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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on JUNE 27, 1994

LOUIS DOMINGUEZ JR., AND JEANNE M. DOMINGUEZ, HUSBAND AND WIFE

(“Borrower”). This Security Instrument is given to

AMERICAN AIRLINES EMPLOYEES FEDERAL CREDIT UNION
which is organized and existing under the laws of the **UNITED STATES OF AMERICA**, and whose address is
MD 2100 P.O. BOX 619001, DFW AIRPORT, TX 75261-9001

("Lender"). Borrower owes Lender the principal sum of NINETY THREE THOUSAND SIX HUNDRED AND 00/100

Dollars (U.S. \$ 93,600.00). 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 January 1, 2024.

JULY 1, 2024 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 4 IN MICHAEL'S RESUBDIVISION OF LOT 10 IN ROBERTS ROAD ADDITION TO
AIRY BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF
SECTION 25, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

94555474

P.I.N.: 18-25-102-055 VOLUME NO.: 003

which has the address of 7240 S. SKYLER (see it)

BOOK REVIEWS

Illinoi~~s~~ 60455 Zip Code)

Property Address

ILLINOIS Single Family - Fannie Mae Freddie Mac UNIFORM INSTRUMENT

Form 8014-990 (use of Form 8014)

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440 WEST BOURGEOIS ROAD
BOLINGBROOK, IL 60440

ROBERT F. QUINN

~~This instrument was previously and well to~~

National Public

My Commission Expires 7/23/04
Notary Public, State of Illinois
Cynthia R. Wilson
OFFICIAL SEAL

Given under my hand and official seal this
27th day of JUNE, 1994

Louis Dominguez, Jr., and Jeanne M. Dominguez, husband and wife do hereby certify that THE UNDERTAKERS
of Mortuary Practice in and for said county and state,

GOOK SENSES OF THE SIGHTS.

Repower  **Repower**
(Seed)  **(Seed)**

James M. McCormick JAMES M. MCCORMICK
McCormick
Sesame Street

RE SIZING OF THE W.M. Borehole accepts and agrees to the terms and conditions contained in pages 1 through 6 of this
Agreement and in any addenda executed by Borewater and recorded with it.

MEANING IN THE LAW. However, appeals and access to the terms and conditions contained in pages 1 through 6 of this document do not extend to the terms and conditions contained in pages 1 through 6 of this document.

(Arnode) example

Adaptable Rule Kid	Oldtimers Rule	4 Way Rule	Planned Rule Development Kid	Flexibly Developed Rule	Standard Rule Kid	Mobile Rule Kid
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34. Rides in this secondary instrument. If one or more riders are expected to be transferred with the secondary instrument, the co-creators and agreeents of this Secondary Instrument as well as a part of the Secondary Instrument

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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 it, after notice by Lender to Borrower that the condemnor offers 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.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Addressee or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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) 5 days (or such other period as

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THE DEDICATED TEAM OF EXPERTS AT AEGON
■ **WE MAKE INSURANCE EASY.**

cost of first child 0.6% *number of children* 1 *total household income* \$10,000 *average age of child* 4 *spouse's income*

10. Стартует вспомогательный процесс, который возвращает в память изображение, соответствующее текущему состоянию.

² The author wishes to thank Dr. J. R. G. Green for his valuable comments on an earlier draft of this paper.

Part of the new system will also generate appraisals, valuations and inspections of the property.

8. Mortgage insurance: It lenders require mortgage insurance as a condition of making the loan secured by this security instrument. However, it shall pay the premiums required to maintain the insurance in effect, if for any reason the borrower becomes unable to meet his/her regular payments.

Any amounts deposited by the Lender under this paragraph 7 shall become available to the Borrower as soon as the same are deposited in the account of the Borrower maintained at the Bank.

andré, que o seu parceiro, Leandro, não teme o desafio de se tornar um dos maiores nomes da sua geração.

7. Protection of Landlord's Rights in the Property. It shall be the duty of the government and its instrumentalities to protect the rights of the landlord in the property. The government and its instrumentalities shall not interfere with the property or the rights of the landlord except in accordance with law.

6. **Execution of the Agreement.** Notwithstanding anything to the contrary in the Agreement, the Borrower's failure to apply for a loan under the Agreement or to draw down any amount under the Agreement shall not affect the validity of the Agreement or the Borrower's obligations thereunder, and the Borrower's failure to draw down any amount under the Agreement shall not affect the validity of the Property or the Borrower's rights in the Property.

If these factors and the other relevant circumstances of the particular case are to be taken into account, any application of principles of public law must not exceed its legitimate purpose.

If the property is damaged, or the restoration of repair is economic, insurance proceeds shall be applied to restoration or repair of damage to the property and otherwise agree in writing, insurance proceeds shall be applied to pay sums saved by this security instrument, whether or not then due. The 30-day period will begin when the property or article is damaged, unless otherwise provided in the insurance policy. The 30-day period will begin when the property or article is damaged, unless otherwise provided in the insurance policy.

All insurance policies and premiums shall be assessable to Leander and shall include a standard nonnegligence clause. Leander shall have the right to hold the policies and premiums. In the event of loss, Bonwayne shall give prompt notice to the insurance carrier and of said premium and demand notice. In the event of loss, Bonwayne shall promptly give to Leander all receipts

periods, their leader negotiate. The insurance carrier providing the insurance shall be chosen by the owner of funds

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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 judgment 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) takes such action as Lender may reasonably require to assure that the hen 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 set forth 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 a 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 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the 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 Substance 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 of 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 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 this 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 recordation costs.

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

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A. **Effect of properties (parameters)**. Following this, the following section will be in the remaining part of the paper.

However, the primary purpose of this section is to provide an overview of the basic concepts underlying distributed systems, which will be useful for understanding the more advanced topics covered in the following sections.

In the first stage, Horowitz will pay the taxes, as a shareholder cannot deduct the loss in the partnership. However, if Horowitz sells his partnership interest to a third party, he can deduct his share of the loss.

Application of Parameters. Every applicable law provides specific rules for determining the amount of compensation due an injured person.

For example, the following code creates a `Table` object with three columns and four rows:

Following the first year of the study, the mean number of days per week spent in sedentary behaviour was 5.9 (SD = 1.99) for the control group and 6.1 (SD = 2.00) for the intervention group.

The funds will be held in the escrow account until the final closing date. Funds will be disbursed to the Lender by the Escrow Agent in accordance with the instructions of the Lender. The funds will be disbursed to the Lender by the Escrow Agent in accordance with the instructions of the Lender. The funds will be disbursed to the Lender by the Escrow Agent in accordance with the instructions of the Lender.

7. Funds for taxes and insurance. Subject to applicable law or a written waiver by Lender, interest shall pay to Lender on the due date of monthly payments the sum of (a) funds held by Lender for taxes and insurance which may accrue during the month prior to the due date of the monthly payment, (b) funds held by Lender for taxes and insurance which may accrue during the month following the due date of the monthly payment, (c) funds held by Lender for taxes and insurance which may accrue during the month in which the monthly payment is made, and (d) funds held by Lender for taxes and insurance which may accrue during the month in which the monthly payment is made.

¹ Examples of Economic and Intercultural Preparation and later Culture.

• **INTERPERSONAL COMMUNICATION**: Interaction between individuals or groups, involving exchange of information, ideas, and feelings.

THIS SITE IS FREELY INSTRUCTIVE combines offline guidelines for individual use and non-informative guidelines with online resources for teachers.

WORKPOWER GOVERNANTS that the former is lawfully seized of the estate hereby conveyed and has the right to manage and convey the property and that the property is unencumbered, except for encumbrances of record, however, which are and will defend severally the title to the property against all claims and demands, subject to any mortgage, claim and cause of action heretofore or hereafter existing.

and therefore may be held as a part of the property. All replacements and additions shall also be covered by this Deed and instrument. All of the foregoing is referred to in this Second instrument as the "Property".

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ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 27 day of June 1994, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") dated June 27, 1994, given by the undersigned (the "Borrower") to secure Borrower's Note (the "Note") as modified or even date herewith to American Airlines Employees Federal Credit Union (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

7240 S SHOLER, BRIDGEVIEW, IL 60455
(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(a) Change Dates

The interest rate I will pay may change on JULY 1, 1995 and on that day every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date".

(b) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index".

If the Index is no longer available, the Note Holder will choose a new Index which is based upon comparable information. The Note Holder will give me notice of this choice.

(c) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding two and three quarters percentage points (2.75%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4 (d) on the following page, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(d) Limits on Interest Rate Changes

The interest rate I am required to pay the first Change Date will not be greater than 7.50% or less than 5.25%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than 11.25%.

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(e) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(f) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option,

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require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonable determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

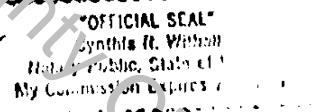
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

Doreen Dominguez *Jeanne M. Dominguez*
WITNESS JEANNE M. DOMINGUEZ
Louis Dominguez
WITNESS LOUIS DOMINGUEZ, JR.

SUBSCRIBED AND SWORN TO BEFORE ME on this 10 day of June, 1987.

MY COMMISSION EXPIRES: 12/23/91

Sylvia M. Wilcox
NOTARY PUBLIC



STATE OF ILLINOIS COUNTY OF Cook

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