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WHEN RECORDED ACTION TO:
MIDAMERICA FEDERAL SAVINGS BANK
1001 S. WASHINGTON ST.
NAPERVILLE, IL 60566



930515362

----- (Space Above This Line For Recording Date) -----

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on JUNE 30TH, 1993 . The mortgagor is MARY CATHBRINK MILLER, AN UNMARRIED WOMAN and ROSE H MILLER, AN UNMARRIED WOMAN ("Borrower"). The Security Instrument is given to MIDAMERICA FEDERAL SAVINGS BANK

93520861

which is organized and existing under the laws of UNITED STATES OF AMERICA , and whose address is 1001 S WASHINGTON ST, NAPERVILLE, IL 60566 ("Lender"). Borrower owes Lender the principal sum of EIGHTY NINE THOUSAND NINE HUNDRED AND NO/100

Dollars (U.S \$ 89,900.00).

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 JULY 1, 2023. 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 COOK County, Illinois:

LOT 3 (EXCEPT THE NORTH 28.75 FEET THEREOF) AND ALL OF LOT 4 IN MAX MANDEL'S SUBDIVISION OF LOT 50 IN THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER AND THE SOUTH HALF OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

RECORDED IN COOK COUNTY, ILLINOIS, ON JULY 1, 1993, AT PAGE 10 OF THE INDEX TO RECORDS OF DEEDS AND PLAT BOOKS, PAGE 10 OF THE INDEX TO RECORDS OF PLAT BOOKS, AND PAGE 10 OF THE INDEX TO RECORDS OF RECORDS OF RECORDS.

P.I.N. 1632326043

which has the address of 3806 S HARVEY
(Street)

BERWYN (City)

Illinois 60402 (Zip Code) ("Property Address");

3150
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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.

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<http://www.vetmed.wsu.edu/colleges/veterinary-science/curriculum/bsc/>

5. Method of Property Measurement: Surveyor shall keep the measurements now existing or hereafter altered in the property boundaries, dimensions, areas, and other particulars, and shall make a plan of the same.

Government shall promptly disband any force which has proudly over this Security instrument unless Government (a) agrees in writing to the deployment of the force in a manner acceptable to Leader, (b) certifies in good faith to a law by, or defers to a law by, a competent court, or (c) agrees to a final, binding proceeding which in the Leader's opinion is fair to all parties involved. The law or laws referred to in (b) and (c) shall be such as to satisfy the law or laws of the actions of the force within its duty of

4. **Chargearia**, Library, Borrower shall pay all taxes, assessments, charges, fees and expenses liable to the Proprietor which may affect property owned by the Proprietor and leasedhold payments of ground rents, if any. Borrower shall pay these obligations in the manner provided in Paragraph 7, or if not paid in full manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all books of account to be paid under this paragraph. It Borrower makes these assignments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

and 7 shall be applied first to any prepayment charges due under the Note, second to amounts payable under paragraph 2 third, to interest due pursuant to any late charges due under the Note, and last to any late charges due under the Note.

and the funds held by Lender exceed the amount borrowed by Borrower shall account to Borrower for the amounts paid by Lender under this Agreement.

classifications, and a brief description of the paper, in terms of either the main or secondary classification with applicable law.

2. Funds for taxes and insurance, subject to applicable law or to a written waiver by Lender, shall pay to Lender on the due date under the Note, until the Note is paid in full, a sum (‘‘Funds’’) for (a) yearly taxes and assessments, (b) yearly liability insurance premiums, (c) yearly hazard insurance premiums, (d) yearly flood insurance premiums, if any, (e) yearly mortgage insurance premiums, if any, and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph B, in lieu of the payment of liquidated damages. These items are called ‘‘Escrow Items’’. Lender may, at any time, collect and hold funds in an amount not to exceed the maximum amount available for federally related mortgage loans required to Borrower’s escrow account under the Fair Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. (‘‘FRESPA’’), unless another law that applies to the Funds sets a lesser 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 available daily and report such estimate to the trustee of the Note, if the trustee so directs. If the trustee fails to do so, Lender may estimate the amount of Funds available daily and report such estimate to the Noteholder.

3 Payment of Principal and Interest; Prepayment; Last Charge. Borrower shall promptly pay when due the principal of

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All insurance policies and renewals shall be acceptable 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 receipts 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 if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged if the restoration or repair is economically feasible and Lender's security is not breached. If the restoration or repair is not economically feasible or Lender's security would be breached, the insurance proceeds shall be applied to the sum secured by this Security Instrument, whether or not then due, with any excess paid 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 or to pay sums secured by this Security Instrument whether or not then due. 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 monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damages to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

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 30 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be 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 its 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 proceeding in bankruptcy, probate, for condemnation or forfeiture, or to enforce laws or regulations), the 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 requiring 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 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.

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to the amount of the sum secured by this Security Instrument.

16. **Borrower's Right to Cure.** In the event of a default under this Security Instrument, the Borrower may exercise his/her right to cure by paying to the Lender the amount of the sum secured by this Security Instrument plus interest thereon at the rate of 12% per annum from the date of the default until paid in full.

17. **Transfer of the Property or a Beneficial Interest in Borrower.** It is a fact that if a Borrower dies, his/her estate may have difficulty finding a buyer for the Property. To prevent this, the Borrower may transfer his/her interest in the Property to another person. If the Borrower transfers his/her interest in the Property to another person, the new owner will be liable for all debts of the Borrower under this Security Instrument.

18. **Borrower's Copy.** The Borrower shall be given and furnished a copy of this Note and of this Security Instrument.

19. **Notices.** Any notice given to the Borrower shall be given to the Borrower at his/her address set forth below. Any notice given to the Lender shall be given to the Lender at his/her address set forth below. Any notice given to the Borrower or the Lender shall be given to the Borrower or the Lender without the need for service of process by the Borrower or the Lender.

20. **GOVERNING LAW; SEVERABILITY.** Any provision of this Note which is held to be illegal or unenforceable by any court of law shall be ineffective to the extent of such illegality or unenforceability, but the remainder of such provision shall be valid and enforceable.

21. **Laws Governing.** Any provision of this Note which is held to be illegal or unenforceable by any court of law shall be ineffective to the extent of such illegality or unenforceability, but the remainder of such provision shall be valid and enforceable.

22. **Succesion and Assigning Sons/Spouse and Several Liability; Co-signer.** The Borrower and any co-signer will be bound to the terms of this Note without the Lender's consent.

23. **Borrower Not Releasee; Placeholder for Lender Not A Writer.** Lenders of this Note may not be a writer of a note of predated due date or may not be a placeholder for a note of any other formality.

24. **Interest and Premium.** The Borrower shall not be liable for any premium or interest paid by the Borrower to any holder of this Note.

25. **Waiver of Marshaling.** The Borrower waives the right to require the Lender to marshal the Borrower's assets in payment of the sum due hereunder.

26. **Waiver of Subrogation.** The Borrower waives the right to require the Lender to subrogate to the Borrower's interest in the Property.

27. **Waiver of Right to Set Off.** The Borrower waives the right to set off any amounts due to the Lender under this Note against any amounts due to the Borrower under this Note.

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18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 6 days (or such other period as applicable law may specify for reinstatement) 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. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) take such action as Lender may reasonably require to insure that the law of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or partial interest in the Note (together with this Security Instrument) 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 "Loan Servicer") that collects monthly payments due under the Note and this 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 1 above and applicable law. The notice will state the name and address of the new Loan Servicer and address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding 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 to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice in any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which the Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property 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 substances 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 paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

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 attorneys' fees and costs of title evidence.

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 recording costs.

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

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PROTESTANT CHURCH OF
SPAIN IN BIRMINGHAM
THE UNITED KINGDOM
GENERAL SECRETARY

Approve **Approve to do to the two former persons(a) without giving him/her any compensation**

County of

SEARCHING AGAINST PRINT

(W.D.)

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888-393-053

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Any opinions expressed in this document are those of the author(s) and not necessarily those of the Royal Society of Medicine.

Category	Description	Specified by [specy]	Value [val]
Standardization	Standardization Rule (Standardization Rule)	None	None
Primary	Primary Filter	None	None
Secondary	Secondary Filter	None	None
Thirdary	Thirdary Filter	None	None
Fourthary	Fourthary Filter	None	None
Fifthary	Fifthary Filter	None	None

33. Bidders of this S-1000-Airlift contract shall be required to furnish a copy of their bid proposal to the Army Corps of Engineers, Seattle District, Seattle, Washington, prior to award.