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**MORTGAGE
EQUITY SOURCE ACCOUNT®**

This instrument was
prepared by: CONNIE COHEN
ST. LOUIS, MO 63141

Ref. No.:

CITIBANK®

94016841

THE MORTGAGE ("Mortgage") is made on DECEMBER 30, 1993, between Mortgagor,
NEW LENOX STATE BANK AS TRUSTEE UNDER TRUST

AGREEMENT DATED AUGUST 30, 1993 AND KNOWN AS TRUST NUMBER 1187

("You," "Your" or "Yours") and the Mortgagee, CITIBANK, FEDERAL SAVINGS BANK, a corporation organized and existing under the laws of the United States, whose address is 870 Mason Ridge Center Drive, St. Louis, Missouri 63141; herein "We," "Us" or "Our".

WHEREAS, NEW LENOX STATE BANK

is then indebted to us pursuant to an Equity Source Account ("Agreement") as then date hereof, additionally secured, if appropriate, by a Security Agreement and Collateral Assignment of Beneficial Interest in the land trust holding title to the property ("SECURITY AGREEMENT"), in the principal sum of U.S. \$ 100,000.00, from CREDIT LIMIT or so much of such principal as may be advanced and outstanding, with interest thereon, providing for periodic Installment payments of interest, optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for five (5) years from the date hereof, thereafter, for periodic Installment payments of 1/2460th of the Outstanding Principal Balance (in such greater sum as necessary to fully repay the Outstanding Principal Balance in full) in substantially equal installments of principal by the MATURITY DATE as more fully provided below, interest, optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for twenty (20) years. At our option, we may extend your Revolving Line of Credit for an additional 3 years. You have no duty to accept this option if offered. All such sums, if not sooner paid, being due and payable approximately twenty-five years or (30 years if extended) from the date hereof (the "MATURITY DATE").

To secure to us (i) the indebtedness evidenced by the Agreement, with interest thereon, the payment of all sums, with interest thereon advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants, and agreements herein contained, and (ii) the repayment of any future advances, with interest thereon, made to you by us pursuant to paragraph 7 hereof, such advances pursuant to paragraph 7 hereof of principal made after the date hereof being referred to as "CREDIT ADVANCES", and (iii) any "LOANS" (advances of principal after the date hereof) as provided for in the Agreement; (iv) using the Intention of us and you that all such Loans made after the date hereof enjoy the same priority and security hereby created as if all such Loans had been made on the date hereof; and (d) the performance of your covenants and agreements under this Mortgage and the Agreement secured hereby. For this purpose, you do hereby mortgage, grant, convey and warrant that you are an Illinois land trust, in which case you mortgage, grant, convey and quit claim to us the following certain property ("PROPERTY") located in the County of

COOK and State of Illinois.

LOT 7 IN QUENTIN RIDGE UNIT 1, BEING A REVERSE VISION OF LOT 23 AND SOUTH 30 FEET OF LOT 23 AND THE SOUTH 175 FEET OF THE EAST 170 FEET OF LOT 27, ALL IN A. T. MCINTOSH AND COMPANY'S QUENTIN RIDGE ROAD PLATINGS, IN THE SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN No 1.02 21-401-017

PIN No 2.

which has the address of 885 KIRKLY ANN DRIVE
PALATINE ILLINOIS 60067

Together with all the improvements now or hereafter erected on the property, and all easements, if any, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be secured by this Mortgage. All of the foregoing is referred to in this Mortgage as the "property".

You covenant that you are lawfully seized of the estate hereby conveyed and have the right to mortgage, sell and convey the property and that the property is unencumbered, except for encumbrances of record. You, unless you are an Illinois land trust, warrant and will defend generally the title to the property against all claims and demands, subject to any encumbrance of record.

You acknowledge that this Mortgage secures an Agreement that contains provisions allowing for changes in the interest rate, and that we may, prior to the maturity of the Agreement and subject to certain conditions, reduce the Available Line of Credit and/or require repayment of the total balance outstanding under the Agreement.

Covenants. You and we covenant and agree as follows:

(1) PAYMENT OF PRINCIPAL AND INTEREST. You shall promptly pay when due the principal of and interest accrued on the indebtedness evidenced by the Agreement, together with any other fees, charges or premiums imposed by the Agreement, the Security Agreement, or by this Mortgage.

(2) LINE OF CREDIT (C/LAPC). This Mortgage secures a line of Credit Loan Agreement. You will enjoy access to that Line of Credit during the first sixty (60) Billing Cycles assigned to your account. Each Billing Cycle will be approximately one month. Your initial Billing Cycle may be less than one month. The Revolving Line of Credit Term of the Agreement is therefore approximately five (5) years long. At our option, we may extend your Revolving Line of Credit for an additional 3 years. You have no duty to accept this option if offered. You agree to repay the Principal amount of the loans advanced during the Revolving Line of Credit Term of the Agreement during the twenty (20) years commencing at the close of the Revolving Line of Credit Term. This repayment term is referred to herein and in the Agreement as the Closed-End Repayment Term. The total term of the Agreement secured by this Mortgage is therefore approximately twenty-five (25), thirty (30) years if extended.

(3) AGREED PERIODIC PAYMENTS. During the Revolving Line of Credit Term you agree to pay on or before the payment due date shown on each periodic Billing Statement the Minimum Payment Due for that Billing Cycle. The minimum payment due is \$100 or the sum of the following charges accrued or incurred in the Billing Cycle: (1) Finance Charges; (2) premiums for Optional Credit Life Insurance; (3) the Annual Fee; (4) all other charges incurred pursuant to the Agreement, except fees and charges charged in your account at the inception of the Agreement, as permitted by Paragraph 11 (B) and (C) of the Agreement;

Citibank, Federal Savings Bank
870 Mason Ridge Center Drive
St. Louis, Missouri 63141

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FORM 2000-4/90 OPS 3437

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EDUCATION

BOARDING
PHILADELPHIA SCHOOLS YOUTH

EDUCATION COMMISSIONER

EDUCATION BOARD OF TRUSTEES

EDUCATION COMMISSIONER AND BOARD OF TRUSTEES

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(b) principal necessary to reduce the Outstanding Balance of your account to your Credit Limit; and (c) any past due payments. The payment due date for each Billing Cycle is approximately twenty (20) days after the close of the Billing Cycle. During the Closed-End Repayment Term you agree to pay on or before the payment due date shown on each Periodic Billing Statement a minimum payment due computed in the same way as above, plus 1/240th of your initial Closed-End Principal Balance (the "Principal Balance owed by you to us at the end of the Revolving Line of Credit Term"), if you have used an Equity Bourse check that has not been posted to your account as of the Conversion Date, as defined in the Agreement, and that check is subsequently paid by us as provided in paragraph 2 (c) of the Agreement, your minimum payment thereafter will include, instead of 1/240th of your initial Closed-End Principal Balance, a fraction of the outstanding principal balance after payment of that check that has a numerator of 1 and denominator equal to the number of Billing Cycles left in the Closed-End Repayment Term, so that your account is fully paid in substantially equal principal installments by the Maturity Date.]

(d) INTEREST DURING THE LOAN TERM. You agree to pay interest in "FINANCE CHARGE" on the Outstanding Principal Balance of your Equity Bourse Account as determined by the Agreement.

The rate of interest ("ANNUAL PERCENTAGE RATE") will be determined and will vary based upon a "REFERENCE RATE". This Reference Rate shall be the prime rate of interest as published in the Money Rates Section of the Wall Street Journal on the first business day of each month, regardless of when such rates were quoted by the Commercial Banks to the Wall Street Journal. The Reference Rate is defined by the Wall Street Journal as the base rate on corporate loans of large U.S. Money Center Commercial Banks. In the event more than one Reference Rate is published by the Wall Street Journal for any applicable day, the lowest rate so published shall apply. In the event such a Reference Rate ceases to be published by the Wall Street Journal, we will select a new Reference Rate that is based upon comparable information, and if necessary, a substitute "MARGIN", so that the change in the Reference Rate results in substantially the same "ANNUAL PERCENTAGE RATE" received under the previous Reference Rate.

The Reference Rate so determined shall be effective for any Billing Cycle that begins in that month. However, the Reference Rate effective for your initial Billing Cycle shall be determined in one of two ways. If your initial Billing Cycle Billing Date occurs in the tenth month as the effective date of this Agreement, the Reference Rate shall be the one determined on the first business day of the preceding month. If your initial Billing Cycle Billing Date occurs in the month after the effective date of this Agreement, the Reference Rate shall be the one determined on the first business day of the month in which the effective date of this Agreement occurs.

Your rate of interest ("ANNUAL PERCENTAGE RATE") shall be the Reference Rate plus a "MARGIN" of:

ZERO (0.00 %) percent for the applicable Billing Cycle.

Finance Charges will be assessed on a daily basis, by applying the Daily Periodic Rate (the "DAILY PERIODIC RATE") to the Annual Percentage Rate applicable to that Billing Cycle, divided by 365 or 360 (in leap year) to the Daily Principal Balance on your Equity Bourse Account for each day of the Billing Cycle in which there is an Outstanding Principal Balance.

If you have used Equity Bourse Account checks that have not been posted to your account as of the Conversion Date, and those checks are subsequently paid by us, your initial Closed-End Principal balance will be increased on subsequent periodic Billing Statements to reflect such losses.

The rate of interest ("ANNUAL PERCENTAGE RATE") will be determined and will vary monthly based upon the Reference Rate described in the Agreement and above.

Each day on which the interest rate effective may change, is a "CHANGE DATE".

The rate of interest ("ANNUAL PERCENTAGE RATE") will be determined and will vary monthly based upon the Reference Rate described in the Agreement and above.

Each day on which the interest rate effective may change, is a "CHANGE DATE".

The interest rate effective on the first Change Date will be the Current Reference Rate plus a Margin of:

ZERO (0.00 %) percent. On each succeeding Change Date, we will

determine the Current Reference Rate, and the new interest rate will be equal to the Current Reference Rate, plus a Margin of:

ZERO (0.00 %) percent.

Each new interest rate will become effective with each Change Date, and will be reflected in the payment due immediately after that Change Date.

e. FUNDS FOR TAXES AND INSURANCE. Subject to applicable law or to a written waiver by us, you shall pay to us on the day periodic payments are due under the Agreement until this Mortgage is released, a sum ("TAXES") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Mortgage; (b) yearly household payments of ground rents on the property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage guarantee insurance premiums, if any. These items are called "BROKROW ITEMS." We may estimate the funds due on the basis of current data and reasonable estimates of future expense items.

The fund shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including us if we are such an institution). We shall apply the funds to pay the escrow items. We may not charge for holding and applying the funds, managing the account or verifying the escrow items, unless we pay you interest on the funds and applicable law permits us to make such a charge. You and we may agree in writing that interest shall be paid on the funds. Unless an agreement is made or applicable law requires interest to be paid, we shall not be required to pay you any interest or earnings on the funds. We shall give you, without charge, an annual accounting of the funds showing credits and debits to the funds and the purpose for which each debit to the funds was made. The funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the funds held by us, together with the future monthly payments of funds payable prior to the due date of the escrow items, shall exceed the amount required to pay the escrow items, when due, the excess shall be, at your option either promptly repaid to you or credited to you on monthly payments of funds. If the amount of the funds held by us is not sufficient to pay the escrow items when due, you shall pay to us any amount necessary to make up the deficiency in one or more payments as required by us.

Upon payment in full of all sums secured by this mortgage, and termination of the agreement, we shall promptly refund to you any funds held by us. If under paragraph 20, the property is sold or acquired by us, we shall apply, no later than immediately prior to the sale of the property or its acquisition by us, any funds held by us at the time of application as a credit against the sums secured by this Mortgage.

The above and foregoing provisions contained in this paragraph 2 relating to payment by you to us of funds in escrow shall be accrued so long as you are required on the date hereof, and continue after the date hereof, to make comparable payment of funds in escrow to the holder of a Note secured by a mortgage or similar security agreement on the property, whilst such mortgage or similar security agreement has priority over this Mortgage. You agree to provide us the proof of payment of such funds in escrow.

CHICAGO, Federal Savings Bank
500 West Madison Street
Chicago, Illinois 60601

FORM 39810

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but there are two things that I should like to say. The first is that you have had a difficult task and I hope we can now get through to the end of it. The second is that I would like to add one final note on the standard issue of the new currency. I am afraid that the new currency will be very difficult to distinguish from the old. Accordingly, given the circumstances, I would like to advise you to keep your new money in your safe until such time as you receive instructions from your bank or post office to bring it forward.

governments as primary brokers and suppliers of energy and capital funds in order to assist the poor.

For example, if you have a large data set, you might want to use a neural network to predict the outcome of a specific event. In this case, you would need to train the neural network on a large amount of data, which would take a significant amount of time and resources. However, once the neural network is trained, it can make predictions quickly and accurately, even for new data that it has not seen before.

The objective of this research is to propose a framework for the design of a system that can support decision making in the field of environmental protection. The proposed system will be able to provide decision makers with information about the environmental impact of different projects and help them to make informed decisions. The system will also be able to provide recommendations for improvement and suggest alternative solutions. The proposed system will be based on a combination of qualitative and quantitative methods, including scenario analysis, cost-benefit analysis, and stakeholder engagement. The system will be designed to be user-friendly and easy to use, and will be able to handle large amounts of data and complex calculations. The proposed system will be able to support decision making in a variety of environmental contexts, such as climate change mitigation, biodiversity conservation, and sustainable development.

The first model is based on the assumption that the total number of individuals in each age group is constant over time. The second model is based on the assumption that the total number of individuals in each age group is proportional to the total population size. The third model is based on the assumption that the total number of individuals in each age group is proportional to the total population size and the total number of individuals in each age group is constant over time.

and on the last day of each month will be distributed among the members of the Society.

After four years of negotiations, a definitive deal was signed at the end of 1997. The original 1993 agreement had been extended twice due to difficulties in finalizing the terms.

and therefore will be maintained. The State legislature often after much discussion, has the power to make such laws as it sees fit, and it is the duty of the State to see that these laws are carried out. The State has the right to do what it sees fit, and it is the duty of the State to see that these laws are carried out.

The first step is to go back to the original document and make sure that the correct version of the document is used. This can be done by checking the file name and extension, as well as the date and time it was last modified. If the file has been modified since the original was created, it may be necessary to re-download or re-import the file.

It is important to note that the above set of figures is intended as a baseline estimate of likely economic costs of climate-related damage. The actual numbers will be lower than the estimates shown here, because the impacts from climate change will not all be felt at once. Most of the impacts from climate change will come in the future, and the effects will not be known until then. In addition, many of the costs of climate change are likely to be offset by other factors, such as improved technology, increased energy efficiency, and reduced greenhouse gas emissions.

Such a programme would, however, not be practicable in any circumstances where there was no likelihood of the proposed development being accepted by the relevant authorities. In such circumstances, it would be necessary to take account of the implications to local life and welfare which may result from the adoption of the plan, as well as other circumstances.

REVIEWED BY: GORDON H. KELLY, JR., M.D., F.A.C.P. / DATE: 10-10-1982
APPROVED BY: GORDON H. KELLY, JR., M.D., F.A.C.P. / DATE: 10-10-1982

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Upon payment in full of all sums secured by this mortgage, and termination of the agreement, we shall promptly refund to you any funds held by us. If under paragraph 30, the property is sold or acquired by us, we shall apply, no later than immediately prior to the sale of the property or its acquisition by us, any funds held by us at the time of application as a credit against the sum secured by this Mortgage.

The above and foregoing provisions contained in this paragraph 3 relating to payment by you to us of funds in escrow shall be waived so long as you are required on the date hereof, and continue after the date hereof, to make comparable payment of funds in escrow to the holder of a Note secured by a mortgage or similar security agreement on the property, which such mortgage or similar security agreement lies priority over this Mortgage. You agree to provide us with proof of payment of such funds in escrow.

3. APPLICATION OF PAYMENTS. If there is a balance on your Account, we will send you billing statements, approximately monthly, reflecting Account transactions and your balance. You can pay the balance, together with current interest, in full without penalty, or defer full payment, in which case you must pay at least the Minimum Payment Due disclosed on your payment. Your payment is due on or before the date shown on your statement and it should be sent with the remittance portion of your billing statement. We may apply payments to your obligations under this Agreement and the Deed of Trust in the order we choose. However, we will ordinarily apply your payments to: (1) finance charges; (2) late insurance premiums, if due; (3) principal (except for minimum payments during the Revolving Period), and (4) other charges, in that order. Payments will always be applied to past due and current amounts in each category in order. The amount of any payment in excess of the Minimum Payment Due will be applied first to the principal Account balance if no due amounts exist, or other payment. Make your payments by mail or at our branch using the remittance portion of your billing statement.

4. CHARGES AND FEES. You shall pay all taxes, assessments, charges, fines and impositions attributable to the property which may attach priority over this Mortgage, and leasehold payments or grounds rents, if any. You shall pay these obligations in the manner provided in paragraph 8, or if not paid in that manner, you shall pay them on time directly to the person owed payment. You shall promptly furnish to us all notices of amounts to be paid under this paragraph. If you make these payments directly, you shall promptly furnish to us receipts evidencing the payments.

5. HAZARD INSURANCE. You shall keep the improvements now existing or hereafter erected on the property insured against loss by fire, any hazard included within the term "HAZARD COVERAGE" and any other hazard for which we require insurance. This insurance shall be maintained in the amounts and for the period that we require. The insurance carrier providing the insurance shall be chosen by you subject to our approval which shall not be unreasonably withheld.

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

Unless we and you otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the property damages, if the restoration or repair is economically feasible and our security is not released. If the restoration or repair is not economically feasible or our security would be released, the insurance proceeds shall be applied to the sums secured by this Mortgage, whether or not then due, with any excess paid to you. If you abandon the property, or do not answer within thirty (30) days a notice from us that the insurance contractor offered to settle a claim, we may collect the insurance proceeds. We may use the proceeds to repair or restore the property or to pay sums secured by this Mortgage, whether or not then due. The 30 day period will begin when the notice is given.

Unless we and you otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 30, the property is acquired by us, your right to any insurance policies and proceeds resulting from damage to the property prior to the acquisition shall pass to us to the extent of the sums secured by this Mortgage immediately prior to the acquisition.

6. PRESERVATION AND MAINTENANCE OF PROPERTY; LEASEHOLD. You shall not damage, damage or substantially change the property, allow the property to deteriorate or commit waste. If this Mortgage is on a leasehold, you shall comply with the provisions of the lease, and if you assign fee title to the property, the leasehold and fee title shall not merge unless we agree to the merger in writing.

7. PROTECTION OF OUR RIGHTS IN THE PROPERTY; MORTGAGE GUARANTY INSURANCE. If you fail to perform the covenants and agreements contained in this Mortgage, or there is a legal proceeding that may significantly affect our rights in the property such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations, then we may do and pay for whatever is necessary to protect the value of the property and our rights in the property. Our action may include paying any sums secured by a lien which has priority over this Mortgage, appearing in court, paying reasonable attorneys' fees and entering on the property to make repairs. Although we may take action under this paragraph 7, we do not have to do so.

Any amounts disbursed by us under this paragraph 7 shall become additional debt of yours secured by this Mortgage. Unless you and we agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the rate provided in the Agreement and shall be payable, with interest, upon notice from us to you requesting payment.

If we require mortgage guaranty insurance as a condition of making the loan secured by this Mortgage, you shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with your and our written agreement or applicable law.

8. INSPECTION. We or our agent may make reasonable entries upon and inspections of the property. We shall give you notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. 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 us.

In the event of a total taking of the property, the proceeds shall be applied to the sums secured by this Mortgage, whether or not then due, with any excess paid to you. In the event of a partial taking of the property, unless you and we otherwise agree in writing, the sums secured by this Mortgage shall be reduced by the amount of the proceeds multiplied by the following fraction: (i) the total amount of the sums secured immediately before the taking, divided by (ii) the fair market value of the property immediately before the taking. Any balance shall be paid to you.

If you abandon the property, or if, after notice by us to you that the condemnor offers to make an award or settle a claim for damages, you fail to respond to us within thirty (30) days after the date the notice is given, we are authorized to collect and apply the proceeds, at our option, either to restoration or repair of the property or to the sums secured by this Mortgage, whether or not then due.

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strategies that can reduce costs while increasing efficiency and yet become more likely to stick in the long run.

It is important to note that the relationship between the level of knowledge about the disease and the degree of self-efficacy is not very strong but it is significant. This means that the more knowledge about the disease a person has, the more self-efficacy he or she has.

After the gentle rise from the low plateau, we descend to about 600 m. before reaching the Murchison River. The Murchison is a meandering stream which flows eastward through the valley floor. The valley floor is a flat, open plain, dotted with numerous small, irregular patches of vegetation. The soil is light-colored, sandy loam, and the vegetation consists of scattered clumps of grasses, some low shrubs, and several small patches of shrubs and grasses. The soil is light-colored, sandy loam, and the vegetation consists of scattered clumps of grasses, some low shrubs, and several small patches of shrubs and grasses. The soil is light-colored, sandy loam, and the vegetation consists of scattered clumps of grasses, some low shrubs, and several small patches of shrubs and grasses.

25.0% of individuals with moderate and severe cognitive impairment had the long-term care (LTC) dependency rate.

characteristics of probability distributions of the time-varying variables. The following documents a self-consistent probability density function estimation procedure for time series data. This work is divided into two parts. Part I presents the theory of the proposed method. Part II illustrates the performance of the proposed method with numerical examples.

On the other hand, the author's own research has shown that the public can get involved and there are many who will participate, especially those with a strong interest in what's at stake. The problem is that a significant number of people have no interest in environmental issues, and this is particularly true among the elderly. In addition, a number of people feel that they don't have enough information to make informed decisions.

On the other hand, the results of the present study indicate that the *in vitro* growth of *Candida albicans* is inhibited by the presence of *Leptospiral* LPS, which may be due to the fact that *Candida* is a heterotrophic microorganism that requires a complex carbon source for growth.

On the other hand, the results of the present study indicate that the use of the *in vitro* technique to predict the performance of the *in vivo* system is not always reliable.

What happened to you? You didn't seem very happy when we last saw you. I hope you're better now.

and resulting, at least in part, from increased substrate availability, or loss of the substrate required for synthesis.

regarding the utility of the model to predict the environmental trends in nitrogen self-sufficiency throughout the period.

Reproductive performance of female *C. fuscus* was also evaluated during the first two months of the experiment, and it was found that all groups had similar mean litter size and proportion of females giving birth to weanlings at an early age (Table 2). However, the proportion of females that became pregnant during the first month was significantly higher in the control group than in the groups treated with 100 mg/g and 200 mg/g of *ginkgo* extract.

During the first year of the study, we recorded 1000 pairs of birds, including 200 pairs of birds that were banded during the first year.

most effective by means of the various methods taught in the school of art, yet it is not difficult to attain such a well-arranged design, provided that the student will make up his mind to planning and design before hand. It is important that the student should be quick of mind, creative, and imaginative, for these are the qualities which enable him to

As a result of the above-mentioned, it is possible to evaluate plausibility of the model's results, however, it is difficult to do this in the case of another consideration of the system's behavior in the future.

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Unless we and you otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the periodic payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. YOU'RE NOT RELEASED; FORECLOSURE BY US NOT A WAIVER. Extension of the time for payment or modification or amendment of the sums secured by this Mortgage granted by us to any successor in interest of yours shall not operate to release the liability of your original successor in interest. We 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 Mortgage by reason of any demand made by you or your successors in interest. Any forbearance by us in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. SUCCESSOR AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; CO-SIGNERS. The covenants and agreements of this mortgage shall bind and benefit you and your successors and assigns, subject to the provisions of paragraph 10. Your covenants and agreements shall be joint and several. Any Mortgagor who co-signs this Mortgage but does not execute the Agreement (a) is co-signing this Mortgage only to mortgage, grant and convey that Mortgagor's interest in the Property under the terms of this Mortgage; (b) is not personally obligated to pay the sums secured by this Mortgage, and (c) agrees that we and any other Mortgagor may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Mortgage or the Agreement without that Mortgagor's consent. Such a Mortgagor is identified below by executing this Mortgage as an "OTHER OWNER" of the Property.

12. LOAN CHARGES. If the Agreement required by this Mortgage 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 up 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 you which exceeded permitted limits will be refunded to you. We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to you. If a refund reduces principal, the reduction will be treated as partial prepayment without an repayment charge under the Agreement.

13. NOTICES. All notices to you provided for in this Mortgage 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 you designate by notice to us. Any notice to us shall be given by first class mail to our address stated herein or any other address we designate by notice to you. Any notices provided for in this Mortgage shall be deemed to have been given to you or us when given or provided in this paragraph.

14. GOVERNING LAW; SEVERABILITY. This Mortgage shall be governed by federal law and regulation and the law of the jurisdiction in which the property is located. In the event that any provision or clause of this Mortgage or the Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Agreement which can be given effect without the conflicting provision. To this end the provisions of this Mortgage and the Agreement are declared to be severable.

15. YOUR COPY. You shall be given one conforming copy of the Agreement and of this Mortgage.

16. PRIOR MORTGAGES. You covenant and agree to comply with all of the terms and conditions and covenants of any mortgage, trust deed or similar security instrument affecting the Property which has or may have priority over this Mortgage, including specifically, but not limited to, timely making the payments of principal and interest due thereunder. Your failure to make such payments or keep such terms, conditions and covenants as provided for in such prior mortgages, trust deeds or security agreements shall constitute a default under this Mortgage, and we may invoke the remedies specified in paragraph 18 hereof.

17. DEFAULT. (a) The occurrence of any of the following events shall constitute a default by you under this Mortgage: (i) failure to pay when due any sum of money due under the Agreement or pursuant to this Mortgage, or the Security Agreement; (ii) your action or inaction adversely affects our security for the Agreement or any right we may have in that security; (iii) you give or alter us any false or materially misleading information, in connection with any Loan to you or in your application for the Equity Source Account; (iv) title to your home, the property, is transferred as more fully described in paragraph 18 below; or (v) any of you die.

(b) If you are in default under the Agreement or this Mortgage, we may terminate your Equity Source Account and require you to pay immediately the principal balance outstanding, any and all interest you may earn on that amount, together with all other fees, costs or premiums charged to your account. The principal balance outstanding under the Agreement after default shall continue to accrue interest until paid at the rate provided for in the Agreement as if no default had occurred. In addition to the right to terminate your Equity Source Account and declare all sums immediately due and owing under the Agreement, in the event of a default, we shall have the right to refuse to make additional Loans to you under the Agreement (reduce your Credit Limit). If we refuse to make additional loans to you after default, but do not terminate your account, you must notify us in writing if you would like to obtain further loans and can demonstrate that the condition that led to the default no longer exists.

18. RIGHT TO REDUCE LINE OF CREDIT. We may, during the Revolving Line of Credit Term, reduce your Credit Limit or suspend your credit privileges (refuse to make additional loans) if: (a) the value of your property drops significantly below the appraised value upon which the Agreement was based; (b) a material change in your financial circumstances gives us reason to believe that you will not be able to make the required payments; (c) governmental action precludes us from charging the Annual Percentage Rate permitted by the Agreement or governmental action adversely affects our loan priority such that the value of our security interest falls below 120 percent of your Credit Limit; (d) the cap on the maximum Annual Percentage Rate provided in the Agreement prevents us from increasing the Annual Percentage Rate to match one or more increases in the Reference Rate; (e) we are notified by our Regulatory Agency that continuing to make loans constitutes an unsafe and unsound practice; or (f) you are in default of any material obligation under the Agreement. If we refuse to make further loans to you, but do not terminate your Equity Source Account, you must notify us in writing if you would like to obtain further loans and can demonstrate that the condition that gave us the right to refuse to make further loans has changed.

19. TRANSFER OF THE PROPERTY. (a) all or any part of the property, or an interest therein is sold or transferred by you or if the beneficial interest or any part thereof in any land trust holding title to the property is assigned, sold or transferred; or (b) you or the title holding trust enter into Articles of Agreement for Deed or any agreement for installment sale of the property or the beneficial interest in the title holding land trust, without our prior written consent, including but not the creation of a purchase money security interest for household appliances; (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant; or (d) the grant of any less than interest of three (3) years or less not containing an option to purchase, we may, at our option, declare all sums secured by this Mortgage to be immediately due and payable.

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CONCERNING THE ISSUE OF WHETHER THE STATE OF ILLINOIS IS IN VIOLATION OF THE 14TH AMENDMENT TO THE UNITED STATES CONSTITUTION BY FAILING TO PROVIDE A FREE PUBLIC EDUCATION FOR ALL CHILDREN, THE STATE OF ILLINOIS HAS BEEN CHALLENGED IN THE UNITED STATES DISTRICT COURT FOR THE MIDDLE DISTRICT OF ILLINOIS. THE PLAINTIFFS ARE ASKING THAT THE COURT ORDER THE STATE OF ILLINOIS TO PAY ATTENTION TO THE NEEDS OF ALL CHILDREN AND PROVIDE THEM WITH A FREE, QUALITY EDUCATION.

The plaintiffs argue that the state of Illinois has failed to provide a free, quality education to all children, which violates the 14th Amendment to the United States Constitution. They claim that the state's failure to do so violates the principle of "equal protection under the law," which guarantees that all children have the right to receive a free, quality education. The plaintiffs also argue that the state's failure to provide a free, quality education violates the "right to privacy" guaranteed by the 14th Amendment, which protects individuals from government intrusion into their personal lives.

The defendants argue that the state of Illinois is providing a free, quality education to all children, and that the 14th Amendment does not require the state to provide a free, quality education to all children. They claim that the state's failure to do so is justified by the fact that the state has limited resources and cannot afford to provide a free, quality education to all children. The defendants also argue that the state's failure to provide a free, quality education does not violate the 14th Amendment because the state is providing a free, quality education to most children.

The court will hear arguments from both sides on April 15, 2024, at 10:00 AM. The court will then issue a decision by June 1, 2024.

The court will consider the following factors in its decision:
1. Whether the state of Illinois is providing a free, quality education to all children.
2. Whether the state of Illinois is providing a free, quality education to most children.
3. Whether the state of Illinois has limited resources and cannot afford to provide a free, quality education to all children.

The court will also consider the following factors in its decision:
1. Whether the state of Illinois is providing a free, quality education to all children.
2. Whether the state of Illinois is providing a free, quality education to most children.
3. Whether the state of Illinois has limited resources and cannot afford to provide a free, quality education to all children.

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1. Whether the state of Illinois is providing a free, quality education to all children.
2. Whether the state of Illinois is providing a free, quality education to most children.
3. Whether the state of Illinois has limited resources and cannot afford to provide a free, quality education to all children.

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20. ACCELERATION; REMEDIES. We shall give notice to you prior to acceleration following your breach of any covenant or agreement in the Mortgage (but not prior to acceleration under paragraph 19 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 you, 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 Mortgage, foreclosure by judicial proceeding and sale of the property. The notice shall further inform you of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, at our option, we may require immediate payment in full of all sums secured by this Mortgage without further demand and may foreclose this Mortgage by judicial proceeding. We shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 20, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

21. POSSESSION. Upon acceleration under paragraph 20 or abandonment of the property and at any time prior to the expiration of any period of redemption following judicial sale, we (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the property and to collect the rents of the property including those past due. Any rents we or the Receiver collect shall be applied first to payment of the costs of management of the property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage.

22. RELEASE. Upon payment of all sums secured by this Mortgage, we shall release this Mortgage without charge to you. We shall pay any recordation costs.

23. WAIVER OF HOME EXEMPTION. You waive all right of homestead exemption in the property.

24. TRUSTEE EXCULPATION. If this Mortgage is executed by an Illinois land trust, trustee executes this Mortgage as trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such trustee, and it is expressly understood and agreed by us and by every person now or hereafter claiming any right hereunder that nothing contained herein or in the Agreement secured by this Mortgage shall be construed as creating any liability on the trustee personally to any said Agreement or any interest that may accrue thereon, or any indebtedness accruing hereunder or to perform any covenants without cause or implied herein contained, all such liability, if any, being expressly waived, and that any recovery on the Mortgage and the agreement secured hereby shall be solely against and out of the property hereby conveyed by enforcement of the provisions hereof and of said Agreement, but this waiver shall in no way affect the personal liability of any individual subscriber or guarantor of the Agreement.

Dated: DECEMBER 30, 1993

IF MORTGAGOR IS AN INDIVIDUAL:

Borrower _____

Borrower _____

Borrower _____

STATE OF ILLINOIS _____

) 88

COUNTY OF COOK _____

)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT

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

Given under my hand and official seal, this _____ day of _____

My Commission Expires _____

Notary Public

IF MORTGAGOR IS A TRUST: NEW LUXON STATE BANK _____

not personally but solely as trustee as aforesaid

By: _____ (Title)

ATTEST:

Its (Title)

STATE OF ILLINOIS _____

) 53

COUNTY OF _____

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that

Secretary, respectively, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth, and the said _____ Secretary did also then and there acknowledge that he, as custodian of the corporate seal of said corporation did affix the said corporate seal of said corporation to said instrument as his own free and voluntary act, and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes therein set forth.

Given under my hand and official seal, this _____ day of _____

My Commission Expires _____

Attest, James J. Seeger, D.N.C.
100 West Madison Street
Chicago, IL 60602 USA

Notary Public
Page 3 of 8

DP3 3441

IN WITNESS WHEREOF, said party of the first part has caused its corporate seal to be affixed thereto and has caused its name to be signed to these presents by its Trust Officer and attested by its Vice President, this 15th day and year just above written, NLSB formerly known as New London State Bank, As Trustee, as aforesaid.



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By

Attest:

Trust Officer

Vice President

STATE OF ILLINOIS

ss

IN TESTIMONY WHEREOF, I, the undersigned, a Notary Public in and for the County and State aforesaid,

DO HEREBY CERTIFY that the above named Trust Officer and Vice President
of NLSB, Grantor, personally known to me to be the same persons whose
names are subscribed to the foregoing instrument as such Trust Officer and
Vice President respectively, appeared before me this day in person and
acknowledged that they signed and delivered the said instrument as their own
free and voluntary act of said Company for the uses and purposes therein set
forth; and the said Vice President then and there acknowledged that said Vice
President, as custodian of the corporate seal of said Company, caused the
corporate seal of said Company to be affixed to said instrument as said Vice
President's own free and voluntary act and as the free and voluntary act of said
Company for the uses and purposes therein set forth.

DIANE M. GUERRA

Notary Public in and for the State of Illinois

My Commission Expires 12-10-08

Date 12-20-93

Notary Public

Diane M. Guerra

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Writing to the Student

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and will never be.

<http://www.sciencedirect.com/science/journal/00406034>

OK

and difficult to control. The man's wife often

WANT TO GET INVOLVED? CALL OR EMAIL US AT 619-531-0123 OR info@sdgiving.org.

Non-governmental organizations and foundations

1. *What is the relationship between the two groups?*

and first-year students, 85% to third-year students.

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Die Verteilung von 301 mit der bestens möglichen Qualität.

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Exhibit 100-100243 Memphis

150 M. SIANI

第二部分 計算題

...and the first time I ever saw a real live dragon.