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NBD Bank Home Equity Revolving Credit Mortgage Variable Rate

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This Mortgage is dated as of June 16, 1993 and is between First Bank of Oak Park, not personally, but as Trustee under a Trust Agreement dated March 2, 1984 and Park Ridge, Illinois ("Mortgagor") and NBD Bank, known as Trust No. 12157 ("Mortgagee").

Witnesseth:

Mortgagor has executed a Revolving Credit Note dated the same date as this Mortgage payable to the order of Mortgagee (the "Note") in the principal amount of \$30,000.00 (the "Line of Credit"). Interest on the Note shall be calculated on the daily unpaid principal balance of the Note at the per annum rate equal to zero. As used in the Note and this Mortgage, "Variable Rate Index" means the rate of interest, or the highest rate if more than one, published in The Wall Street Journal in the "Money Rates" column as the "Prime Rate" on the last business day of each month for the preceding business day. As used in the Note and this Mortgage "business day" means any day other than a Saturday or Sunday or general legal holiday on which The Wall Street Journal is not published. The effective date of any change in the Variable Rate Index will be the first day of the next billing cycle after the date of the change in the Variable Rate Index. The Variable Rate Index may fluctuate under the Note from month to month with or without notice by the Bank to the undersigned. Any change in the Variable Rate Index will be applicable to all the outstanding indebtedness under the Note whether from any past or future principal advances thereunder. In the event The Wall Street Journal discontinues the publication of the "Prime Rate" in the "Money Rates" column, the Mortgagee will select a comparable interest rate index and will notify the Mortgagor of the index selected. Interest after Default, (defined below), or maturity of the Note, whether by acceleration or otherwise, shall be calculated at the per annum rate equal to one (1) percent per annum in excess of the Variable Rate Index. Mortgagor has the right to prepay all or any part of the aggregate unpaid principal balance of the Note at any time, without penalty. The maximum per annum rate of interest on the Note will not exceed 18%.

*To Be Deleted When This Mortgage Is Not Executed By A Land Trust.

Mortgagor promises to repay all amounts of principal and interest on the Note. On or before the payment date shown on the Mortgagor's monthly account statement, the Mortgagor shall pay to the Bank the amount due in accordance with the payment option selected below:

b Monthly payment equal to the accrued interest on the Note.

c Monthly payments equal to one sixtieth (1/60th) of the principal balance outstanding on the Note or \$000.00, whichever is greater.

The entire unpaid balance of principal and interests on the Note, if not sooner paid, shall be due and payable on 19.

To secure payment of the indebtedness evidenced by the Note and the Liabilities (defined below), including any and all renewals and extensions of the Note, Mortgagor does by these presents convey, Warrant and Mortgage unto Mortgagee, all of Mortgagor's estate, right, title and interest in the real estate situated, lying and being in the County of Cook and State of Illinois, legally described as follows:

LOT 14 IN THE T. P. PHILLIPS BOULEVARD SUBDIVISION OF BLOCK 18 OF SUBDIVISION OF THE NORTH WEST 1/4 OF SECTION 29, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

CHICAGO, ILLINOIS
RECEIVED
JUN 16 1993
COOK COUNTY CLERK'S OFFICE

9-604980

Prepared by
Mail No.

NBD Park Ridge Bank
One S. Northwest Hwy
Park Ridge, Ill. 60068

Common Address: 2426 60th Court, Cicero, IL 60650

Permanent Identification No.: 10-29-122-033

which is referred to herein as the "Premises", together with all improvements, buildings, hereditaments, appurtenances, gas, oil, minerals, easements located in, on or over or under the Premises, and all types and kinds of fixtures, including without limitation, all of the foregoing used to supply heat, gas, air conditioning, water, light, power, refrigeration or ventilation (whether single units or centrally controlled) and all screens, window shades, storm doors and windows, floor coverings, awnings, stoves and water heaters, whether now on or in the Premises or hereafter erected, installed or placed on or in the Premises. The foregoing items are and shall be deemed a part of the Premises and a part of the security for the Liabilities.

The Note evidences a "revolving credit" as defined in Illinois Revised Statutes Chapter 17, Paragraph 15105. The fact of this Mortgage secures payment of any existing indebtedness and future advances made pursuant to the Note, to the same extent as if such future advances were made on the date of the execution of this Mortgage, without regard to whether or not there is any advance made at the time this Mortgage is executed and without regard to whether or not there is any indebtedness outstanding at the time any advance is made.

Further, Mortgagor does hereby pledge and assign to Mortgagee all leases, written or verbal, rents, issues, and profits of the Premises, including without limitation, all rents, issues, profits, revenues, royalties, bonuses, rights and benefits due, payable or accruing, and all deposits of money as advance rent or for security, under any and all present and future leases of the Premises, together with the right, but not the obligation, to collect, receive, demand, sue for and recover the same when due or payable. Mortgagee by acceptance of this Mortgage agrees, as a personal covenant applicable to Mortgagor only, and not as a limitation or condition hereof and not available to anyone other than Mortgagor, that until a Default shall occur or an event shall occur, which under the terms hereof shall give to Mortgagee the right to foreclose this Mortgage, Mortgagor may collect, receive and enjoy such assets.

Further, Mortgagor does hereby expressly waive and release all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois.

Further, Mortgagor covenants and agrees as follows:

1. Mortgagor shall (a) promptly repair, restore or rebuild any building or improvements now or hereafter on the Premises which may become damaged or be destroyed; (b) keep the Premises in good condition and repair, without waste, and, except for this Mortgage, free from any encumbrances, except for prior Mortgages which have been disclosed to Mortgagee, security interests, liens, mechanics' liens or claims for hire; (c) pay when due any indebtedness which may be secured by a lien or charge on the Premises, and upon request exhibit satisfactory evidence of the discharge of such lien or charge to Mortgagee; (d) complete within a reasonable time any building or buildings now or at any time in process of construction upon the Premises; (e) comply with all requirements of all laws or municipal ordinances with respect to the Premises and the use of the Premises; (f) make no material alterations in the Premises, except as required by law or municipal ordinance, unless such alterations have been previously approved in writing by Mortgagee; (g) refrain from impairing or diminishing the value of the Premises.

2. Mortgagor shall pay, when due and before any penalty attaches, all general taxes, special taxes, special assessments, water taxes, assessments or charges against the Premises. Mortgagor shall, upon written request, furnish to Mortgagee duplicate paid receipts for such taxes, assessments and charges. To prevent Default hereunder

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2018-01-01

Verdict of the Committee p. 415

The seal is rectangular with a decorative border. Inside the border, the words "OFFICIAL SEAL" are written in large, bold, capital letters at the bottom. Above them, the words "THE COMMONWEALTH OF MASSACHUSETTS" are written in smaller capital letters. The top half of the seal contains a crest featuring a Native American figure holding a bow and arrow, with a star above his shoulder.

• 184 • 亂世の政治小説

1990. Descrição e identificação de espécies novas para o Brasil. *Revista Brasileira de Entomologia*, 34(1-2): 1-10.

93604980

~~Pleasant Hill, Mecklenburg County, North Carolina~~ Office of the Clerk

1981 **MAP 3**

The undersigned affixes to the terms of his mortgage set forth above and to the additional terms and provisions set forth on the reverse side of this instrument, which are incorporated by reference hereinafter:

18. This Minister and the previous Minister, shall extend to and be
entitled to receive and be present at meetings of the
Ministers concerned by this Minister.

UNOFFICIAL COPY

Digitized by srujanika@gmail.com

www.gutenberg.org

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103 / 103

415

“**Любимые**” — это не просто слова, это эмоции, которые передают глубину и теплоту наших отношений. Это то, что делает нашу любовь особенной, неподражаемой.

¹ A Recovery Plan will be put forward by the local authority in due time if necessary, do hereby certify that

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4) $\delta(\mu m, \nu)$

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For Amp

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As a Notary Public in and for said County and State do hereby certify that I have examined the foregoing instrument, and find it to be the same as follows:

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THE BOSTONIAN

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ENTERED ON 1988-07-10 09:00:00 PM '88

12/13

NO PERSONALITY, but as trustee under a trust agreement dated
20 NOVEMBER 1925 OF OUR FRIENDS

N
D

NBD Bank *Bank of America N.A.* 92604980
Home Equity Account Revolving Credit Mortgage Variable Rate

This Mortgage is dated as of

June 16,

, 1995, and is between the Bank and Mortgagor, as follows:

known as Trust No. 27427
 and NBD Bank

, not personally, but as Trustee under a Trust Agreement dated March 1, 1995, by and between the Bank and Mortgagor.

1995, by and between the Bank and Mortgagor.

1995, by and between the Bank and Mortgagor.

Witnesseth:

Mortgagor has executed a Revolving Credit Note dated the same date as the Mortgage payable to the order of Mortgagor on the Note in the principal amount of \$ 300,000.00 (the "Line of Credit"). Interest on the Note shall be calculated on the daily unpaid principal balance of the Note at the per annum rate equal to $12\% + 1.5\%$ percent per annum in excess of the Variable Rate Index. As used in the Note and this Mortgage, "Variable Rate Index" means the rate of interest, or the highest rate of money that one publishes in *The Wall Street Journal* in the "Money Rates" column as the "Prime Rate" on the last business day of each month for the preceding business day. As used in the Note and this Mortgage, "business day" means any day other than a Saturday or Sunday, or period of legal holiday on which *The Wall Street Journal* is not published. The effective date of any change in the Variable Rate Index will be the first day of the next billing cycle after the date of the change in the Variable Rate Index. The Variable Rate Index may fluctuate under the Note from month to month with or without notice by the Bank to the undersigned. Any change in the Variable Rate Index will be applicable to all the outstanding indebtedness under the Note whether from any past or future principal advances thereafter. In the event *The Wall Street Journal* discontinues the publication of the "Prime Rate" in the "Money Rates" column, the Mortgagor will select a comparable interest rate index and will notify the Mortgagor of the index selected. Interest after Default (defined below), or maturity of the Note, whether by acceleration or otherwise, shall be calculated at the per annum rate equal to $12\% + 1.5\%$ percent per annum in excess of the Variable Rate Index. Mortgagor has the right to prepay all or any part of the aggregate unpaid principal balance of the Note at any time, without penalty. The maximum per annum rate of interest on the Note will not exceed 28%.

To Be Deleted When This Mortgage Is Not Executed By A Land Trust.

Mortgagor promises to repay all amounts of principal and interest on the Note. On or before the payment date shown on the Mortgagor's monthly account statement, the Mortgagor shall pay to the Bank the amount due in accordance with the payment option selected below:

Monthly payment equal to the accrued interest on the Note.

Monthly payments equal to one tenth (1/10th) of the principal balance outstanding on the Note or \$3000.00, whichever is greater.

The entire unpaid balance of principal and interests on the Note, if not sooner paid, shall be due and payable on

To secure payment of the indebtedness evidenced by the Note and the Liabilities (defined below), including any and all renewals and extensions of the Note, Mortgagor does by these presents Convey, Mortgagor and Mortgagor, all of Mortgagor's estate, right, title and interest in the real estate situated, lying and being in the County of Cook and State of Illinois, legally described as follows:

1009 14TH TERM P. P. PHILLIPS BOLLEWARD SUBDIVISION OF BLOCK 18 OF ADDITION 11 OF THE 10TH DISTRICT TAX MAP SECTION 29, TOWNSHIP 39, RANGE 1, EAST OF THE 9TH STREET BRIDGE, MICHIGAN TAX, IN THE COUNTY, ILLINOIS.

ST. CLAIR, CO., IL
 60650
 1995-06-16

1995-06-16

Common Address: 2426 60th Court, Cicero, IL 60650

Permanent Identification No.: 36-29-122-932

which is referred to herein as the "Premises", together with all improvements, buildings, fixtures, appurtenances, gas, oil, minerals, easements located in, on or over or under the Premises, and all types and kinds of fixtures, including without limitation, all of the foregoing used to supply heat, gas, air conditioning, water, light, power, refrigeration or ventilation (whether single units or centrally controlled) and all screens, window shades, storm doors and windows, floor coverings, awnings, stoves and water heaters, whether now on or in the Premises or hereafter erected, installed or placed on or in the Premises. The foregoing items are and shall be deemed a part of the Premises and a portion of the security for the Liabilities.

The Note evidences a "revolving credit" as defined in Illinois Revised Statutes Chapter 17, Paragraph 6405. The lien of this Mortgage secures payment of any existing indebtedness and future advances made pursuant to the Note, to the same extent as if such future advances were made on the date of the execution of this Mortgage, without regard to whether or not there is any advance made at the time this Mortgage is executed and without regard to whether or not there is any indebtedness outstanding at the time any advance is made.

Further, Mortgagor does hereby pledge and assign to Mortgagor, all leases, written or verbal, rents, issues, and profits of the Premises, including without limitation, all rents, issues, profits, revenues, royalties, bonuses, rights and benefits due, payable or accruing, and all deposits of money in advance rent or for security, under any and all present and future leases of the Premises, together with the right, but not the obligation, to collect, receive, demand, sue for and recover the same when due or payable. Mortgagor by acceptance of this Mortgage agrees, as a personal covenant applicable to Mortgagor only, and not as a limitation or condition hereon and not available to anyone other than Mortgagor, that until a Default shall occur or an event shall occur, which under the terms hereof shall give to Mortgagor the right to foreclose this Mortgage, Mortgagor may collect, receive and enjoy such awards.

Further, Mortgagor does hereby expressly waive and release all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois.

Further, Mortgagor covenants and agrees as follows:

1. Mortgagor shall (a) promptly repair, restore or rebuild any building or improvements now or hereafter on the Premises which may become damaged or be destroyed; (b) keep the Premises in good condition and repair, without waste, and, except for this Mortgage, free from any encumbrances, except for prior Mortgages which have been disclosed to Mortgagor, security interests, liens, mechanics' liens or claims for lien, (c) pay when due any indebtedness which may be secured by a lien or charge on the Premises, and upon request exhibit satisfactory evidence of the discharge of such lien or charge to Mortgagor, (d) complete within a reasonable time any building or buildings now or at any time in process of construction upon the Premises; (e) comply with all requirements of all laws or municipal ordinances with respect to the Premises and the use of the Premises, (f) make no material alterations in the Premises, except as required by law or municipal ordinance, unless such alterations have been previously approved in writing by Mortgagor; (g) refrain from impairing or diminishing the value of the Premises.

2. Mortgagor shall pay, when due and before any penalty attaches, all general taxes, special taxes, special assessments, water taxes, assessments or charges against the Premises. Mortgagor shall, upon written request, furnish to Mortgagor duplicate paid receipts for such taxes, assessments and charges. To prevent Default hereunder

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Judith Eileen Lewis
 Notary Public



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UNOFFICIAL This document contains neither recommendations nor conclusions of EPA. It has been reviewed by EPA's Office of Water and approved for external distribution by the Director of the Division of Water. This document does not necessarily reflect the views of EPA or the U.S. Environmental Protection Agency, and it is not subject to Agency review under the National Environmental Policy Act. Mention of trade names or commercial products does not constitute endorsement or recommendation for use.

If the processes involved in the formation of proteins shall be described and applied in the following order of operations, this, on account of all costs and expenses incurred in the formation of proteins, will be the most economical method of production.

12. Within the broader context of our research, we found two main themes that reflect the challenges of this transition. The first theme concerns the challenges of the transition to a new model of education, where students are no longer passive recipients of knowledge, but active participants in their own learning process. This requires a shift in pedagogical approaches, from a didactic model to a more collaborative and inquiry-based model. The second theme concerns the challenges of the transition to a new model of assessment, where students are no longer evaluated based on their performance in traditional tests and exams, but based on their ability to demonstrate their learning through projects, presentations, and other forms of assessment. This requires a shift in assessment practices, from a summative model to a formative model that emphasizes the process of learning over the final product.

13. We also identified several challenges associated with the implementation of this transition. One challenge is the need to develop new skills and competencies among students, such as critical thinking, problem solving, and communication skills. Another challenge is the need to develop new pedagogical approaches, such as project-based learning, inquiry-based learning, and experiential learning. A third challenge is the need to develop new assessment practices, such as portfolio assessment, rubric-based assessment, and self-assessment. A fourth challenge is the need to develop new technologies, such as digital tools and resources, to support the transition to a new model of education. A fifth challenge is the need to develop new policies and regulations to support the transition to a new model of education, such as the development of new curriculum standards, new teacher evaluation criteria, and new funding mechanisms.

14. In conclusion, the transition to a new model of education is a complex and challenging process that requires a collective effort from all stakeholders. It requires a shift in pedagogical approaches, assessment practices, and technological tools. It requires a shift in policies and regulations. It requires a shift in our mindset and our way of thinking about education. It requires a shift in our values and our priorities. It requires a shift in our culture and our society. It requires a shift in our economy and our industry. It requires a shift in our politics and our government. It requires a shift in our international relations. It requires a shift in our global perspective. It requires a shift in our global role. It requires a shift in our global influence. It requires a shift in our global impact. It requires a shift in our global future.

10. Notwithstanding any other provisions of this *Mouthing*, no action may be brought against any other person or persons for any damages or expenses resulting from the use of any product, device, drug, &c., mentioned in this *Mouthing*.

The Moleskine project is an attempt to comprehend fully some very classic tools. Doodlers and non-doodlers are the same when it comes to the Moleskine project. Whether you are a doodler or a non-doodler, the outcome of the notebook is the same. The Moleskine project is an attempt to comprehend fully some very classic tools. Doodlers and non-doodlers are the same when it comes to the Moleskine project. Whether you are a doodler or a non-doodler, the outcome of the notebook is the same.

9. Other shareholders shall have the right option of pre-emptive, the price and other any
10. Other shareholders shall have the right option of pre-emptive, the price and other any

7. When I take my morning walk I always take a different route. After walking along the same path for a week or two, I get bored and start to feel restless. This is because after a while I stop noticing the details of my surroundings. My mind becomes numb and I start to feel like I'm not really there. It's like my body is moving but my mind is not. This lack of engagement can lead to feelings of depression and anxiety. To combat this, I try to pay attention to the details of my surroundings. I look at the colors of the leaves, the shapes of the trees, and the sounds of the birds. I also try to focus on my breathing and the sensations in my body. By doing this, I feel more connected to the world around me and less disconnected from it.

8. I have a hard time getting up in the morning. I feel groggy and tired, even though I got enough sleep. This is because my body is used to a certain routine and breaking it can be difficult. To help with this, I try to go to bed earlier and wake up earlier. I also try to make my morning routine as simple as possible. I set my alarm for the same time every day and have my clothes laid out the night before. This helps to reduce stress and makes getting up easier.

9. I feel like I'm constantly running behind schedule. I have a lot of responsibilities and it's hard to keep up. This is because I'm not very organized and tend to procrastinate. To help with this, I try to create a calendar and list out all my tasks and deadlines. I also try to prioritize my tasks and focus on what's most important. This helps to reduce stress and make sure I'm not missing anything. It's also helpful to break tasks down into smaller, more manageable pieces. This way, I don't feel overwhelmed by a large task and can tackle it one step at a time.

10. I feel like I'm constantly stressed and anxious. I worry about work, family, and personal matters. This is because I'm not good at managing my time and energy. To help with this, I try to set aside time for myself each day. I also try to practice mindfulness and relaxation techniques. These help to reduce stress and improve my overall well-being. It's also helpful to talk to someone about my concerns and feelings. This can provide support and perspective, which can be very comforting.

and the corresponding social norms do not yet permit. In this situation, it is often the case that the individual's own personal values and standards are violated or threatened. This may lead to feelings of guilt, anger, or frustration, which can then lead to a desire to conform to the group's norms and standards. This desire to conform can lead to a loss of self-esteem and a sense of worthlessness, as the individual feels that they are not good enough or that they do not belong. This can also lead to a sense of isolation and loneliness, as the individual feels that they are different from everyone else.

Another factor that can contribute to the development of groupthink is the lack of critical thinking skills. If individuals are not able to think critically and evaluate information objectively, they may be more likely to accept the group's norms and standards without question. This can lead to a lack of individual responsibility and a lack of accountability for one's actions. It can also lead to a lack of creativity and innovation, as individuals may be afraid to challenge the group's norms and standards.

Groupthink can also lead to a lack of communication and collaboration. If individuals are not able to communicate effectively with each other, they may be less likely to work together towards common goals. This can lead to a lack of trust and respect between individuals, which can further contribute to the development of groupthink.

Finally, groupthink can lead to a lack of personal growth and development. If individuals are not able to think critically and evaluate information objectively, they may be less likely to learn from their mistakes and to grow as individuals. This can lead to a lack of personal responsibility and a lack of accountability for one's actions. It can also lead to a lack of creativity and innovation, as individuals may be afraid to challenge the group's norms and standards.

3. No remedy or right of mitigation hereunder shall be available to the constructive debtor if the debtor fails to mitigate his damages by independent means or fails to mitigate his damages by reasonable efforts.

4. Mitigation of the Plaintiff's damages shall be in addition to every other remedy available to the Plaintiff.

5. Mitigation of Plaintiff's damages shall be in addition to every other remedy available to the Plaintiff.

4. Any award or payment resulting from consideration of recommendations,
or the outcome of the public or confidential inquiry, or the taking of the testimony
of the public and the parties to the inquiry, shall be paid to the Plaintiff
or his/her heirs, executors, administrators, or personal representatives.
5. Any award or payment resulting from consideration of recommendations,
or the outcome of the public or confidential inquiry, or the taking of the testimony
of the public and the parties to the inquiry, shall be paid to the Plaintiff
or his/her heirs, executors, administrators, or personal representatives.