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THIS INSTRUMENT PREPARED BY:

BENETTA THURMON
WHEN RECORDED MAIL TO:
HOME SAVINGS OF AMERICA
LOAN SERVICE CENTER
P.O. BOX 60015
CITY OF INDUSTRY, CALIFORNIA 91716-0015

92232298



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

**Mortgage and Assignment of Rents
ADJUSTABLE INTEREST RATE LOAN**

LOAN NO. 1430185-7

This Mortgage, made this 3rd day of APRIL, 1992, between
ADAM A. DABEK AND KAREN E. DABEK, A/K/A KAREN E. ENSTROM, HUSBAND AND WIFE

herein called BORROWER, whose address is 22 CHESTNUT COURT WEST
(number and street)

BUFFALO GROVE
(city)

IL
(state)

60089
(zip code)

, and

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

WITNESSETH: Borrower hereby grants, conveys, mortgages and warrants to Lender the real property legally described as follows:
LOT 32 IN BLOCK 1 IN BUCKINGHAM SUBDIVISION OF BLOCK 4 IN THE PARTITION OF THE NORTH 3/4 OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS 828 BUCKINGHAM PLACE, CHICAGO, IL. 60657

PTN: 14-20-419-053

92232298

DEPT-01 RECORDING \$27.50
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\$6031 + C *-92-232298
COOK COUNTY RECORDER

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

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

FOR THE PURPOSE OF SECURING:

(1) Payment of the sum of \$ 225,000.00 with interest thereon, according to the terms of a promissory note of even date herewith and having a final maturity date of APRIL 10, 2032 made by Borrower, payable to Lender or order, and all modifications, extensions or renewals thereof. (2) Payment of such sums as may be incurred, paid out, or advanced by Lender, or may otherwise be due to Lender, under any provision of this Mortgage and all modifications, extensions or renewals thereof. (3) Performance of each agreement of Borrower contained herein or incorporated herein by reference or contained in any papers executed by Borrower relating to the loan secured hereby. (4) Performance, if the loan secured hereby or any part thereof is for the purpose of constructing improvements on such property, of each provision or agreement of Borrower contained in any building loan agreement or other agreement between Borrower and Lender relating to such property. (5) The performance and keeping by Borrower of each of the covenants and agreements required to be kept and performed by Borrower pursuant to the terms of any lease and any and all other instruments creating Borrower's interest in or defining Borrower's right in respect to such property. (6) Compliance by Borrower, with each and every monetary provision to be performed by Borrower under any declaration of covenants, conditions and restrictions pertaining to such property or any declaration of condominium ownership and upon written request of Lender, the enforcement by Borrower of any covenant to pay maintenance or other charges, if the same have not been paid or valid legal steps taken to enforce such payment within 90 days after such written request is made. (7) At Lender's option, payment with interest thereon, of any other present or future indebtedness or obligation of Borrower (or of any successor in interest of Borrower to such property) due to Lender, whether created directly or acquired by absolute or contingent assignment, whether due or not, whether otherwise secured or not, or whether existing at the time of the execution of this Mortgage or arising thereafter, the exercise of such option to be evidenced by a notice in writing to Borrower or any successor in interest of Borrower. (8) Performance of all agreements of Borrower to pay fees and charges to the Lender whether or not herein set forth. (9) Payment of charges, as allowed by law when such charges are made, for any statement regarding the obligation secured hereby.

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Let's discuss one more of the three basic types of ownership: **Commonhold**. Commonhold is owned by a number of other freeholders. The title is held in common by all the owners, so if one owner wants to sell his share, he has to get the agreement of all the other owners. This makes it difficult to sell, but it also means that no single owner can do whatever they want with their part of the property without consulting the other owners.

ПРИЧЕМ ПОДАЧА КОМПАНИИ АВИАКОРПУС ПРОДОЛЖАЕТСЯ И ПОСЛЕ ПРОДАЖИ АКЦИЙ АВИАКОМПАНИИ ПОД НАМЕРЕНЬЕМ ПОДДЕРЖАТЬ РАБОТУ АВИАКОМПАНИИ.

For example, if a company has a large number of employees who are not fully engaged in their work, it may be necessary to implement a new performance management system that includes regular feedback and recognition. This can help to increase employee satisfaction and retention, which can lead to improved productivity and performance.

¹⁰ See also the discussion of the relationship between the concept of "cultural capital" and the concept of "cultural value" in the section "Cultural Capital and Cultural Value."

To implement such a system, it is necessary to identify a group of people who can be considered as potential offenders. This group may consist of individuals with a history of criminal behavior, or it may be a broader group of individuals who are at risk of becoming offenders due to various factors such as social isolation, mental health issues, or substance abuse.

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doi:10.1037/a0019230

On completion of the course, students will be able to demonstrate an understanding of the basic principles of organizational behavior, and apply them to real-life situations.

Upon completion of the course, students will be able to: 1) describe the basic principles of pharmacokinetics and pharmacodynamics; 2) calculate drug doses based on patient characteristics; 3) identify common adverse effects of medications; 4) recognize drug interactions; 5) evaluate the effectiveness and safety of medications; and 6) apply pharmacological knowledge to clinical scenarios.

The above document was prepared by [REDACTED] for [REDACTED] and [REDACTED]. It is the property of [REDACTED] and [REDACTED] and is loaned to [REDACTED] for his/her/its use. It is understood that [REDACTED] will return it to [REDACTED] when requested. It is further understood that [REDACTED] will not copy or otherwise reproduce this document without the written consent of [REDACTED].

For example, the following sentence contains two errors: *“I am going to buy my parents the book as a birthday present.”*

Due to the nature of the project, it is not possible to provide a detailed description of all the features and benefits of the proposed system. However, the following sections will provide a general overview of the system's architecture, data flow, and key components.

Therefore, a policy of strict liability is the best way to prevent such accidents from occurring again. This would ensure that manufacturers are held responsible for any injuries caused by their products.

(1) Price and Quality Performance. The first and most obvious type of insurance is a traditional liability insurance product. It is designed to protect the insured from legal expenses and damages resulting from claims made against them for personal injury or property damage.

theoretical framework, it is important to consider the properties of the sample and the potential for selection bias. The sample should be representative of the target population, and the selection process should be random and unbiased. The sample size should be adequate to detect the expected effect size with sufficient power. The study design should be appropriate for the research question, and the analysis should be appropriate for the data type and the research question.

(2) Being part of a partnership or group, to help and advise, provide a pool of expertise, and help not to subvert the other, or have a share of

Afterwards, the author of the letter to the editor, Dr. J. C. G. van der Linde, was asked to provide a detailed account of his findings. He did so in a letter to the editor of the *Journal of Clinical Endocrinology and Metabolism*, which was published in 1992.

(1) Construction of improvements. To complete or continue an improvement in good and workable manner any building or equipment of such character as to be capable of being used in the conduct of business or of affording a home for the family of the owner.

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79 **WINDS OF STORMS OR LUMINIFEROUS DUST** - The winds of the storm, which were
80 blowing from the south, were strong enough to move the dust about, and
81 to blow it into the air.

After the first year of the experiment, the results were as follows: the average yield per acre was 1.5 bushels more for the plots treated with the organic manure than for those treated with the mineral fertilizer.

Property

After the first few days of the experiment, the subjects were asked to keep a diary of their eating habits. This was done to ensure that the subjects were not overeating or under-eating during the experiment. The subjects were also asked to keep a diary of their exercise levels. This was done to ensure that the subjects were not over-exercising or under-exercising during the experiment.

¹ See also the discussion of the relationship between the two concepts in the section on "Theoretical framework" above.

The Right to Life and Death Protection is an important part of the Bill of Rights. It is also a fundamental right that must be protected by law.

to get much older, this is a good time to plan your retirement and to make sure you have enough money saved up.

The following table summarizes the results of the experiments. The table shows the average error rate for each model across all datasets.

(1) Acceleration of power grid and services and separation of grid and services; (2) the joint and second generation of power grid and services; (3) the separation of power grid and services.

(ii) Application of Funds

the other side, the old and inferior theories can easily be replaced by the more advanced ones.

13. Summary of the proposed changes to the Building Code of Australia under Part 1A of the Building Code of Australia and Part 1B of the Building Code of Australia.

the first time that the two groups have been compared directly on a large scale. The results show that the two groups differ significantly in their responses to the same stimulus. This suggests that the two groups have different underlying mechanisms for processing the stimulus.

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(24) **Future Advances.** Upon request of Borrower, Lender at Lender's option prior to release of this Mortgage, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note plus

255,000.00

(25) **Inspection and Business Records.** Lender at any time during the continuation of this Mortgage may enter and inspect such property at any reasonable time. Borrower agrees that in the event that such property is now or hereafter used for commercial or residential income purposes, that when requested by Lender, Borrower will promptly deliver to Lender such certified financial statements and profit and loss statements of such types and at such intervals as may be required by Lender which will be in form and content prepared according to the generally accepted accounting principles and practices, which statements shall cover the financial operations relating to such property, and Borrower further agrees, when requested by Lender, to promptly deliver, in writing such further additional information as required by Lender relating to any of such financial statements.

(26) **Governing Law; Severability.** The loan secured by this Mortgage is made pursuant to, and shall be construed and governed by, the laws of the United States and the rules and regulations promulgated thereunder, including the federal laws, rules and regulations for federal savings banks. If any paragraph, clause or provision of this Mortgage or the note or any other notes or obligations secured by this Mortgage is determined by a court of competent jurisdiction to be void, invalid or unenforceable, such decision shall affect only those paragraphs, clauses or provisions so determined and shall not affect the remaining paragraphs, clauses and provisions of this Mortgage or the note or other notes secured by this Mortgage.

(27) **Offsets.** No indebtedness secured by this Mortgage shall be offset or compensated or shall be deemed to have been offset or compensated by all or part of any claim, cause of action, counterclaim or part of any claim, cause of action, counterclaim or crossclaim, whether liquidated or unliquidated, which Borrower now or hereafter may have or may claim to have against Lender; and, in respect to the indebtedness now or hereafter secured hereby, Borrower waives, to the fullest extent permitted by law, any and all rights of offset which Borrower now or hereafter may have or claim to have in respect to all or part of the indebtedness secured hereby, and further waives the benefits of any applicable law, regulation or procedure which provides or substantially provides that, where cross-demands for money have existed between persons at any point in time when neither demand was barred by the applicable statute of limitations, and an action is thereafter commenced by one such person, the other person may assert in his answer the defense of payment in that the two demands are compensated so far as they equal each other, notwithstanding that an independent action asserting his claim would at the time of filing his answer be barred by the applicable statute of limitations.

(28) **Misrepresentation or Nondisclosure.** Borrower has made certain written representations and disclosures in order to induce Lender to make the loan evidenced by the note or notes which this Mortgage secures, and in the event that Borrower has made any misrepresentation of material fact or failed to disclose any material fact, Lender, at its option and without prior notice, shall have the right to declare the indebtedness secured by this Mortgage, irrespective of the maturity date specified in the note or notes, immediately due and payable.

(29) **Waiver of Homestead.** Borrower hereby waives all right of homestead exemption in such property.

(30) **Notice to Borrower.** Any notice to the Borrower provided for in the note or this Mortgage shall be deemed given when it is deposited in the United States mail, postage prepaid, addressed to the Borrower at the address of the Borrower as it appears in Lender's records pertaining to the loan evidenced by the note at the time notice is given.

(31) **General Provisions.** (a) This Mortgage applies to, inures to the benefit of, and binds, all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. (b) The term "Lender" shall mean the owner and holder (including a pledgee) of any note secured hereby, whether or not named as Lender herein. (c) Wherever the context so requires, the masculine gender includes the feminine and neuter, the singular number includes the plural, and vice versa. (d) Captions and paragraph headings used herein are for convenience only, are not a part of this Mortgage and shall not be used in construing it.

(32) **Adjustable Rate Mortgage Provisions.** The Note which this Mortgage secures is an adjustable mortgage loan on which the interest rate may be adjusted from time to time in accordance with a monthly increase or decrease in an index, all as provided in said Note. From time to time the monthly installment payments due under said Note may not be sufficient to pay all interest due in which case unpaid interest will be added to principal. In no case shall the unpaid interest added to the principal exceed 150% of the original principal indebtedness.

BORROWER REQUESTS THAT A COPY OF ANY NOTICE OF DEFAULT AND OF ANY NOTICE OF SALE HEREUNDER BE MAILED TO BORROWER AT THE ADDRESS HEREIN ABOVE SET FORTH.

Signature of Borrower

ADAM A. DABEK

KAREN E. DABEK

A/K/A KAREN E. ENSTROM
A/K/A KAREN C. ENSTROM

92232298

State of Illinois

Cook

County ss:

I, the undersigned,
ADAM A. DABEK AND KAREN E. DABEK, A/K/A KAREN E. ENSTROM, HUSBAND AND WIFE

personally known to me to be the same person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the same instrument as TAFTR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this

3 day of April

, 19 92

Notary Public

My commission expires:

"OFFICIAL SEAL"
KELLI KING

Notary Public, State of Illinois
My Commission Expires 7/9/95

LOAN NO. 1430185-7