



STATE OF ILLINOIS } ss.  
County of Lake

# UNOFFICIAL COPY

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that David B. Martin, a married man and Kelley A. Martin, his wife personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal this



28th day of July, 1994.  
Michael P. Graham  
Notary Public  
Commission Expires 7/11/98

COOK COUNTY, ILLINOIS  
FILED FOR RECORD  
1994 AUG -3 AM 9:09  
94 685803

State of Illinois  
DEPARTMENT OF REVENUE  
STATEMENT OF EXEMPTION UNDER REAL ESTATE TRANSFER TAX ACT

I hereby declare that this deed represents a transaction exempt under provisions of Paragraph \_\_\_\_\_, Section 4, of the Real Estate Transfer Tax Act.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_\_.  
94685803

Signature of Buyer-Seller or their Representative

WARRANTY DEED  
JOINT TENANCY

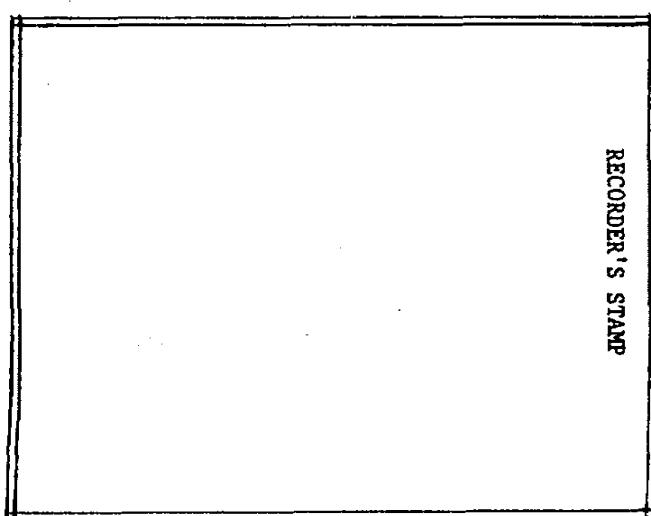
FROM

To  
Printed by Recorder for use in  
Lake County, Illinois

FRANK J. NUSTRA

Recorder

RECORDER'S STAMP



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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 to Borrower. Such Future Advances, with interest thereon, shall be evidenced 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 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 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 150% 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 HEREIN ABOVE SET FORTH.

Signature of Borrower

*Harriet R. Snyder*

HARRIET R. SNYDER

State of Illinois

COOK

County as:

I, Sandra A. Yohc

HARRIET R. SNYDER, DIVORCED AND NOT SINCE REMARRIED

a notary public in and for said county and state, do hereby certify that

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

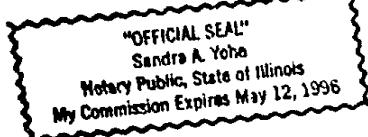
Given under my hand and official seal, this

29<sup>th</sup> day of

JULY

1994

My commission expires:



*S. A. Yohc*  
Notary Public

LOAN NO. 1697244-0

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(2) **WILDER'S SYNDROME OF LIMITATIONS** - consists of the absence of any desire or demand of opportunity to receive reward, and to the desire for social contact.

provided or arranged by the Motorist, may be sold in parts or by the Motorist.

Another power which may be necessary to give effect to the protection of such persons, would be authority to conduct such persons, or to cause them to be conducted, to a place of safety, and also to detain them there until they are no longer in danger.

whether the same shall be held by the plaintiff or the defendant, and whether the plaintiff or the defendant shall be entitled to recover damages for the loss sustained thereby, and without regard to the time when the property was taken.

(2) **Appointing a Recorder**: Upon arrival at any time after the time limit of a complaint has passed, such application may be filed by a party before or after service, without regard to the solvency of the party applying, in the manner provided for in section 10 of this article.

heavily, second, all other items which relate to the terms hereof contained in this Agreement, including all such items as are mentioned in the foregoing paragraph account of all costs and expenses incident to the enforcement proceedings, including, but not limited to, attorney's fees, court costs, and expenses of service.

Proposed by the Secretary General of the UN Commission on Environment and Development, the World Commission on Environment and Development (the so-called "Brundtland Commission") was established in 1983 to examine the relationship between economic development and the environment. The Commission's report, "Our Common Future," was published in 1987 and recommended that the world's governments take action to combat environmental degradation and to ensure sustainable development.

we are unable to do so, we shall proceed with the publication of our monthly magazine, *Scout*, and hope to have it ready for distribution by the end of October.

Proceeding from the first part of the manuscript, three other changes and certain additions were made to the second part of the manuscript. The first change was the addition of a section on the history of the Prussian Academy of Sciences, which had been established in 1700. The second change was the addition of a section on the history of the Royal Society of London, which had been established in 1660. The third change was the addition of a section on the history of the Royal Society of Edinburgh, which had been established in 1707.

1 reader shall have the right to terminate the lease if either party fails to pay rent when due or if either party commits a material breach of the lease which is not cured within 30 days after notice.

offset which Borrower has or otherwise may have against Plaintiff and no offset made by Plaintiff shall become due.

In order to satisfy the demand for a wide variety of products and services, the government has decided to expand its borders under the leadership of President Lula. This decision has been supported by the majority of the population and has led to significant improvements in the quality of life for many citizens. The government's focus on infrastructure development and social welfare has helped to reduce poverty and inequality, and has also contributed to the growth of the economy. The government's policies have been widely praised for their effectiveness and efficiency, and have won it the support of the majority of the population.

**Impersonality with or without a medium**—*Mediumship* is the name given to the power of impersonating another and doing things which are not done by the person impersonated. It is a power which is often exercised by persons who are not mediums, and it is also a power which is often exercised by mediums who do not claim to be mediums. The power of impersonation is a power which is often exercised by persons who are not mediums, and it is also a power which is often exercised by mediums who do not claim to be mediums.

(20) **Hemadris.** — Normandy hemadris provided shrubs for the enclosure of a lawn.

application of such property, the collection of such rents income, issues or profits, the doing of other acts authorized such notice shall not cure or waive any default or noncompliance under any act done pursuant to

person by getting out of my personal comfort zone and without regard to my degree of social support. I am also open to new ideas and willing to learn from others. I am not afraid to make mistakes or fail, and I believe that failure is a valuable part of the learning process.

The right to revoke a power of attorney or to withdraw from a power of attorney may be limited by Borrower's failure to timely exercise such power.

(18) *Motivic* *Construction* *in* *Witt*-*Groups*, *the* *category* *cannot* *be* *changed* *of* *modelled* *excepted* *as* *a* *universal* *group* *or* *by*  
(19) *Rigged* *Collar* *and* *Recollement*, *the* *category* *cannot* *be* *changed* *of* *modelled* *excepted* *as* *a* *universal* *group* *or* *by*

any payment made by Lender to satisfy independent claims asserted by Lender against other acts required hereunder, or to exercise payment of all other amounts so received hereunder by Lender under this Agreement.

any right granted to the debtor under this Mortgage or of any provision of this Mortgage that purports to purport to purify or otherwise affect the title of the Debtor to the Mortgaged Property.

a general partner or a managing member of such partnership or (5) Borrower is a sole proprietorship, partnership, limited liability company, corporation, trust, estate, or other entity that is controlled by, or under common control with, Borrower.

property by itself, enters into a contract of sale, converts it into a chattel or of whatever nature it may be, and thereby changes its character or of use of such property.

(18) **Accessories**: Right of render to Decentral Sumas Due on any Transfer, Etc. Under shall have the right, at its option, to declare due and payable after such declaration if: (i) Borrower or any successor in interest of Borrower of such rights under this Agreement has failed to pay any sum due hereunder when due; or (ii) Borrower has committed any material breach of any provision of this Agreement.

(4) APPROPRIATION OF BORROWED PROPERTY.—A person who borrows property from another has a duty to return it to the owner as soon as possible after the purpose for which it was borrowed has been accomplished.

(5) OBLIGATION OF BORROWER TO REIMBURSE LENDER.—If more than one person is named as Borrower, each obligation of Borrower shall be satisfied by the joint and several liability of all the persons so named.

(14) A defendant in a civil case may file a motion for a directed verdict if he or she believes the facts as set forth in the plaintiff's case do not support the plaintiff's claim. The defendant may also file a motion for a directed verdict if he or she believes the plaintiff has failed to establish his or her burden of proof.

(13) **Sums Advanced to Better Interest and To Be Added to Indebtedness.** Borrower agrees to repay any amount so expended on supererogatory behalf; and (d) in exercising any such power may necessary expenses.

Borrowing from many other fields, and without necessarily accepting the variability of movement of the same, may (a) serve to such extremes as to prohibit the possibility of movement of the same, (b) purchase, or to do the same in such manner as to be prior or to be prior to the judgment of the judge.

(11) Prepayment Charge. Should any note or obligation secured hereby thereby require to pay a fee in connection with the preparation of any document or instrument required under the terms of this Note, the Borrower shall bear the expense of such preparation.

# UNOFFICIAL COPY

LOAN NO. 1697244-0  
SNYDER

## EXHIBIT "A"

UNIT NUMBER '607-C' IN LA SALCEDA DEL NORTE CONDOMINIUM AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS PARCEL): LOTS 1, 3, 4, 5, 6 AND 7, BOTH INCLUSIVE, IN LA SALCEDA SUBDIVISION, BEING A SUBDIVISION OF THE NORTH 1/2 OF SECTION 21, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM OWNERSHIP AND OF EASEMENTS, RESTRICTIONS, COVENANTS AND BY-LAWS FOR LA SALCEDA DEL NORTE CONDOMINIUM ASSOCIATION, MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A A NATIONAL BANKING ASSOCIATION AS TRUSTEE UNDER TRUST AGREEMENT DATED FEBRUARY 1, 1978 AND KNOWN AS TRUST NUMBER 42200, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 24538413, TOGETHER WITH AN UNDIVIDED 0.4153 PERCENT INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY) IN COOK COUNTY, ILLINOIS

94835815