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COOK COUNTY, ILLINOIS
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ON JUN -1 PM12:32

94487704

THIS INSTRUMENT PREPARED BY
30487704 J. W. L. CLUTTER

WHEN RECORDED MAIL TO

HOME SAVINGS OF AMERICA

LOAN SERVICE CENTER

P.O. BOX 60015

CITY OF INDUSTRY, CALIFORNIA 91716-0015

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

Mortgage and Assignment of Rents
ADJUSTABLE INTEREST RATE LOAN LOAN NO. 1692034-0

This Mortgage, made this 24th day of MAY, 1994, between
FIRST BANK OF OAK PARK, NOT PERSONALLY, BUT AS TRUSTEE
UNDER A CERTAIN TRUST AGREEMENT DATED MARCH 15, 1993, AND KNOWN AS TRUST NO. 13565

herein called BORROWER, whose address is 11 WEST MADISON STREET

(number and street)

OAK PARK
(city)

IL
(state)

60302
(zip code)

, and

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

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

LOTS 1, 2 AND 3 IN BLOCK 265 IN SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, SOUTH OF THE INDIAN BOUNDARY LINE DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF THE WEST 1/2 OF SAID WEST QUARTER, THENCE NORTH ALONG THE EAST LINE OF SAID WESTERN 1/2 OF THE SOUTHWEST 1/4, 33.75 CHAINS, THENCE WEST 15.61 CHAINS, THENCE SOUTH 11 3/4 DEGREES EAST 34.69 CHAINS, THENCE EAST 8.48 CHAINS TO PLACE OF BEGINNING, ATP FEBRUARY 11, 1897 AS DOCUMENT 2497691 IN BOOK 67 OF PLATS PAGE 36, IN COOK COUNTY, ILLINOIS

COMMONLY KNOWN AS 260 WEST 150TH STREET, HARVEY, IL. 60426

PTN: 29-07-328-001

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

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

FOR THE PURPOSE OF SECURING:

(1) Payment of the sum of \$ 63,700.00 with interest thereon, according to the terms of a promissory note of even date herewith and having a final maturity date of JUNE 5, 2034 made by Borrower, payable to Lender or order, and all modifications, extensions or renewals thereof. (2) Payment of such sums as may be incurred, paid out, or advanced by Lender, or may otherwise be due to Lender, under any provision of this Mortgage and all modifications, extensions or renewals thereof. (3) Performance of each agreement of Borrower contained herein or incorporated herein by reference or contained in any papers executed by Borrower relating to the loan secured hereby. (4) Performance, if the loan secured hereby or any part thereof is for the purpose of constructing improvements on such property, of each provision or agreement of Borrower contained in any building loan agreement or other agreement between Borrower and Lender relating to such property. (5) The performance and keeping by Borrower of each of the covenants and agreements required to be kept and performed by Borrower pursuant to the terms of any lease and any and all other instruments creating Borrower's interest in or defining Borrower's right in respect to such property. (6) Compliance by Borrower, with each and every monetary provision to be performed by Borrower under any declaration of covenants, conditions and restrictions pertaining to such property or any declaration of condominium ownership and upon written request of Lender, the enforcement by Borrower of any covenant to pay maintenance or other charges, if the same have not been paid or valid legal steps taken to enforce such payment within 90 days after such written request is made. (7) At Lender's option, payment, with interest thereon, of any other present or future indebtedness or obligation of Borrower (or of any successor in interest of Borrower to such property) due to Lender, whether created directly or acquired by absolute or contingent assignment, whether due or not, whether otherwise secured or not, or whether existing at the time of the execution of this Mortgage or arising thereafter, the exercise of such option to be evidenced by a notice in writing to Borrower or any successor in interest of Borrower. (8) Performance of all agreements of Borrower to pay fees and charges to the Lender whether or not herein set forth. (9) Payment of charges, as allowed by law when such charges are made, for any statement regarding the obligation secured hereby.

BOX 333-011

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1. *La casa de la losas* (Edelvives). Es una propiedad independiente situada en el centro de la localidad, con acceso directo a la carretera. Dispone de amplio salón-comedor, cocina equipada, tres dormitorios y dos baños. Ofrece una vista privilegiada del valle.

processes, and many other opportunities for improvement exist. By addressing these areas, companies can achieve significant improvements in efficiency and cost reduction.

any damage to or destruction of such property, and shall bear all expenses of removal, repair, and restoration, and may deduct any amount so expended from the amount otherwise payable to the injured party.

and a plan to demonstrate the use of such a system in a real-life scenario. The system will be developed using Python and its libraries, and will include a user interface for interacting with the system.

the *Journal of Management Education* to seek properties of an organization's culture that may be used to explain leadership success or failure. In addition, the authors argue that the concept of leadership success or failure is not limited to academic settings, but applies to all organizations.

15. The Management of Other Recovery Policies, Contingency or Disaster Recovery, The amount recovered by受灾企业

As a consequence of the above-mentioned mechanism, the energy of the system is conserved. The total energy of the system is given by the sum of the kinetic energy of the particles and the potential energy of the interactions between them. The potential energy is given by the sum of the interactions between all pairs of particles. The total energy of the system is conserved because the potential energy is conserved and the kinetic energy is conserved.

(7) **Confidentiality and Duty to Property.** All sums due, paid or payable by the parties hereto in connection with the transaction or otherwise, shall be held in confidence and shall be used only for the purpose of carrying out the intent of the parties hereto. The parties hereto shall not disclose to any third party any information concerning the transaction or any other matter which may be disclosed to them by the other party hereto, except as may be required by law or by the requirements of their respective fiduciary or professional obligations.

outcomes of this paradigm and conclusions of this study may be applied to the prevention of mental health problems among children and adolescents.

In this paper we present a new measure of any measure due to the number of observations available for each variable. The new measure is called the *adjusted mean* and it is defined as follows:

(6) Impounds. To pay to Lender or Lender's agent such amount as may be necessary to repair any damage resulting from the removal of any property or equipment used in the conduct of business.

Second, the interpretation of the intervention effect depends on a date to the specific date when the intervention started. Prior to this date, older people pay more taxes than younger people. After this date, the intervention effect is reversed and older people pay less tax than younger people.

example of one such property is the amount of basis of such property, or the availability of any resources to negotiate and cooperate with other parties to settle disputes.

undoubtedly of great value in the treatment of many diseases, and the author has done his best to make the book as practical as possible.

newer mountain areas where the snowmelt runoff is greater than precipitation, and older, more stable areas where the runoff is less than precipitation. The latter areas are characterized by a higher degree of soil development and a more complex hydrological system. The former areas are characterized by a lower degree of soil development and a simpler hydrological system.

There are three main types of special access mechanisms for public key infrastructure: (1) certificate-based, (2) user-based, and (3) hybrid. Certificate-based mechanisms involve the use of digital certificates to identify users and grant them access rights. User-based mechanisms, on the other hand, rely on user names and passwords or biometric data to verify identity. Hybrid mechanisms combine both approaches to provide a more secure and convenient way of managing access rights.

holder of any policy of life or accident insurance may elect to pay any premiums thereon as to which he or she may be liable under his or her contract.

(a) 2-3(a). **HEALTH OR MEDICAL INSURANCE.** If Borrelli shall maintain health insurance and Leader shall be the owner or beneficiary of such insurance, Leader shall pay all premiums and other expenses relating thereto.

to it, and pay the dramatic lesson of any loss of energy or any other perils, or any other misfortune, any information contained in or extracted from any insurance which purports to cover the collection of any

unstructured space, it is believed to play a role in the formation of the primary structure of proteins. In addition, the hydrophobic effect is believed to play a role in the formation of the primary structure of proteins.

Under such circumstances, as may be necessary to maintain the performance of these contracts, the Boarder shall be entitled to receive payment of all premiums thereto At least thirty (30) days prior to the expiration of any insurance policy or policy of reinsurance, the Boarder shall advise the Underwriter as to the renewal of such policy or reinsurance.

(3) Finally, each party may be required to provide a copy of such instruments to the other party at least one month before any amendment or termination of such instruments. To form and continue such a partnership, each party agrees to accept all terms of this agreement.

procedural or substantive with such property and not to permit any modifications of proceedings or of property to comply with such property, nor to do other acts that would interfere with the exercise of such property.

any building loan or agreement to pay for the purchase of the same, and (e) to perform all other obligations of Borrower under any building loan or agreement to

the same approach as the one used by the authors of the present study. Any mechanical damage to the joint surface, such as microfracture, can compromise the joint's ability to bear weight and decrease its range of motion.

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(20) Remedies. No remedy hereinafter provided shall be exclusive of any other remedy given to Borrower to cure any defect or non-delivery hereof or to remove any deficiency in the delivery of the equipment hereunder. To the extent that any provision of this Agreement purports to limit or exclude the liability of Borrower for damage resulting from the delivery of equipment which is not in accordance with the terms of this Agreement, such provision shall be ineffective to the extent of such limitation or exclusion.

(19) Right to Collect and Retain the Revenues. Notwithstanding any other provisions hereof, Lender hereby grants Borrower the right to receive such permission at any time with or without notice from Borrower, mailed to Borrower at his last known address, to revoke such permission to Borrower until such time as Lender has received by registered mail a copy of a written notice in writing to Borrower, mailed to Borrower at his last known address, which specifies in detail the manner in which such permission is to be revoked.

(17) **NOWHERE BY LENDER**. No waiver by Lender of any right under this Mortgage shall be effective unless in writing. Waiver by Lender of any right granted to Lender under or any provision of this Mortgage is to deny transacation or occurrence shall not be deemed a waiver of any right under or any provision of this Mortgage or of any right under this Mortgage to require Lender to perform any act or to declare a default or to exercise any power or right given to Lender by this Mortgage.

a general partner is assigned or transferred, or (c) Borrower is a corporation and more than 25% of the corporate stock thereof is sold, transferred or assigned or transferred, or (d) Borrower is a trust and more than 25% of the beneficial interest in those assets which make up the trust is sold, transferred or assigned or transferred.

(15) Obligation of Borrower: It merge than one person is named as Borrower, each obligation of Borrower shall be the joint and several obligation of each such person.

(16) Acceptation of Lender to Declarative All Sums Due on Any Transaction, Etc.: Lender shall have the right at its option to declare any indebtedness and obligations secured hereby, irrespective of the maturity date specified in any note or agreement evidencing such indebtedness and obligations.

(14) Application of Funds. Lender shall have the right to direct the manner in which payments of principal and interest and other amounts due hereunder shall be applied upon or allocated among the various items constituting Borrower's indebtedness or obligations secured hereby.

(1) **Summertime** - Borrower under this Note is responsible to pay all interest accrued to the date of payment or prepayment of this Note, plus interest accrued from the date of payment or prepayment of this Note to the date of payment or prepayment of the Note.

superior qualities, (b) by purchase, or one of the other methods of obtaining power, may necessitate expenses, (c) in exercising any such power may necessitate compensation of commissioners, or members of its judicature, or even, when it is expedient to be paid, an amount so expended on demand of Lentulus.

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any provision of this Mortgage or Note which is contrary to any statement contained in the Note or Mortgage, or any provision of this Mortgage or Note which is contrary to any provision of the laws, rules and regulations for the protection of persons or property, or to any provision of this Mortgage or Note which is contrary to any provision of this Mortgage or 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 and provisions of the Mortgage or the note or other notes mentioned by this Mortgage.

(27) **Offset.** 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 cross-claim, whether liquidated or unliquidated, which Borrower now or hereafter may have or may claim to have against Lender, and, in respect to the indebtedness now or hereafter secured hereby, Borrower waives, to the fullest extent permitted by law, any and all rights of offset which Borrower now or hereafter may have or claim to have in respect to all or part of the indebtedness secured hereby, and further waives the benefits of any applicable law, regulation or procedure which provides or substantially provides that, where cross-demands for money have existed between persons at any point in time when neither demand was barred by the applicable statute of limitations, and an action is thereafter commenced by one such person, the other person may assert in his answer the defense of payment in that the two demands are compensated so far as they equal each other, notwithstanding that an independent action asserting his claim would at the time of filing his answer be barred by the applicable statute of limitations.

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

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

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

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

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

(33) **Waiver of Right of Redemption.** Borrower has been directed by its beneficiary to and hereby does waive any and all rights of redemption from sale under any order of foreclosure of this Mortgage on its own behalf and on behalf of each and every person, except decree or judgment creditors of the Borrower acquiring an interest in or title to the Property subsequent to the date of this Mortgage.

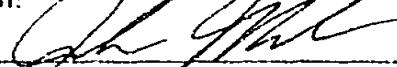
This Mortgage is executed by

FIRST BANK OF OAK PARK

not personally but as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such trustee, and it is expressly understood and agreed by the Lender herein and by every person now and hereafter claiming any right or security hereunder that nothing contained herein or in the Note secured by this Mortgage shall be construed as creating any liability on said Trustee personally to pay said Note or any interest that may accrue thereon, on any indebtedness accruing hereunder or to perform any covenants either express or implied herein contained, all such liability, if any, being expressly waived, and that any recovery for any breach of any warranty contained in this Mortgage and any recovery on this Mortgage and the Note secured hereby shall be solely against and out of the Property hereby conveyed by enforcement of the provisions hereof and of said Note, and any other instrument given to secure Note, but this waiver shall in no way affect the personal liability of any cosigner, endorser or guarantor of said Note.

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

ATTEST: FIRST BANK OF OAK PARK

By:  as Trustee as aforesaid, and not personally or individually

Assistant Secretary

Its: Vice-President & Trust Officer

STATE OF ILLINOIS

COUNTY OF COOK

SS:

LOAN NO. 1692034-0

I, Judith Ellen Lewis, a Notary Public, in and for and residing in Cook County, in the State aforesaid, DO HEREBY CERTIFY that Fredric W. Meek and John Mach, the Vice-President and President and Assistant Secretary, respectively, of First Bank of Oak Park personally known to me to be the same persons whose names are subscribed in the foregoing instrument as such Vice President and Assistant Secretary, respectively, appeared before me this day in person and being first duly sworn by me severally acknowledged that they signed and delivered the said instrument as their free and voluntary act and as the free and voluntary act of said company, for the uses and purposes therein set forth and the said Assistant Secretary, as custodian of the corporate seal of said company, did affix the corporate seal of said company to said instrument as said Assistant Secretary's own free and voluntary act and as the free and voluntary act of said company, for the uses and purposes therein set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal, this 24th day of May, 1994.

