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93341886

1000 INSTRUMENT PREPARED BY
23 - DONNA LYPWHEN RECORDED MAIL TO:
HOME SAVINGS OF AMERICA
LOAN SERVICE CENTER
P.O. BOX 60016
CITY OF INDUSTRY, CALIFORNIA 91746-0016ALL NOTICES TO LENDER SHALL BE MAILED
OR DELIVERED TO THE ABOVE ADDRESS**Mortgage and Assignment of Rents
ADJUSTABLE INTEREST RATE LOAN**

LOAN NO. 1663438-1

This Mortgage, made this 27th day of APRIL, 1993, between
ROBERT J. YOUNG, JR. AND JUDITH A. YOUNG, HUSBAND AND WIFE

herein called BORROWER, whose address is 37 STONERIDGE DRIVE

(number and street)

SOUTH BARRINGTON
(city)IL.
(state)60010
(ZIP code)

• 93341886

and

and HOME SAVINGS OF AMERICA, FSB, a corporation herein called LENDER, whose address is 4000 Rivergrade Road, Irwindale, California 91706.

WITNESSETH: Borrower hereby grants, conveys, mortgages and warrants to Lender the real property legally described as follows:

LOT 1 IN PHEASANT RIDGE OF SOUTH BARRINGTON, A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 23, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS 37 STONERIDGE DRIVE, SOUTH BARRINGTON, IL. 60010

PTIN 01-23-306-012

. DEPT-01 RECORDING \$27.50
. T65555 TRAH 2201 05/06/93 13108100
07104-00-23-74-1886
COOK COUNTY RECORDER

275.00

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

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

FOR THE PURPOSE OF SECURING

- (1) Payment of the sum of \$ 400,000.00 with interest thereon, according to the terms of a promissory note of even date herewith and having a final maturity date of MAY 10, 2023, of such sum as may be incurred, paid out, or advanced by Lender, or may otherwise be due to Lender, under any provision of this Mortgage and all modifications, extensions or renewals thereof. (2) Performance of each agreement of Borrower contained herein or incorporated herein by reference or contained in any papers executed by Borrower relating to the loan secured hereby. (3) Performance, if the loan secured hereby or any part thereof is for the purpose of constructing improvements on such property, of such provision or agreement of Borrower contained in any building loan agreement or other agreement between Borrower and Lender relating to such property. (4) The performance and keeping by Borrower of each of the covenants and agreements required to be kept and performed by Borrower pursuant to the terms of any lease and any and all other instruments creating Borrower's interest in or claiming Borrower's right in respect to such property. (5) Compliance by Borrower, with early and every monetary payment to be performed by Borrower under any disclosure of covenants, conditions and restrictions pertaining to such property or any declaration of condominium ownership and open within request of Lender, the enforcement by Borrower of any covenant to pay maintenance or other charges, if the same have not been paid or valid legal steps taken to enforce such payment within 90 days after such written request is made. (6) All Lender's option, payment, with interest thereon, of any other present or future indebtedness or obligation of Borrower for or of any successive interest of Borrower to such property due to Lender, whether created directly or acquired by absolute or contingent assignment, whether due or not, whether otherwise secured or not, or whether existing at the time of the execution of this Mortgage or arising thereafter, the exercise of such option to be evidenced by a notice in writing to Borrower or any successor in interest of Borrower. (7) Performance of all agreements of Borrower to pay fees and charges to the Lender whether or not herein set forth. (8) Payment of charges, as allowed by law, whom such charges are made, for any statement regarding the obligation secured hereby.

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Group A and Group B were compared to determine if there was a difference in the amount of time spent in each activity. The results showed that there was no significant difference between the two groups in terms of the amount of time spent in each activity.

1. **Логічні вимоги** до функціональної структури системи та її компонентів

As a result, the court held that the transfer of the property to the plaintiff was valid and enforceable under the Statute of Frauds.

10. The parties shall have the right to inspect the property at any time during the period of ten days after the date of delivery of the keys to the buyer, provided that the buyer has given notice in writing to the seller of the time and place of inspection at least five days before the date of inspection.

Buy Key Programs (programs that will help you to make money online)

Proposed changes are intended to be implemented by the Board of Directors of the Property.

Fig. 1. Five- and Gated-Response Effects of Interactions With Pesticides. To provide a general picture of interactions with pesticides, five different types of interactions are shown. The first four are based on the interaction of a target compound with a single pesticide. The fifth is a more complex interaction involving two pesticides.

Report and Maintenance of Property. To keep such property in good condition and impact little on the availability of land for agriculture, the county may require the owner to maintain the property in a manner that preserves its productivity and minimizes soil erosion.

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(24) **Future Advances.** Upon request of Borrower, Lender at Lender's option prior to the date of this Mortgage, may make Future Advances with interest thereon and the same secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note plus **NONE**.

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

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

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

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

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

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

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

(32) **Adjustable Rate Mortgage Provision.** The Note which this Mortgage secures is an adjustable mortgage loan on which the interest rate may be adjusted from time to time in accordance with a monthly increase or decrease in an index, all as provided in said Note. From time to time the monthly installment payments due under said Note may not be sufficient to pay all interest due in which case unpaid interest will be added to principal. In no case shall the unpaid interest added to the principal exceed 100% of the original principal indebtedness.

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

Signature of Borrower:

Robert J. Young Jr.
ROBERT J. YOUNG, JR.

Judith A. Young
JUDITH A. YOUNG

State of Illinois

Cook

County #

I, Donna M. Lyp, a notary public in and for said county and state, do hereby certify that
ROBERT J. YOUNG, JR. AND JUDITH A. YOUNG, HUSBAND AND WIFE

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

Given under my hand and official seal, this 27th day of

APRIL, 19 93

My commission expires: 09/23/95

Notary Public



SC311888

LOAN NO. 1663436-1

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17. **Appointee of Recipient**: A person or firm appointed to receive and to account for all money due after the date of the property or instrument is delivered or otherwise transferred to the appointee. The appointee may be either the wife of a company or to any trustee, and without regard to the time of application for such receiver, or to the person or persons entitled to the property or instrument, and without regard to the amount of the money or value of the property or instrument.

Приложение 2 **Методика определения количества и качества** **поглощенных** **и выделяемых** **внешних** **радионуклидов**

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As a result of the above-mentioned, the author of the present article has decided to propose a new method of solving the problem of determining the optimal number of workers in a firm. This method is based on the principle of the "optimal number of workers" and is called the "optimal number of workers" method. The main idea of this method is to find the optimal number of workers in a firm by taking into account the following factors:

1. **Migrant Collective and Protective Rights and Protection of Refugees**: Migrant collectives and protection of refugees are other cross-cutting themes that will be addressed by the working group. This will include issues such as the right to non-discrimination, the right to work, and the right to family reunification.

Городской округ Балашиха входит в состав Московской области и является ее муниципальным образованием.

On March 20, 1997, the U.S. Court of Appeals for the First Circuit held that the District Court erred in failing to grant a preliminary injunction against the Massachusetts Department of Environment's proposed regulation of greenhouse gases. The court held that the environmental impact statement (EIS) prepared by the state did not contain sufficient information to support the agency's conclusion that the proposed regulation would not have a significant effect on the environment.

(1) Accruals, deferrals, and deferments. An expense is recorded by a company as an asset or liability when it is probable that future economic benefits will flow to or from the company as a result of the transaction or event, and the amount can be measured reliably.

(1) **Definition of Borrower Joint and Separate.** If more than one Person is named as Borrower, each Obligation of Borrower shall

Superior Performance - Our proprietary, cost-effective, and reliable power supply design offers the best performance in its class. It features a high-quality, low-noise power source that provides stable voltage regulation and fast transient response times.

1. Preparation of Charge: Should any role of oblique or concave barrel be required, Borrower to pay a fee in connection with the preparation of any barrel or drum or other receptacle, provided however, that the amount of such fee shall not exceed the amount of the charge for the manufacture of the barrel or drum or other receptacle.