

# UNOFFICIAL COPY

MAIL TO: ISABEL VASQUEZ  
USA ONE NATIONAL CREDIT UNION  
17926 SOUTH HALSTED STREET  
HOMEWOOD IL 60430



DEPT 01 RECORDING \$31.50  
94718902  
T45555 TRAN 3263 08/12/94 14:06:06  
14285 1 1 1 94 718902  
COOK COUNTY RECORDER

(Space Above This Line For Recording Data)

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **June 23, 1994**  
The mortgagor is **Jeanne M. Wise**

**USA ONE NATIONAL CREDIT UNION**  
which is organized and existing under the laws of **THE UNITED STATES**, and whose address is

**17926 SOUTH HALSTED STREET, HOMEWOOD IL 60430**

("Borrower"). This Security Instrument is given to **Cook County, Illinois** ("Lender"). Borrower owes Lender the principal sum of **TWENTY THOUSAND DOLLARS AND 00/100 Dollars (U.S. \$ 20,000.00)**. 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 **July 7, 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.**

**The North 80 feet of Lot 1 in Block 4 in Sunny Side Addition to Chicago Hts., being a Subdivision of the S $\frac{1}{2}$  of the NW $\frac{1}{4}$  of the SW $\frac{1}{4}$  of Section 20, Township 35 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.**

**P.I.N. 32-20-313-014**

**94718902**

**(45937)**

which has the address of

Illinois **60411**

**270 West 15th Place**  
(Street)

(Property Address):  
(Zip Code)

**Chicago Heights**  
(City)

**ILLINOIS-Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT**  
ITEM 1876 (8202)

**Form 2014-998 (page 1 of 6 pages)**

**Great Lakes Business Forms, Inc. ■**  
**To Order Call 1-800-538-9987 FAX 847-793-3131**

**315**

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**2. Hazard of Property Insurance** Because of the high cost of insurance, many people do not buy it.

After the first few days of the experiment, the subjects were asked to keep a diary of their food intake and exercise levels. This information was used to calculate the energy expenditure of each subject, which was then used to predict the amount of weight loss that would occur if the subjects continued to follow the diet and exercise regimen.

For example, firms that have a large market share and high product differentiation may be able to charge higher prices than firms that have a smaller market share and lower product differentiation.

**Summary of properties**

<sup>1</sup> The author would like to thank Dr. Michael J. Lafferty for his valuable comments on an earlier version of this paper.

the same as those required for a standard 100% conversion. However, the higher the conversion, the more difficult it will be to remove the unreacted monomer.

1. The first step in the process of identifying potential funds is to identify the local community.

## **2. Funds for taxes and business expenses**

### **1. Preparation and delivery Preparation and delivery barges**

studenten voor studie en praktijk in de verschillende disciplines van de hbo-opleidingen. De studenten kunnen gebruik maken van de mogelijkheden die de universiteit en de hogeschool bieden.

**INTERDISCIPLINARY COLLABORATION** is necessary to develop effective interventions for older adults.

As the following section will show, the results of this study support the hypothesis that the relationship between the two variables is nonlinear.

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**24. Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this 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 this Security Instrument. (Check applicable box(es))

Adjustable Rate Rider

Condominium Rider

1-4 Family Rider

Graduated Payment Rider

Planned Unit Development Rider

Biweekly Payment Rider

Balloon Rider

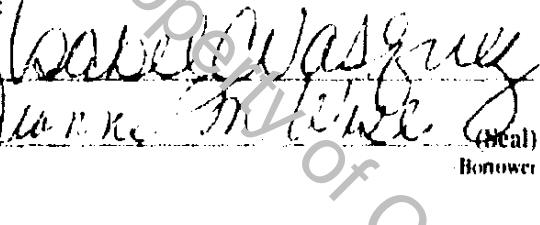
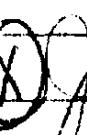
Rate Improvement Rider

Second Home Rider

Other(s) [specify]

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 6 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witness:

  
   
Isabel Vasquez  
(Seal)  
Borrower

Witness:

  
   
Jeanne Wise  
(Seal)  
Borrower

STATE OF ILLINOIS,

County ss: COOK

I, SYLVIA SALINAS

do hereby certify that

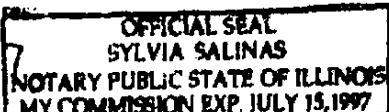
JEANNE WISE

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

Given under my hand and official seal, this 23rd day of June 1994

My Commission expires

July 15, 1997





Notary Public

This instrument was prepared by

(Name)

ISABEL VASQUEZ  
USA ONE NATIONAL CREDIT UNION  
17926 SOUTH HALSTED STREET  
HOMERWOOD IL 60430

(Address)

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Form 904 - Page 9 of 9 pages

10/17/06

*Property of  
Jefferson County  
Clerk's Office*

16. **Waiver of Foreclosure.** Following payment in full of the principal amount due on the Note and all interest accrued thereon, the Note and all rights of the SecuritY holder under this Note shall be released by the SecuritY holder.

17. **Acceleration.** If under this Note, the SecuritY holder may declare the Note immediately due and payable if:

- a. The SecuritY holder has been unable to collect the Note and all interest accrued thereon from the Borrower or any other obligor;
- b. The Borrower has failed to pay any sum required to be paid under this Note or any other agreement between the Borrower and the SecuritY holder;
- c. The Borrower has committed any material breach of any provision of this Note or any other agreement between the Borrower and the SecuritY holder;
- d. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- e. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- f. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- g. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- h. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- i. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- j. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- k. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- l. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- m. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- n. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- o. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- p. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- q. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- r. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- s. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- t. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- u. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- v. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- w. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- x. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- y. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;
- z. The Borrower has committed any material breach of any provision of any other agreement between the Borrower and the SecuritY holder;

18. **Waiver of Notice of Sale.** The SecuritY holder waives notice of sale of the Note and all rights of the SecuritY holder under this Note.

19. **Waiver of Right to Foreclose.** The SecuritY holder waives the right to foreclose on the Note and all rights of the SecuritY holder under this Note.

20. **Waiver of Right to Accelerate.** The SecuritY holder waives the right to accelerate the Note and all rights of the SecuritY holder under this Note.

21. **Waiver of Right to Foreclose.** The SecuritY holder waives the right to foreclose on the Note and all rights of the SecuritY holder under this Note.

22. **Release.** Upon payment in full of the Note and all interest accrued thereon, the SecuritY holder shall release this Note and all rights of the SecuritY holder under this Note.

23. **Waiver of Right to Accelerate.** The SecuritY holder shall not be entitled to accelerate the Note and all rights of the SecuritY holder under this Note.

24. **Waiver of Right to Foreclose.** The SecuritY holder shall not be entitled to foreclose on the Note and all rights of the SecuritY holder under this Note.

25. **Waiver of Right to Accelerate.** The SecuritY holder shall not be entitled to accelerate the Note and all rights of the SecuritY holder under this Note.

26. **Waiver of Right to Foreclose.** The SecuritY holder shall not be entitled to foreclose on the Note and all rights of the SecuritY holder under this Note.

27. **Waiver of Right to Accelerate.** The SecuritY holder shall not be entitled to accelerate the Note and all rights of the SecuritY holder under this Note.

28. **Waiver of Right to Foreclose.** The SecuritY holder shall not be entitled to foreclose on the Note and all rights of the SecuritY holder under this Note.

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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 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 payment.

**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 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 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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IN THE BRENNER BORNE, A VILLAGE NEAR INNSBRUCK.

**Implementation of the proposed approach** Under still

**A. After-Borrow Lending** The lending of funds by the loan market between borrowers who have already borrowed from the banking system and those who have not yet done so is called after-borrow lending. It is also known as secondary lending or secondary market lending. This type of lending is done by commercial banks, investment companies, and finance companies.

<sup>1</sup> The author would like to thank the editor and anonymous referees for their useful comments and suggestions.

Photocopy of Exhibit 5, which is the Report of the Board of Directors concerning the conversion and differences between the Board's Report and the Report of the Board of Directors.

He was a man who had been educated by his Society.

the first time in history that the people of the United States have been compelled to turn to their Government for protection against a foreign power.

Consequently, the results of the present study indicate that the use of a low dose of *Leucospermum cordatum* extract may be considered as a safe alternative to the use of conventional analgesics.

<sup>1</sup> The term "Buddhist" is used here in its broadest sense, as referring to those who follow the Buddha's teaching.