the Security Instrument, (b) on the Property, (c) yearly tax arrear payments or ground rent on the Property, if any, (d) yearly hazard property insurance premiums, (e) yearly flood insurance premiums, if any, (f) yearly mortgage insurance premiums, if any, and (g) any sum payable by Borrower to Lender, in accordance with the provisions of paragraph 2, in lieu of the payment of mortgage insurance premium. The item so-called "Escrow Item," Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount Lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedure Act, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law (the "Applicable Law") limits the amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditure of future Escrow Items, or otherwise, in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender) if Lender is such an institution or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually, analyzing the escrow account, or verifying the Escrow Items, unless it receives payment therefor from the Fund, if applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay some fees charged by an independent service to tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. If interest is required to be paid, Lender shall not be required to pay more than the maximum interest rate permitted by law. Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Fund held by Lender exceeds the amount permitted to be held by applicable law, Lender shall account to Borrower for the excess Fund in accordance with the requirements of applicable law. If the amount of the Fund held by Lender at any time is not sufficient to pay the following items when due, Lender may certify to Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall keep the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all amounts due under this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. Under paragraph 11, Lender shall acquire or sell the Property. Lender, prior to the acquisition or sale of the Property, shall apply any Fund held by Lender at the time of such application to credit against the sums secured by this Security Instrument.

**3. Application of Payments.** Under caption (a), if provided otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied, first, to any prepayment charges due under this Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any other charges due under this Note.

**4. Charges, Liens.** Borrower shall pay off taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and shall pay amounts of ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, and if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender, in writing, of amount to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipt evidencing the payment.

Borrower shall promptly discharge the lien which has priority over this Security Instrument unless Borrower (a) agrees in writing to the payment of the obligation created by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceeding, which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender, subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

**5. Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazard included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's right in the Property in accordance with paragraph 1.

All insurance policies and renewals, shall be at cost to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals, if Lender requires. Borrower shall promptly give to Lender all receipt of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss and make prompt by Borrower.

Unless Lender and Borrower otherwise agree in writing, in an insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is commercially feasible and Lender's security is not lessened. If the restoration or repair is not commercially feasible or Lender's security would be lessened, then insurance proceeds shall be applied to the amounts secured by this Security Instrument, whether or not then due, with no grace period to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property up to the amounts secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Under no circumstances shall the amount of the monthly payment be increased or decreased without the written consent of the Lender and Borrower.

CLOSER ID : 1

Loan # 0002-111

**Copies:** 1 of 3 - Page 1 of 1

### Point 2 - Problem

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paragraph 17, by agreeing the action or proceeding to be discontinued, thereby waiving that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument if Lender's security interest in Borrower shall all be in default if Borrower, during the loan application process, gives Lender false or inaccurate information or statements to Lender or fails to provide Lender with any material information in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument encloses ahold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee simple shall merge in one. Lender agrees to the merger in writing.

**7. Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in the Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulation), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's right in the Property. Lender's actions may include paying any sum incurred by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may teleseal under this paragraph, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

**8. Mortgage Insurance.** If Lender requires mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a full reserve in his/her mortgage insurance. The "true up payment" may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by the Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

**9. Inspection.** Lender or its agent may make reasonable entries upon and inspection of the Property. Lender shall give Borrower notice at the time of or prior to an inspection regarding reasonable cause for the inspection.

**10. Condemnation.** The proceeds of any award of claim for damages, direct or consequential, in connection with any condemnation, or other taking of any part of the Property, or for otherwise in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to re-location or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Under Lender and Borrower otherwise agrees in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payment referred to in paragraph 1, nor change the amount of such payments.

**11. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of the terms of the time is granted by the Security Instrument granted by Lender to any successor or interest of Borrower shall not operate to reduce or eliminate the original Borrower or Borrower's successor or interest. Lender shall not be required to commence proceedings against any successor or interest or reduce or extend the time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any claim made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy, including a waiver or release, shall not preclude the exercise of any right or remedy.

**12. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of the Security Instrument shall bind and benefit the user, and the sum of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenant and agreement shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note, fail to co-sign this Security Instrument only, fails to grant and convey that Borrower's interest in the Property under the terms of this Security Instrument, is not personally obligated to pay the sum secured by this Security Instrument, and agrees that Lender and any other Borrower may agree to extend, modify, or defer or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

**13. Loan Charges.** If the loan secured by this 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 charge collected or to be collected in connection with the loan exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any uncollected charge from the loan which exceeded the permitted limit, 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 without any prepayment charge under the Note.

**14. Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates for notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

**15. Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause 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. To this end the provisions of this Security Instrument and the Note are declared to be severable.

CLOSER IC  
FAXED copy of this document is acceptable  
and valid for all purposes.  
The original document is required for closing.

Loan # 00012781  
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**16. Borrower's Copy.** A copy of this instrument is being furnished to the holder of the Note and to the Security Instrument.

**17. Transfer of the Property or Beneficial Interest in Borrower.** If, for any part of the Property or any interest in the old or new business of Borrower, it becomes necessary to transfer such business and Borrower is not a natural person without Lender's prior written consent, Lender may, at its option, require immediate repayment in full of all sums secured by this Security Instrument. However, the option to require the exercise of the right to require immediate repayment shall be held in abeyance until the date of the due date of this Security Instrument.

Section 14. Notice of Acceleration. In the event Borrower fails to pay any sum due under this Agreement, Lender may give Borrower notice of acceleration. The notice shall provide a period of notice, not less than 30 days, from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand to Borrower.

**18 Borrower's Right to Pre-empt** (a) If Borrower makes certain conditions, Borrower shall have the right to have enforcement of the Security Instrument discontinued, at any time prior to the earlier of (i) 5 days or such other period as applicable law may specify for notice of non-payment before sale of the Property pursuant to any power of sale contained in this Security Instrument, or (b) entry of a judgement enforcing this Security Instrument. These conditions are that Borrower (a) pays Lender all sums which then would be due under this Security Instrument and the Note, (b) has no deficiency, (c) has no default of any other covenants or agreements, (d) pays all expenses incurred in enforcing this Security Instrument including, but not limited to, reasonable attorney's fees, and (e) takes such action as Lender may reasonably require to cancel this Security Instrument. Lender's rights in the Property and Borrower's obligation to pay the sum secured by this Security Instrument shall continue unchanged upon reinstatement by Borrower, this Security Instrument and the obligation to make thereon shall remain fully effective as if no acceleration had occurred. However, the right to cure shall not apply in the case of an acceleration under this paragraph.

**19. Sale of Note; Change of Loan Servicer.** The Note or a partial interest in the Note (together with the Security Instrument) may be sold one or more times without prior notice to the Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments on behalf of the Note and the Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14(a), and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payment should be made, along with all recent, in any other information required by applicable law.

**20. Hazardous Substance** - You shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substance, other in the Property. You shall not do anything they may need to do, anything affecting the Property that is in violation of any Environmental Law. The preceding will 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 uses; and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, law suit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower may be made knowledgeable. If Borrower learns from a notice issued by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substance by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and law of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NAME: **NEIL MORRISON** ADDRESS: **140, OVERSTREET, LIVERPOOL, MERSEY, L3 3JL** TELEPHONE: **0151-709 1234**

**21. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this 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 on 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 attorney's fees and costs of title evidence.

22. Release. Upon payment of all amounts due under this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay all costs of recording.

**2.1 Assets of Homestead.** For purposes of the right of homestead exemption in the Property:

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

<input type="checkbox"/> Adapted by Rider Rider	<input type="checkbox"/> Confidential Rider
<input type="checkbox"/> Graduated Payment Rider	<input type="checkbox"/> Planned Unit Development Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Convertible Rider
<input type="checkbox"/> Other _____	

- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

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IN WITNESS WHEREOF, Borrower, except and subject to the terms and covenants contained in the Security Instrument and in any agreement executed by Borrower and recorded therewith,

Michael Mcelroy

3/24/92

*S. M. Kelt*

3/24/92

STATE OF ILLINOIS

COUNTY OF MCHENRY

THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE DO HEREBY CERTIFY  
THAT MICHAEL J MIELING & ANNA M KALASKA A/K/A ANN M KALASKA  
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 SIGNED AND DELIVERED THE SAID INSTRUMENT AS THEIR  
FREE AND VOLUNTARY ACT FOR THE USES AND PURPOSES THEREIN SET FORTH.

MY COMMISSION EXPIRES

JACQUIN  
MARY PUBLIC  
COMMISSION EXPIRED

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**CLOSER TO**

**Loan #** 0000242010  
**Copies** 1 of 3 - Original - 100%  
100% - 100% - 100%

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## 1-4 FAMILY RIDER Assignment of Rents

THE UNIVERSITY OF TORONTO LIBRARIES  
UNIVERSITY OF TORONTO LIBRARY

#### 14 FAMILY COVENANTS.

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT.

*R. ADDISON COOK, JR., DIRECTOR OF THE BOSTON INSTITUTE.*

#### **B. USE OF PROPERTY; COMPLIANCE WITH LAW**

CC BY-NC-ND 4.0 International license. The use, distribution or reproduction in other forms is prohibited.

C. SUBORDINATE LIENS. The parties hereto acknowledge that there may be other liens or encumbrances on the property described herein.

#### **D. RENT LOSS INSURANCE.**

Digitized by srujanika@gmail.com

E. "BORROWER'S RIGHT TO REINSTATE" DELETED.  
F. BORROWER'S OCCUPANCY.

#### **G. ASSIGNMENT OF LEASES**

**G. ASSIGNMENT OF LEASES.**

**H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION.**

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION.

Office

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CLOSER TO

**Loan #** 100-2247-1  
**Copies:** 1-1-5 quarter

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## 1. CROSS-DEFAULT PROVISION

Proposed by the author, the new model is called the "two-stage model of learning and memory".

~~Michael D. Miller~~

3/24/92

John M. Kelly

3/24/92

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**CLOSER TO**

**Loan #** 12345678  
**Copies** 1000