

PREPARED BY:  
MARTA TRAVIS  
OFFICER, THE COOKS

# UNOFFICIAL COPY

COOK COUNTY  
RECORDER  
JESSE WHITE  
BRIDGEVIEW OFFICE

RECORD AND RETURN TO:

ILLINOIS SERVICE FEDERAL SAVINGS & LOAN ASSOCIATION  
401 S. MURRAY DRIVE  
CHICAGO, ILLINOIS 60603

(Space Above This Line For Recording Data)

01-009-1000-7

## MORTGAGE

08/04/94	0004 NCH	11:09
RECORDED 8		35.00
BALI 3		0.50
94702102-B		
08/04/94	0004 NCH	11:50

THIS MORTGAGE ("Security Instrument") is given on JULY 27, 1994  
BY ROBERT D. HARGRAVE  
AND JUANITA HARGRAVE, HUSBAND AND WIFE

The mortgagor is

(Borrower): THE SECURITY INSTRUMENT IS GIVEN TO:  
ILLINOIS SERVICE FEDERAL SAVINGS & LOAN ASSOCIATION

which is organized and existing under the laws of  
ILLINOIS, AT 401 S. MURRAY DRIVE  
THE WHOLE, BRIDGEVIEW, ILLINOIS 60603  
ROBERT D. HARGRAVE

THE UNITED STATES OF AMERICA

and whose

address is THE WHOLE, BRIDGEVIEW, ILLINOIS 60603  
Lender): Borrower owes Lender the principal sum of

\$157,000.00 THOUSAND

(\$157,000.00)

Dollars (U.S. \$ 157,000.00)

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 AUGUST 1, 2004.  
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 43 THE PARKAGE HILL SUBDIVISION PHASE A, BEING A SUBDIVISION IN  
THE WEST HALF OF THE NORTH WEST QUARTER OF SECTION 3, TOWNSHIP 36  
NORTH, RANGE 43, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,  
ILLINOIS.

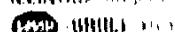
1011 SURREY BANK, BAZED CREST

Street, City,

which has the address of 1011 SURREY BANK, BAZED CREST  
Illinois 60621  
Zip Code

("Property Address")

ILLINOIS Single Family Family Mac Freddie Mac UNIFORM INSTRUMENT



Form 3014-R  
08-94  
Page 1 of 1

DPS 3008

Form 3014-R  
08-94

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JHX  
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**5. Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including flood, or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums accrued by this Security Instrument, whether or not then due. The 30 day period will begin when the notice is given.

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 the payments. If under paragraph 1 the property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

**6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 6, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

**7. Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorney's fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

**8. Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

DPN 1001

Form 3014-1990

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Form 3014-9/90  
DPS 1082

04-1990

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16. **Forwarder's Copy.** Forwarder shall forward one copy of the Note and of this Security Instrument.

17. **Waiver of Statute of Limitations.** To the extent that the provisions of this Security Instrument and the Note are contrary to the applicable law, such provisions shall not affect the validity or enforceability of this Security Instrument or the Note which can be construed in accordance with the Property Law.

18. **Forwarder's Liability.** This Security Instrument shall be governed by the law of the state in which the property is located. The forwarder shall be liable for the damage resulting from the delivery of the property to the wrong address or to any other address. Landlord disclaims by notice to forwarder, Any notice to forwarder shall be given by first class mail to the last known address of the forwarder or to the address provided to the forwarder by the landlord.

19. **Notary.** Any power of attorney provided for in this Security Instrument shall be given by delivery to the notary public.

20. **Waiver of Statute of Limitations.** To the extent that the Note is governed by the law of another state, the forwarder shall be liable for the damage resulting from the delivery of the property to the wrong address or to any other address. Landlord disclaims by notice to forwarder, Any notice to forwarder shall be given by first class mail to the last known address of the forwarder or to the address provided to the forwarder by the landlord.

21. **Forwarder's Liability.** To the extent that the Note is governed by the law of another state, the forwarder shall be liable for the damage resulting from the delivery of the property to the wrong address or to any other address. Landlord disclaims by notice to forwarder, Any notice to forwarder shall be given by first class mail to the last known address of the forwarder or to the address provided to the forwarder by the landlord.

22. **Waiver of Statute of Limitations.** To the extent that the Note is governed by the law of another state, the forwarder shall be liable for the damage resulting from the delivery of the property to the wrong address or to any other address. Landlord disclaims by notice to forwarder, Any notice to forwarder shall be given by first class mail to the last known address of the forwarder or to the address provided to the forwarder by the landlord.

23. **Waiver of Statute of Limitations.** To the extent that the Note is governed by the law of another state, the forwarder shall be liable for the damage resulting from the delivery of the property to the wrong address or to any other address. Landlord disclaims by notice to forwarder, Any notice to forwarder shall be given by first class mail to the last known address of the forwarder or to the address provided to the forwarder by the landlord.

24. **Waiver of Statute of Limitations.** To the extent that the Note is governed by the law of another state, the forwarder shall be liable for the damage resulting from the delivery of the property to the wrong address or to any other address. Landlord disclaims by notice to forwarder, Any notice to forwarder shall be given by first class mail to the last known address of the forwarder or to the address provided to the forwarder by the landlord.

25. **Waiver of Statute of Limitations.** To the extent that the Note is governed by the law of another state, the forwarder shall be liable for the damage resulting from the delivery of the property to the wrong address or to any other address. Landlord disclaims by notice to forwarder, Any notice to forwarder shall be given by first class mail to the last known address of the forwarder or to the address provided to the forwarder by the landlord.

26. **Waiver of Statute of Limitations.** To the extent that the Note is governed by the law of another state, the forwarder shall be liable for the damage resulting from the delivery of the property to the wrong address or to any other address. Landlord disclaims by notice to forwarder, Any notice to forwarder shall be given by first class mail to the last known address of the forwarder or to the address provided to the forwarder by the landlord.

27. **Waiver of Statute of Limitations.** To the extent that the Note is governed by the law of another state, the forwarder shall be liable for the damage resulting from the delivery of the property to the wrong address or to any other address. Landlord disclaims by notice to forwarder, Any notice to forwarder shall be given by first class mail to the last known address of the forwarder or to the address provided to the forwarder by the landlord.

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**17. Transfer of the Property or a Lien or Interest in Borrower.** If all or in part of the Property or any interest in it is sold or transferred for 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 applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or the entry of a judgment enforcing this Security Instrument. These conditions are that Borrower: (a) pays Lender all sum 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, in including, but not limited to, reasonable attorneys' fees, and (d) takes such action as Lender may reasonably require to assure that the lien 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 unchallenged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured 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 Substances 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.



WMA-6R(L) 01-1

Page 6 of 7

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DPS 1083  
Form 3014-990

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Final Sujet

1. **What is the primary purpose of the proposed legislation?**  
The primary purpose of the proposed legislation is to provide a framework for the development and regulation of blockchain technology in the state of California. It aims to address concerns such as consumer protection, data privacy, and the potential impact of blockchain on various industries.

THESE ARE THE EASY AND DIVERTING HISTORICAL AND MUSICAL  
NOTES WHICH I READ TO CHILDREN AND ADULTS TO HELP THEM

100

JOURNAL

-Herrwarth-

JESUS

our

22. **Riders to this Security Instrument.** In one or more riders are extended by Borrower and recorded together with the instrument, and as parts of this Security instrument as if the rider(s) were a part of this Security instrument, the following: (a) **Adjustable-Rate Rider.** (b) **Capitalized Payment Rider.** (c) **Planned Unit Development Rider.** (d) **Rate Limit Rider.** (e) **Second Floor Rider.** (f) **Third Floor Rider.** (g) **Qualified Payment Rider.** (h) **Weakly Payment Rider.**

20120216

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01-600-1095-7

MULTISTATE ADJUSTABLE RATE RIDER

(1 Year Treasury Index) Note Rider

THIS ADJUSTABLE RATE RIDER is made this 27<sup>th</sup> day of JULY , 1994, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to  
FEDERAL HOME LOAN BANKS & LOAN ASSOCIATION  
of the Lender of the same date and covering the property described in the Security Instrument and located at  
THE CHERRY BANK, HAZEL CREEK, KENTUCKY 40427

IN WITNESS WHEREOF,

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

The Note provides for an initial interest rate of 7.6250%. The Note provides for changes in the interest rate and the monthly payments as follows:

#### 4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

##### (A) Change Dates

The interest rate I will pay may change on the first day of AUGUST , 1994, 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 ONE-HALF percentage points (2.5000%) 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) below, 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 of 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 at the first Change Date will not be greater than 7.6250% or less than 5.6250%. 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 11.6250%.

##### (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.

94702102

##### (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 for it 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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transfer as if a new loan were being made to the transferee; and (b) Lender reasonably 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.

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(S940)

BY SIGNING BELOW, Lender may charge a reasonable fee as a condition to Lender's consent to the

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. Lender will continue to be obligated under the Note and this Security Instrument unless Lender releases Lender from writing.

Lender exercises the option to require immediate payment in full. Lender shall give Borrower notice of acceleration if Lender exercises the option to require immediate payment in full. Lender may invoke any remedies permitted by this Note or this Security Instrument without further notice or acceleration of this Note.

Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay those sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Note or this Security Instrument.

Any signature on this Note is valid if it is handwritten, typed, or otherwise made legible.

dated on Borrower

and on

in the city of

State of

Zip Code

MANITA LIBRARIES

LIBRARY

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

This Indenture made the 21st day of January, 1994, by and between GEORGE GEORGAKELIS,

of the County of COOK and State of ILLINOIS, for and in consideration  
of TEN \$10,000 and no 100 Dollars, and other good and valuable considerations in hand paid, Convey - B  
and Warrant - B unto the FIRST NATIONAL BANK OF EVERGREEN PARK, a national banking  
association existing under and by virtue of the law of the United States of America, its successor or successors as Trustee  
under the provisions of a trust agreement dated the 28th day of January, 1994, known as  
First Number 13-566 the following described real estate in the County of COOK and State  
of Illinois, to-wit PARCEL ONE: Lot 4 IN SPONGE BRIDGE SUBDIVISION BEING A  
SUBDIVISION OF PART OF THE NORTHEAP 1/4 OF THE NORTHEAST 1/4 OR  
SECTION 35, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL  
MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL TWO: EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF  
PARCEL ONE AS SHOWN ON PLAT DOCUMENT # 93-737592 AND AS CREATED BY  
DEED FROM GEORGE GEORGAKELIS TO FIRST NATIONAL BANK OF EVERGREEN PARK  
AS TRUSTEE WHOM TRUST DATED JANUARY 28, 1994 AND KNOWN AS  
TRUST # 13-566 RECORDED AS DOCUMENT

P.L.N. # B-35-206-014-0000  
B-35-206-012-0000

94702103

Grantor's Address: 1004 West 9th Avenue, Evergreen Park, Illinois 60463

TO HAVE AND TO HOLD the said premises, with the appurtenances thereto, and to the uses and purposes  
herein and no and no other agreement set forth.

Full power and authority is hereby granted to and reserved to improve, manage, protect and subdivide said premises  
as the grantor deems to be deemed proper, subject, however, to all laws and to vacate any subdivision or part thereof, and to  
convey either wholly or without consideration, to convey and pay over any part thereof to a successor or successors in  
trust and to grant to such successor or successors in trust all stipulated, estate, powers, and authorities vested in said  
trustee to dispose, dedicate, to mortgage, pledge or otherwise encumber, said property, or any part thereof, to lease  
said property, or any part thereof, from time to time, upon common or other by lease or commence in payment or in  
arrears, and upon terms and for any period or period of time, not exceeding in the case of any single lease the term  
of twelve (12) months and to extend the same upon my terms and for any period or periods of time and to amend, change or  
modify the same and the terms and provisions thereof at any time or times he shall see fit, to contract to make lease and to grant  
options to lease, and options to renew leases, and options to purchase the whole or any part of the reversion and to  
contract respecting the manner of fixing the amount of present or future rent, to partition or to exchange said  
property, or any part thereof, for other real or personal property, to grant easements or charges of any kind, to release,  
convey or retain any right, title or interest in or about or easement appurtenant to and interests in any part thereof, and  
make other and property and every part thereof in all other ways, and for such other provisions as it would be lawful  
for any person owning the same to deal with the same, whether similar to or different from the ways above specified, at  
any time or times hereafter.

In case of sell his party dealing with and trustee in relation to said premises, or to whom said premises or any part  
thereof shall be consigned, committed to be sold, leased or mortgaged by said trustee, he obligates himself to the application  
of my purchase money, or in money borrowed or advanced on said premises, or be obliged to pay into the treasury of any act, and trustee, or be  
obliged or privy to the principal sum of the terms of said trust agreement, and every deed, trust, or mortgage, lease  
or other instrument executed by, and trustee in relation to said real estate shall be conclusive evidence in favor of every  
person of my intent or meaning, and to every conveyance, lease or other instrument, and that at the time of the delivery  
thereof the trust created by this Indenture, and by said trust agreement was in full force and effect, so that such  
conveyance or other instrument was executed in accordance with the trusts, conditions and limitations contained in this  
Indenture and in and trust agreement or in some amendment thereto binding upon all heirs, trustees, the remainder, or  
that said trustee was duly authorized and empowered to execute and deliver every such deed, trust deed, lease, mortgage  
or other instrument, and that the conveyance is made to a successor or successors in trust, that such successor or  
successor trustee have been properly appointed and are fully vested with all the title, estate, rights, powers, authorities,  
duties and obligations of us, his or their predecessor in trust.

The interest of each and every beneficiary hereunder and of all persons claiming under them or any of them shall be  
only in the earnings, avails and proceeds arising from the sale or other disposition of said real estate, and such interest is  
hereby declared to be personal property, and no beneficiary hereunder shall have any title or interest, legal or equitable,  
in or to said real estate as such, but only an interest in the earnings, avails and proceeds thereof as aforesaid.

If the title to any of the above lands is now or hereafter registered, the Registrar of Titles is hereby directed not to  
register or note in the certificate of title or duplicate thereof, or memorandum, the words "in trust" or "upon condition," or  
with "limitations," or words of similar import, in accordance with the statute in such case made and provided.

And the said grantor hereby expressly waive, B, and release, B, any and all right or beneficiary under and by  
virtue of any and all statute of the State of Illinois, providing for the exemption of homesteads from sale on execution or  
otherwise.

To Witness Whereof, the grantor aforesaid has B, hereunto set his hand and  
seal this 21st day of January, 1994.

(SEAL) *George Georgakelis*

(SEAL)

SEAL

(SEAL)

This instrument was prepared by Wieschhoefer, Vaccarello & Smith, 9959 S. Roberts  
Road, Palos Hills, Illinois 60465 (708) 598-4400

# UNOFFICIAL COPY

STATE OF  
COUNTY OF

ILLINOIS  
Cook

1994

Aug 1, 1994

as Notary Public in and for said County, in the State aforesaid, do hereby certify that  
George Georgaklis

personally known to me to be the same person as who came in my office  
subscribed to the foregoing instrument, appeared to me to be of sound mind, and  
acknowledged that he signed, sealed and delivered the same in the presence of  
me, his free and voluntary act for the uses and purposes therein contained,  
including the release and waiver of the right of homestead.

GIVEN under my hand and

21st day of July,

1994

AD 1994

Notary Public

My commission expires 07/20/2000

C. O. HUFF  
RECORDED  
JESSE WHITE  
BRIDGEVIEW OFFICE

RECEIVED  
RECORDED  
MAY 1994  
1994  
ACCD 1994  
1994

Deed in Trust

RECORDED 1994

First National Bank of Evergreen Park

TR. S.H.

First National Bank  
of Evergreen Park

RECORDED

1994

# UNOFFICIAL COPY

~~100-1000~~

ILLINOIS SUGAR COMPANY MANUFACTURING & DISTRIBUTING  
ADDRESS THE FOLLOWING ADDRESSES  
ILLINOIS SUGAR COMPANY, CHICAGO, ILLINOIS  
ILLINOIS SUGAR COMPANY, NEW YORK, N.Y.  
ILLINOIS SUGAR COMPANY, BOSTON, MASS.  
ILLINOIS SUGAR COMPANY, ATLANTA, GA.  
ILLINOIS SUGAR COMPANY, NEW ORLEANS, LA.  
ILLINOIS SUGAR COMPANY, MEMPHIS, TENN.  
ILLINOIS SUGAR COMPANY, BIRMINGHAM, ALA.  
ILLINOIS SUGAR COMPANY, JACKSONVILLE, FLA.  
ILLINOIS SUGAR COMPANY, NEW ORLEANS, LA.  
ILLINOIS SUGAR COMPANY, NEW ORLEANS, LA.  
ILLINOIS SUGAR COMPANY, NEW ORLEANS, LA.  
ILLINOIS SUGAR COMPANY, NEW ORLEANS, LA.

0000 640 001 98 82

**NOTICE OF PROPOSED ACTION OR CONTINUATION OF PREVIOUSLY FILED  
OR REFILED PETITION FOR APPROVAL OF BUDGET, BUDGETARY  
OR FINANCIAL STATEMENT, AND FOR APPROVAL OF ANNUAL REPORT**

Digitized by srujanika@gmail.com

PERIOD	NUMBER	PERIOD
0610	1000	06/10/1980
0610	1100	06/10/1980
0610	1110	06/10/1980
0610	1120	06/10/1980

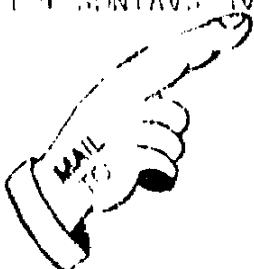
## MORTGAGE

(from [Supporting Information](#))

## 6. What were the

NOLIVLOOGW NVOE A BINTAWI DIVINCA BINTAWI SONTIPI

BRIDGEVIEW OFFICE  
JESSE WHITE  
IN ORDER  
COOK COUNTY



TOGETHER WITH all other improvements, works or fixtures created on the property and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security instrument. All of the foregoing is referred to in this Security instrument as the "Property."

**BORROWER COVENANTS** that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

**UNIFORM COVENANTS.** Borrower and Lender covenant and agree as follows:

**1. Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

**2. Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for (a) yearly taxes and assessments which may attain priority over this Security instrument as a lien on the Property, (b) yearly leasehold payment or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums, (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sum payable by Borrower to Lender in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the Federal Real Estate Settlement Procedure Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution where deposits are insured by a federal agency, instrumentalities or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the property for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may notify Borrower in writing, and in such case, Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security instrument, Lender shall promptly refund to Borrower any Funds held by Lender. (b) under paragraph 31, Lender shall acquire or sell the Property. Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security instrument.

**3. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charge due under the Note; second, to amounts payable under paragraph 3; third, to interest due; fourth, to principal due; and last, to any late charge due under the Note.

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and imposts attributable to the Property which may attain priority over this Security instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments late, (b), Borrower shall promptly furnish to Lender receipts evidencing the payment.

Borrower shall promptly discharge any lien which has priority over this Security instrument unless Borrower agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, the contests in good faith the lien by, or defends against enforcement of the lien in legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) recures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 30 days of the giving of notice.

DRS-1000

Form 2036, 9-96



DRB-1000

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SEARCHED INDEXED SERIALIZED FILED  
DEPT OF STATE, WASH DC 20530

RECORDED IN THE RECORDS OF THE DEPARTMENT OF STATE  
ON THE DATE OF THIS DOCUMENT  
THE DEPARTMENT OF STATE IS NOT RESPONSIBLE FOR THE  
ACCURACY OF THE INFORMATION CONTAINED HEREIN.  
IT IS THE PROPERTY OF THE DEPARTMENT OF STATE AND  
MAY NOT BE COPIED OR REPRODUCED EXCEPT PURSUANT  
TO AN APPROPRIATE ORDER OF A FEDERAL, STATE,  
OR LOCAL COURT, OR PURSUANT TO A VALID  
EXECUTIVE ORDER, OR PURSUANT TO AN AGREEMENT  
MADE BETWEEN THE DEPARTMENT OF STATE AND  
A GOVERNMENT AGENCY WHICH HAS BEEN APPROVED  
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payments may no longer be required, at the option of Lender, to insure insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

**9. Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

**10. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any 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 if, 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 signs the Security Instrument but does not execute the Note, but is occupying 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 exceed permitted limit 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 Address 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 the 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.

# UNOFFICIAL COPY

18 May 1990  
Date 1990

17. Transfer of the Property or a Beneficial Interest in Borrower's interest in the Property to any Person

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 to Borrower to pay all sums demanded by this Secured Instrument.

18. Borrower's Right to Retain. If Lender fails to pay these sums prior to the expiration of this period, Lender may make any demands permitted by this Secured Instrument.

19. Sale of Real Estate of Borrower. If Lender fails to pay all sums due under this Secured Instrument, Lender may sell any real estate owned by Borrower to satisfy the Secured Obligation.

20. Lender's Substitution of Note. If Lender sells the Note to a third party, Lender shall substitute the new Note for the old Note.

21. Acceleration of Note. If Lender fails to pay all sums due under this Secured Instrument, Lender may declare the Note加速 (Acceleration).

22. Power of Sale. If Lender fails to pay all sums due under this Secured Instrument, Lender may exercise any power of sale contained in this instrument.

23. Power of Attorney. If Lender fails to pay all sums due under this Secured Instrument, Lender may file a power of attorney in the office of the Clerk of the County Court at Law of the County where the Secured Obligation is due.

24. Power of Substitute. If Lender fails to pay all sums due under this Secured Instrument, Lender may file a power of attorney in the office of the Clerk of the County Court at Law of the County where the Secured Obligation is due.

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*Starrett*

**24. Riders to the Security Instrument.** If one or more riders are executed by Borrower and recorded together with the Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of the Security Instrument.  
(Check applicable box(es))

- |   |   |  |
|---|---|--|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> 1-4 Family Rider        |
| <input type="checkbox"/> Graduated Payment Rider          | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Bi-weekly Payment Rider |
| <input type="checkbox"/> Balloon Rider                    | <input type="checkbox"/> Rate Improvement Rider         | <input type="checkbox"/> Second Home Rider       |
| <input type="checkbox"/> A.V.A. Rider                     | <input type="checkbox"/> Others (Specify)               |  |

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in the Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

*Robert O. Hargrave*  
ROBERT O. HARGRAVE

(Seal)

- Borrower

*Juanita Hargrave*  
JUANITA HARGRAVE

(Seal)

- Borrower

STATE OF ILLINOIS, COOK

*Robert O. Hargrave*  
ROBERT O. HARGRAGE

County ss:

, a Notary Public to and for said county and state do hereby certify  
that ROBERT O. HARGRAVE AND JUANITA HARGRAVE, HUSBAND AND WIFE

, personally known to me to be the same persons(s) whose names are  
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they  
signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this day of

" OFFICIAL SEAL "

My Commission Expires: GREGORY V. ANGELA  
6/23/04 NOTARY PUBLIC, STATE OF ILLINOIS Notary Public

This instrument was prepared MY COMMISSION EXPIRES 6/23/04

BPS 1094

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988/1 111076640

2018-03-10

WILSON LIBRARY, HARVARD UNIVERSITY, HANOVER, MASS.

**TRANSLATION OF THE PROPHETIC INTENT IN HOMOMILIA** – It is at any part of the homily or any sermon and that the lack of any avoidance of any reference to this directly identifiable as an opportunity to do so.

Finalmente desprendióse de la otra *Scutellaria* la demanda de amparo de que se trataba.

七

The Note holder will deliver to us a copy of our application for any amendment or addition to the Note and shall provide a copy of any amendment or addition to the Note to the Note holder.

201304576

**My new institution will begin effective on the first day I will pay the amount of my monthly payment  
beginning on the first monthly payment date after the change date until the amount of my monthly payment changes again.**

you understand what you are asking for. If you do not understand what you are asking for, you will not be able to answer it correctly. You must be able to answer all questions correctly in order to pass the test.

**TABLE 1** *Percentages points* ( $\pm 0.000$ ) to the Control index. The Note Holder will keep record the last four digits of each percentage point to identify the Note Holder.

(C) Qualification of Claimant  
Information - The Note Holder will give the holder of this note  
all the information to do longer available, this Note Holder will claim a new note, which is based upon comparable  
current funds.

The ultimate result of a P&L analysis is a change in the firm's cash position, either positive or negative, and in the firm's day-to-day cash management.

#### A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES The Note providers can make changes in the interest rate and the monthly payment as follows:

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

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

After a number of the same date and covering the property described in the Deed of Assignment and located at

THIS ADJUDICATIVE RATE BILL IS MADE THIS 21st day of OCTOBER, 1941.

6-5601-000-10

(1) Year Treasury Index - Rate Caps)

ZOTWING

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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.

ROBERT C. HADGEKIAN

Heath  
Borrower

X  
ROBERT C. HADGEKIAN

Heath  
Borrower

Scall  
Borrower

Heath  
Borrower

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