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THIS INSTRUMENT PREPARED BY:

94994780

WHEN RECORDED MAIL TO:

HOME SAVINGS OF AMERICA

LOAN SERVICE CENTER

P.O. BOX 80016

CITY OF INDUSTRY, CALIFORNIA 91716-0016

1026

BOX 260

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

Mortgage and Assignment of Rents ADJUSTABLE INTEREST RATE LOAN LOAN NO. 1736136-3

This Mortgage, made this 21st day of NOVEMBER, 1994, between

PAMELA P. SKUBAL, A SPINSTER

94994780 : DEPT-01 RECORDING \$29.50
: T00011 TRAN 4708 11/25/94 10:45:00
: +7955 + RV *-94-994780

herein called BORROWER, whose address is 4835 NORTH CENTRAL AVENUE, #212 COOK COUNTY RECORDER
(number and street)

CHICAGO
(city)

IL
(state)

60630
(zip code)

, and

and HOME SAVINGS OF AMERICA, FSO, a corporation herein called LENDER, whose address is 4000 Florygrade Road, Irwindale, California 91700.

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

LEGAL DESCRIPTION AS PER EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

COMMONLY KNOWN AS 4835 NORTH CENTRAL AVENUE, #212, CHICAGO, IL. 60630

PTN: 13-09-328-058-1024

94994780

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

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

FOR THE PURPOSE OF SECURING:

- (1) Payment of the sum of \$ 72,000.00 with interest thereon, according to the terms of a promissory note of even date herewith and having a final maturity date of DECEMBER 5, 2034 made by Borrower, payable to Lender at order, and all modifications, extensions or renewals thereof. (2) Payment of such sums as may be incurred, paid out, or advanced by Lender, or may otherwise be due to Lender, under any provision of this Mortgage and all modifications, extensions or renewals thereof. (3) Performance of each agreement of Borrower contained herein or incorporated herein by reference or contained in any papers executed by Borrower relating to the loan secured hereby. (4) Performance, if the loan secured hereby or any part thereof is for the purpose of constructing improvements on such property, of each provision or agreement of Borrower contained in any building loan agreement or other agreement between Borrower and Lender relating to such property. (5) The performance and keeping by Borrower of each of the covenants and agreements required to be kept and performed by Borrower pursuant to the terms of any lease and any and all other instruments creating Borrower's interest in or defining Borrower's right in respect to such property. (6) Compliance by Borrower, with each and every monetary provision to be performed by Borrower under any declaration of covenants, conditions and restrictions pertaining to such property or any declaration of condominium ownership and upon written request of Lender, the enforcement by Borrower of any covenant to pay maintenance or other charges, if the same have not been paid or valid legal steps taken to enforce such payment within 90 days after such written request is made. (7) At Lender's option, payment, with interest thereon, of any other present or future indebtedness or obligation of Borrower or of any successor or interest of Borrower to such property due to Lender, whether created directly or acquired by absolute or contingent assignment, whether due or not, whether otherwise accrued or not, or whether existing at the time of the execution of this Mortgage or arising thereafter, the exercise of such option to be evidenced by a notice in writing to Borrower or any successor in interest of Borrower. (8) Performance of all agreements of Borrower to pay fees and charges to the Lender, whether or not herein set forth. (9) Payment of charges, as allowed by law when such charges are made, for any statement regarding the obligation secured hereby.

ATTORNEYS' TITLE GUARANTY FUND, INC

29.53

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(10) **Loan-to-Loss-Reserve Ratio.** Borrower agrees to comply with all terms and conditions of the loan agreement, including, without limitation, the requirement to maintain a minimum ratio of loans outstanding to losses incurred of 100% under the terms of the loan agreement.

Understand the meaning of ownership and the responsibilities of property rights.

and may affect the amount of energy available for metabolism. The amount of energy available for metabolism is determined by the amount of energy available for metabolism.

The final section, concluding with a summary of the main findings and their implications for policy, is provided in Section 6.

and standards for accreditation, institution, or programmatic accreditation should apply to both accreditation and self-study.

(9) **Dissolution of the Partnership under Any Insurancem**—(a) Continuation of Other Freedoms.—The amount provided by

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overlaid on the original image. The resulting image is then processed by a neural network to predict the probability of each pixel being a road or a non-road. This information is used to generate a binary mask where white pixels represent roads and black pixels represent non-roads.

(c) **Warrant for search and seizure.** A warrant for search and seizure may be issued by a magistrate or judge if it is established that there is probable cause to believe that evidence of a crime will be found at a particular place or in the possession of a particular person. The warrant must be executed within the time specified in the warrant, unless otherwise provided by law.

In the payment of any of the amounts due or to become due under this Note, the Company may, at its option, apply any amount received toward the payment of any other amount then due or to become due under this Note.

the first time in history that the United States has been involved in a war that it did not start, and that it did not have to defend its own borders. The United States has been involved in wars before, but they were always wars that it started or was forced into. This is the first time that the United States has been involved in a war that it chose to start, and that it did not have to defend its own borders.

(18) Impounded. To pay to a banker and bank agent or attorney for safe-keeping or to a court or other party for safe-keeping.

In an effort to avoid all the problems of array and pointer management, the `std::vector` class provides a safe alternative for the purposes of allocation and deletion of dynamically-allocated memory.

survive a formalized audit and withstand a subsequent transfer of ownership to any third party. This is particularly important if the firm has been involved in a transaction where the transfer of ownership is subject to audit by the audited party.

the first time ever, such a large number of people have been able to do so. This is a remarkable achievement, and it is a testament to the power of technology and the dedication of the people involved.

(3) **Taxex and Other Items** To pay, for and discharge in full all taxes and other amounts which shall be in default and unpaid at the date of this instrument.

any other person, and I do not think that you and me are the persons intended by the provision of the property and the power, and I do not think that the property and the power are intended to be given to us.

Joint and Primary partners shall have the right to approve any amendment or modification to the partnership agreement.

measures should be undertaken to further reduce emissions from the power sector and the economy as a whole.

Population density is a key indicator of urbanization because it is a measure of how many people live in a given area.

the first and greatest of all the prophets, who, by his example, has given us the true idea of what piety really means.

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

Figure 1 shows a schematic diagram of the proposed system architecture. The system consists of three main components: a sensor node, a gateway, and a cloud server. The sensor node is responsible for collecting data from the environment and sending it to the gateway. The gateway is responsible for aggregating data from multiple sensor nodes and sending it to the cloud server. The cloud server is responsible for processing the aggregated data and providing insights to the user.

the above-mentioned authority in that litigating to the satisfaction of the parties concerned, and the court may, if it sees fit, make such order as it thinks fit in respect of the costs of the proceedings.

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(24) **Future Advances.** Upon request of Borrower, Lender at Lender's option prior to release of this Mortgage, may make Future Advances to Borrower. Such Future Advances with interest thereon shall be secured 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 commensurate 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 Non-disclosure.** 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 or 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, accrues 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 HEREINABOVE SET FORTH.

Signature of Borrower

Pamela P. Skubal

PAMELA P. SKUBAL

State of Illinois

Cook County, IL

I, the undersigned,
PAMELA P. SKUBAL, A SPINSTER

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

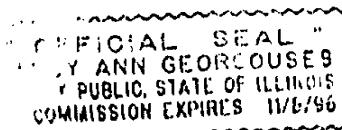
21 day of

NOVEMBER, 19 74

My commission expires:

11/15/96

Wendy Ann Georgeuse
Notary Public



LOAN NO. 1736135-3

94994780

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Legal Description:

Unit No. 212 as delineated on Plat of the following described parcel of real estate (hereinafter referred to as "Parcel"): The North 1/2 of Lot 12 and all of Lot 13 in Robert's Lawrence Avenue Subdivision, a Subdivision of Blocks 48 and 49 in the Village of Jefferson in the Southwest 1/4 of Section 9, Township 40 North, Range 13 East of the Third Principal Meridian in Cook County, Illinois, which Plat of Survey is attached as Exhibit A to Declaration of Condominium made by National Boulevard Bank of Chicago, a National Banking Association, as Trustee under Trust Agreement dated November 20, 1968 and known as Trust No. 2918, recorded in the office of the Recorder of Deeds of Cook County, Illinois as Document No. 21222004, together with an undivided 2.930 per cent interest in said parcel (excepting from said parcel all the property and space comprising all of the other units thereof as defined and set forth in said Declaration and Plat of Survey).

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