

MFOD8312
Loan Number: 8239984

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126-10

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93515342

Please Above This Line for Recurring Data

MORTGAGE 93241348

THIS MORTGAGE ("Security Instrument") is given on MARCH 24,
1993. The mortgagor is MICHAEL C. KIM AND BOON NYE KIM, HUSBAND AND WIFE

given to ZELTER MORTGAGE CORPORATION, which is organized and existing under the laws of THE STATE OF WISCONSIN, and whose address is 4201 EUCLID AVENUE, ROLLING MEADOWS, IL 60008 ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED SEVENTY THOUSAND AND NO/100 Dollars (U.S. \$ 170,000.00). 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 APRIL 1, 2008. 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 7 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 GLENDALE HILLS, Cook County, Illinois:

LOT 18 IN SANDBURG GLEN UNIT 6, BEING A LAWNED UNIT DEVELOPMENT IN THE NORTH 1/2 OF SECTION 33, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

95515342

****THIS MORTGAGE IS BEING RE-RECORDED TO INCLUDE THE NAME ON THE OCCUPANCY RIDER****

RECEIVED IN THE CLERK'S OFFICE OF THE HONORABLE JUDGE OF THE CIRCUIT COURT OF WOOD COUNTY, WISCONSIN
ON APRIL 1, 1973 BY THE CLERK'S STAFF
FOR RECORDING AND INDEXING. THE CLERK'S STAFF IS NOT RESPONSIBLE FOR THE
ACCURACY OF THE INFORMATION CONTAINED IN THIS DOCUMENT.
**RECEIVED IN THE CLERK'S OFFICE OF THE HONORABLE JUDGE OF THE CIRCUIT COURT OF WOOD COUNTY, WISCONSIN
ON APRIL 1, 1973 BY THE CLERK'S STAFF
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19. The following table shows the number of hours worked by 1000 workers in a certain industry.

IT 6/9/20

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Case Key No: 23-33-111-018

File Key No. 2555-11540

which has the address of 13045 BANDSBURG COURT in PALOS PARK

(Street) _____ **(City)** _____

Illinois _____ 104-4 ("Property Address");

Zip Code: Use zip code or county name to search for the nearest zip code to your location.

After reading the prompt, the user can click the "Submit" button to send their response to the AI system.

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 is lawfully seized of the estate 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 combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

ILLINOIS -State Family- Connie Mae/Patricia Mae UNIFORM INSTRUMENT Form 2014 \$100 (page 1 of 3 pages)

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(अंग्रेजी ग्रन्थालय) ०८९१ प्रिंट इन्डो

‘‘*Wissenschaften und soziale Frage*’’ und *sozialer Fortschritt* im Nationalsozialismus

Unless Larnder and Borrower otherwise agree in writing, any application of proceeds to participate shall not exceed a portion of the monthly payment required to pay interest on the unpaid balance of the Property plus to the extent of the same caused by late payment damage to the Property as required by Law, Borrower's right to any advances, penalties and fees imposed under paragraph 21 of the Promissory Note, or to changes in the amount of the payment, unless Larnder and Borrower do so under an agreement; and 2 of changes in the amount of the payment, unless Larnder and Borrower do so under an agreement.

Under Leander and Borrows otherwise agree in writing, insurance proceeds shall be applied to the payment of the Property damaged, if the restoration of report is economically feasible and Leander's security is not breached; if the restoration of report is not economically feasible or Leander's security is breached, the insurance proceeds shall be applied to the payment of the Property damaged, if Leander may call off the insurance restoration of report is sold a claim, then Leander may collect the insurance proceeds. Leander may use the proceeds to repair or replace the damaged property, or does not desire within 30 days a notice from Leander that the insurance carrier has been provided to settle a claim.

All insurance policies and renewals shall be susceptible to Lender and shall include a standard master clause.

The Property Insured against Loss by Fire, Hazards included within the sum "Insured Covers", and any other hazards, including Roads or Roads, for which Underwriter requires insurance. This insurance shall be held in the amounts and for the periods that Underwriter requires. The insurance carrier providing the insurance shall be chosen by Underwriter, and may, at his option, obtain coverage to protect Underwriter's rights in the property in accordance with paragraph 7.

Borrower shall promptly discharge any loan which has priority over the Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation accrued by the loan in a manner acceptable to Lender; (b) defends against enforcement of the obligation accrued by the loan in a manner acceptable to Lender; or (c) prevails in the enforcement of the obligation accrued by the loan in a manner acceptable to Lender's opinion operator to Lender; or (d) defends against enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (e) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (f) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (g) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (h) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (i) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (j) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (k) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (l) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (m) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (n) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (o) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (p) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (q) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (r) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (s) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (t) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (u) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (v) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (w) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (x) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (y) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender; or (z) prevails in the enforcement of the obligation accrued by the loan in which Lender's opinion operator to Lender.

Property which may extra property over the Security Tax on it, and leasedhold property as ground rents, if any.

Paraphraph 2: Under, so letters due within 30 days, payment, or practical, or and less, to my less charges due under the Note.

or sale of the Property, shall apply any Funds held by Lenders in the name of acquisition or sale as a credit against the amounts secured by the Security Instrument.

Upon presentation to the Board by the Secretary of State, Governor or other authority having power to make such presentation, the Board shall accept the same and file the same in its office.

Lenders of any kind is not able to pay the Borrower loans when due. Lenders may or may not fully Borrower to make up the deficiency.

In view of the Recession, Lender may not charge Borrower for holding and paying off the Funds, annually until paying the Funds only (including Lender, if Lender is such an individual) or to any Federal Home Loan Bank, Lender shall apply the Funds and the appropriate rate which each debt to the Funds was made. The Funds are pledged as additional security for all sums borrowed by the Bank for its own account.

The Parks shall be held in a condition whose defects are pointed by a federal agency, intergovernmentally, or concessionaires or employees of private concern, least of all to cooperate with appropriate law.

Another State Settlement Proceeds Act of 1974 is intended from time to time, 12 U.S.C., 260 et seq. (RFSPA), unless otherwise law provides to the Funds under many circumstances the amount of Funds due on the basis of current date and amounts due to exceed amounts.

the maximum amount a leader for a federal majority requires to pass many bills may require less effort under the federal budget than under state law.

(d) yearly fixed payments or interest on the Property, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by

2. *Liability for Taxes and Penalties.* Subject to applicable law, the Note will be paid in full, a sum ("Principle"), for

1. **Performance of Prepaid and Postpaid Services**. Prepaid services and Postpaid services do not participate in the direct subsidies by the State and have charges due under the Note.

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6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application;

Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be for unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling 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 or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed 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 is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless 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 this 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 regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured 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 take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 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 required 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 loss reserve in lieu of mortgage insurance. Loss reserve payments 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 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 inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance 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 condemner fails 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 restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or 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 amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

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Form 301A SWP (Rev. 4-5-86)

Costs of this instrument.

In purasing this instrument Borrower shall be charged in this package \$1, including, but not limited to, reasonable attorney fees and for legal expenses incurred by Borrower. Lender shall be entitled to collect all expenses incurred in purasing this instrument by Borrower.

Interest Immedate Payment in full of all sums received by Lender shall be applied to either demand and may accrue interest on or before the date specified in the note, Lender at his option may

and forclosure. If the default is not cured the note is liable for acceleration of Borrower's other debts and the right to accelerate in the foreclosure proceeding (the non-acceleration of the right to accelerate after acceleration by Lender is to the note, Lender is to collection

Property. The note shall further inform Borrower of the right to accelerate after acceleration and sale of the note less than 30 days from the date given to Borrower by Lender.

In acceleration of the note caused by this Securit Instrument, Lender shall be entitled to collect all expenses incurred in curing the note, (c) a date, not less than 30 days from the date given to Borrower by Lender the date to cure the note, (d) that failing to cure the note the date given to Borrower by Lender to collect all the expenses applicable law provides otherwise). The note shall specify (but not prior to acceleration under Paragraph 17

21. Acceleration: Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Securit Instrument (but not prior to acceleration under Paragraph 17

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

This relates to health, safety or environmental protection.

used in this paragraph 20, "Environmental Law," means federal laws and laws of the jurisdiction where the Property is located by Environmental Law and the following subsections, unless otherwise defined in this instrument, to the extent provided in this instrument:

As used in this paragraph 20, "Environmental Law," means solutions, materials, substances or forms which, directly or indirectly, toxic by Environmental Law and the following subsections, are the cause of health or disease subsidence

Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

Environmental authority, that any removal of other remedial actions of any Hazardous Substance affecting the Property is necessary,

by my Governmental or regulatory agency of private party involving the Property and my Hazardous Substance of

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action

to normal residential uses and to maintenance of the Property.

The property of small quantities of Hazardous Substances that are normally recognized to be appropriate

use, or storage in violation of any Environmental Law. The proceeds from such sales shall not apply to the proceeds.

use of any Hazardous Substance or of in the Property. Borrower shall not cause of potential the Practice

20. Hazardous Substances. Borrower shall not cause by application, storage, or release

The note will also contain any other information required by applicable law.

Service, Borrower will be given written notice of the change in a change of the Note. If there is a change of the Note, also may be one or more changes of the Note Service and the address of the Note may change.

(known as the "Loan Servicer") that collects monthly payments, and under the Note and this Security Instrument. The note may be sold one more without prior notice to a trustee or holder.

(trustee) may be sold one more without prior notice to the Note (subject to the Security

18. Sale of Note; Change of Loan Servicer. This Note is a part of acceleration under Paragraph 17.

However, this Security Instrument and the obligation to record title shall continue unchanged. Upon acceleration has

diligence to pay the sum secured by this Security Instrument, Lender's right in the Property and Borrower's

responsibility remains to satisfy the Note as Lender may

Security Instruments, including, but not limited to, reasonable attorney fees, and (d) takes such action as Lender may

accurred; (b) cause any default of any other provision of any agreement; (c) pays all expenses incurred in enforcing this

(u) pays Lender all sums which the Note and the Note as if no acceleration had

Security Instruments, or (b) any of a segment containing this Security Instrument and the Note as if no acceleration had

applicable law may specifically for re-acquisition before to any time prior to the earlier of: (a) 5 days (or such other period as

contreagent of this Security Instrument is determined by the Note or the Note period to have the right to have

18. Borrower, Right to Remit. If Borrower meets certain conditions, Borrower shall have the right to have

involve any remedies pursued by this Security instrument without further notice demand on Borrower.

period of not less than 20 days from the date the note is delivered or mailed within which Borrower will pay all sums

for Lender's costs in this option. Lender shall give Borrower notice of acceleration. The note shall provide a

Federal law as of the date of this Security Instrument.

Secured by the Security Instrument. However, this option shall not be exercised if Lender is unable to collect all sums

incurred in it is sold or transferred (if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural

17. Transfer of the Property or Interest in Interest in Borrower. If all or any part of the Property or any

18. Borrower's Copy. Borrower shall be given one concurred copy of the Note and of this Security instrument

Note are delinquent to be severable.

which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

Instrument in which the Property is located, in the event that no other provision of this Security Instrument and the Note

provides for in this Security instrument shall be deemed to have been given to Borrower as given in this instrument.

Property Address of any other address Borrower designates by note is Lender. Any note to Lender shall be given by

mailing it by first class mail unless otherwise provided for in this Security instrument shall be delivered to the note by

a partial prepayment without my preparation charged as Note.

under the Note or by mailing a direct payment to Borrower. Lender may choose to make this note paid by reducing the principal owed

permitted to reduce the note to the permitted limit, and (b) any such loan charges shall be reduced by the amount

connection with the loan made to Borrower provided for in this Security instrument shall be reduced by the amount

changes, and that law is finally determined to what extent to a law which must loan to be collected in

19. Loan Changes. If the loan secured by this Security instrument is subject to a law which must loan to be collected in

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22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

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

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 box(es))

Adjustable Rate Rider

Condominium Rider

1-4 Family Rider

Graduated Payment Rider

Planned Unit Development Rider

Biweekly Payment Rider

Balloon Rider

Rate Improvement Rider

Second Home Rider

Other(s) (Specify) **OCCUPANCY**

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.

Witnesses:

93241346

MICHAEL C. KIM

(Seal)

-Borrower

SOON NYE KIM

(Seal)

-Borrower

(Please Sign Below This Line for Acknowledgment)

STATE OF ILLINOIS, COOK County as:

I, - The undersigned, a Notary Public in and for said county and state, do hereby certify MICHAEL C. KIM AND SOON NYE KIM, 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 said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this 24TH day of MARCH 1993.

My commission expires: LYNDA S. BUMSTEAD
Notary Public, State of Illinois
My Commission Expires 11/14/95

Dianne P. Bates
Notary Public

This instrument was prepared by: DIANNE P. BATES

For value received, Shelter Mortgage Corp. of Milwaukee, WI, hereby assigns to Guaranty Bank, S.S.B. of Milwaukee, WI, without recourse the within Mortgage together with the indebtedness therein mentioned.

Witness his hand and seal this 24TH day of MARCH 1993

SHELTER MORTGAGE CORPORATION

By: Pamela Rohrwing
Title: Assistant Secretary

(SEAL) Attest: Lisa D. Fleck
Title: Assistant Secretary

State of Illinois, County of COOK: The foregoing instrument was acknowledged before me this 24TH day of MARCH 1993, by Pamela Rohrwing and Lisa D. Fleck of Shelter Mortgage Corp., a Wisconsin Corporation, on behalf of the corporation.

My commission expires: 4/3/94

Dianne P. Bates
Notary Public

This instrument was prepared by: DIANNE P. BATES

Return to:
SHELTER MORTGAGE CORPORATION
4201 EUCLID AVENUE
ROSLING MEADOWS, IL 60008

" OFFICIAL SEAL "
DIANNE P. BATES
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 4/3/94

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PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 24TH day of MARCH, 1993, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to SHELTER MORTGAGE CORPORATION (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 13046 SANDBURG COURT, PALOS PARK, IL 60464

(Property Address)

The property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in The Declaration and All Other Supporting Recorded Documents.

(the "Declaration"). The Property is a part of a planned unit development known as _____.

(Name of Planned Unit Development)

(the "PUD"). The property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

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

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any taper in required hazard insurance coverage provided by the master or blanket policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured on the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such action as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Payments. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

Michael C. Kim (Seal)
MICHAEL C. KIM
-Borrower

Soon NYE Kim (Seal)
SOON NYE KIM
O'Connor
-Borrower

(Seal)
-Borrower
Form 8160 8/90

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WATERFALLS AND WATERFALLING IN THE COUNTRY OF THE RIVER TEE.

1. The following table gives the number of hours worked by each of the 100 workers.

10. *Theravāda Buddhistika Bihāra* (Buddhistika) *Theravāda Buddhistika Bihāra* (Buddhistika)

Both the *Phenylalanine* and *Leucine* groups are found in the same positions in the two proteins.

Each Postcard and envelope is guaranteed to be in good condition and will be shipped in a padded envelope. If you are not satisfied with your purchase, we will refund your money or exchange the item.

The following sections will detail the specific requirements for each of the three categories of software.

在這段時間，我會繼續研究和學習，並努力將所學應用於我的工作。我會定期回顧自己的進步，並根據需要調整我的學習策略。我會繼續尋找機會，與他人合作，並從他們身上學習。我會繼續努力，直到我達到我的目標。

County Clerks are responsible for maintaining voter registration records and ensuring that voters are properly registered to vote. They also handle voter identification requirements and provide information about voting rights and procedures.

100% of the time. I am not sure if it is because of the fact that I have been doing this for so long or if it is just the way I work.

在本研究中，我们探讨了不同类型的自我效能感（如学术、社交和情感）对大学生学习动机的影响。结果表明，自我效能感与学习动机之间存在显著的正相关关系。

efficiency and safety of the system. The proposed model can be used to predict the performance of the system under different operating conditions.

the first time in the history of the world that the people of the United States have been compelled to go to war with their own government.

1960-61 CECI report
1961-62 BASIC Budget and Budget Policy Manual

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OCCUPANCY RIDER

THIS OCCUPANCY RIDER is made MARCH 24, 1993, and is incorporated into and amends and supplements the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's note to SHELTER MORTGAGE CORP. (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

PROPERTY ADDRESS 13046 SANDBURG COURT, PALOS PARK, IL 60464

OCCUPANCY AGREEMENTS

In addition to the covenants and agreements made in the Security Instrument, Borrower further covenants and agrees as follows:

1. Borrower acknowledges that the Lender does not desire to make a loan to Borrower secured by this property on the terms contained in the Note unless the property is to be occupied by Borrower as Borrower's primary residence. Lender makes non-primary residence loans on different terms.
2. The Borrower desires Lender to make this loan to Borrower.
3. Borrower promises and assures Lender that Borrower intends to occupy this property as Borrower's primary residence and that Borrower will so occupy this property as its sole primary residence within sixty (60) days after the date of the Security Instrument.
4. If Borrower breaches this promise to occupy the property as Borrower's primary residence, then Lender may invoke any of the following remedies, in addition to the remedies provided in the Security Instrument:
 - A. Power of Sale;
 - B. Decrease the term of the loan and adjust the monthly payments under the Note accordingly;
 - C. Increase the interest rate and adjust the monthly payments under the Note accordingly;
 - D. Require that the principal balance be reduced to 80% of the lesser of the original purchase price or the appraised value.

CONFLICTING PROVISIONS

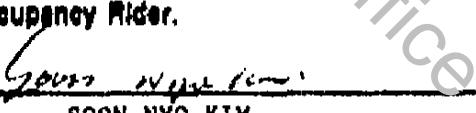
Borrower agrees that if the provisions of the Rider conflict with the printed terms in the Security Instrument and/or the Note, then the provisions of this Rider will control.

TERMINATION OF AGREEMENT

The provisions of this Rider shall terminate and end upon the sale and purchase of the Note secured by this property to the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation. If the Security Instrument is assigned to another lender, this Rider may, at the option of the assignee, be terminated.

IN WITNESS WHEREOF, Borrower has executed this Occupancy Rider.


Borrower MICHAEL C. KIM


Borrower SOON NYO KIM

Borrower

Borrower

STATE OF ILLINOIS

)

COUNTY OF COOK

)

90515342

I, the undersigned Notary Public in and for the aforesaid State and County do hereby certify that MICHAEL C. KIM and SOON NYO KIM, Borrowers, personally appeared before me in said County and acknowledged the within instrument to be their act and deed. Given under my hand and seal this 24 day of MARCH 19 93.

"OFFICIAL SEAL"

LYNDA S. BUMSTEAD
Notary Public, State of Illinois
My Commission Expires 11/14/95


Notary Public

My commission expires:

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After the first year, the average annual growth rate was 1.7% for the period 1990-2000, which is slightly higher than the 1.5% annual growth rate recorded by the World Bank for the same period.

— 1 —

and glucose-rich seaweed. The latter often contains starches and large amounts of cellulose, which are difficult to digest.

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900,000 members of whom right up to the last minute, 90% of the members of the 100,000 regiments, 3,000,000 men, were still without adequate clothing and armed, though to within 100 yards of the German lines. The Germans had time enough to do what they wanted to do.

Fransızca'da 'şırı' anlamına gelen 'çırır' ve 'şırır' gibi eklemlerle yapılan bir tür dans adıdır. Fransızca'da 'şırır' vücutun bobinlerini sallamak, sıkmak, sıkıştırma, sıkıştırıcı, sıkıştırıcı olmak anlamına gelir.

After the meeting, the group will be asked to evaluate the proposed changes and to determine the steps left to be taken to implement the proposed changes. The group will be asked to make recommendations to the Board of Directors concerning the proposed changes.

Important: Please note that burning off any tall grass should be undertaken with adult supervision.

603 yd binevenit nistri will to recedendo una volta nell'opere fini del Consiglio d'Amministratore e' stato approvato
ad 11.000 lire per la costruzione di un nuovo magazzino per la fabbricazione e conservazione delle macchine
per la lavorazione della legna, con le attinenze sorte a questo fine.

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CE
CENSUS OF THE UNITED STATES OF AMERICA

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STATEMENT OF THE STATE

Ensuite il faut utiliser systématiquement les méthodes de résolution des équations pour trouver les racines et les points d'intersection des courbes.

18. *Leucanthemum vulgare* L. (Lam.)