

UNOFFICIAL COPY

9305/39

Ralph J. Mancini
 Lila M. Mancini
 3 Chestnut Court
 Lemont, IL 60439

MORTGAGOR
 "I" includes each mortgagor above.

This instrument was prepared by & mail to:
 (Name) First National Bank of Lockport
 (Address) 800 S. State, Lockport, IL 60441

FIRST NATIONAL BANK OF LOCKPORT
 800 SOUTH STATE STREET
 LOCKPORT, ILLINOIS 60441

MORTGAGEE
 "You" means the mortgagee, its successors and assigns.

REAL ESTATE MORTGAGE: For value received, we, Ralph J. Mancini and Lila M. Mancini, his wife, mortgage and warrant to you to secure the payment of the secured debt described below, on January 7, 1994, the real estate described below and all rights, easements, appurtenances, rents, leases and existing and future improvements and fixtures (all called the "property").

PROPERTY ADDRESS: 3 Chestnut (Street) Lemont (City) Illinois 60439 (Zip Code)

LEGAL DESCRIPTION:

Lot 113 in Equestrian Estates Unit No. 8, a subdivision of part of the west 1/2 of the northwest 1/4 of Section 25, Township 37 North, Range 11 East of the Third Principal Meridian, in Cook County, Illinois.

PIN: 22-25-104-003-0000

a/k/a: 3 Chestnut Ct., Lemont, IL 60439

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located in Cook County, Illinois.

TITLE: I covenant and warrant title to the property, except for encumbrances of record, municipal and zoning ordinances, current taxes and assessments not yet due and

SECURED DEBT: This mortgage secures repayment of the secured debt and the performance of the covenants and agreements contained in this mortgage and in any other document incorporated herein. Secured debt, as used in this mortgage, includes any amounts I owe you under this mortgage or under any instrument secured by this mortgage.

The secured debt is evidenced by (List all instruments and agreements secured by this mortgage and the dates thereof.):

Note dated January 7, 1994 (Attached)

Future Advances: All amounts owed under the above agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

Revolving credit loan agreement dated January 7, 1994 with initial annual interest rate of 6.5%. All amounts owed under this agreement are secured even though not all amounts may yet be advanced. Future advances under the agreement are contemplated and will be secured and will have priority to the same extent as if made on the date this mortgage is executed.

The above obligation is due and payable on January 7, 2001 if not paid earlier.

The total unpaid balance secured by this mortgage at any one time shall not exceed a maximum principal amount of Twenty five thousand and no/100 Dollars (\$25,000.00), plus interest, plus any disbursements made for the payment of taxes, special assessments, or insurance on the property, with interest on such disbursements.

Variable Rate: The interest rate on the obligation secured by this mortgage may vary according to the terms of that obligation.

A copy of the loan agreement containing the terms under which the interest rate may vary is attached to this mortgage and made a part hereof.

TERMS AND COVENANTS: I agree to the terms and covenants contained in this mortgage and in any riders described below and signed by me.

Commercial Construction

SIGNATURES:

Ralph J. Mancini
 RALPH J. MANCINI

Lila M. Mancini
 LILA M. MANCINI

ACKNOWLEDGMENT: STATE OF ILLINOIS, Will County ss:

The foregoing instrument was acknowledged before me this 7th day of January, 1994 by Ralph J. Mancini and Lila M. Mancini

Corporate or Partnership Acknowledgment

of _____ (Name of Corporation or Partnership)
 a _____ on behalf of the corporation or partnership.

My commission expires: _____ (Seal)

OFFICIAL SEAL
 VIDA K. LIEPONIS
 CLERK PUBLIC STATE OF ILLINOIS
 COMMISSION EXPIRES 3/25/98

Vida K. Lieponis
 (Notary Public)

The Home Equity Note mentioned in the within mortgage has been identified herewith under Identification No. 9888

COOK COUNTY, ILLINOIS
FILED FOR RECORD
91 JAN 20 AM 9:28

Property of
94063733

1. **Payments.** I agree to make all payments on the secured debt when due. Unless we agree otherwise, any payments you receive from me or for my benefit will be applied first to any amounts I owe you on the secured debt (exclusive of interest or principal), second, to interest and then to principal. If partial prepayment of the secured debt occurs for any reason, it will not reduce or excuse any subsequently scheduled payment until the secured debt is paid in full.
2. **Claims against Title.** I will pay all taxes, assessments, liens and encumbrances on the property when due and will defend title to the property against any claims against title which would impair the ten of this mortgage. You may require me to assign any rights, claims or defenses which I may have against parties who supply labor or materials to improve or maintain the property.
3. **Insurance.** I will keep the property insured under terms acceptable to you at my expense and for your benefit. You will be named as loss payee or as the insured on any such insurance policy. Any insurance proceeds may be applied, within your discretion, to either the restoration or repair of the damaged property or to the secured debt. If you require mortgage insurance, I agree to maintain such insurance for as long as you require.
4. **Property.** I will keep the property in good condition and make all repairs reasonably necessary.
5. **Expenses.** I agree to pay all your expenses, including reasonable attorney's fees, if I break any covenants in this mortgage or in any obligation secured by this mortgage. Attorneys' fees include those awarded by an appellate court. I will pay these amounts to you as provided in Covenant 10 of this mortgage.
6. **Default and Acceleration.** If I fail to make any payment when due or break any covenants under this mortgage, any prior mortgage or any obligation secured by this mortgage, you may accelerate the maturity of the secured debt and demand immediate payment and exercise any other remedy available to you. You may foreclose this mortgage in the manner provided by law.
7. **Assignment of Rents and Profits.** I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing, I may collect and retain the rents as long as I am not in default. If I default, you, your agent, or a court appointed receiver may take possession and manage the property and collect the rents. Any rents you collect shall be applied first to the costs of managing the property, including court costs and attorneys' fees, commission to rental agents, and any other necessary related expenses. The remaining amount of rents will then apply to payments on the secured debt as provided in Covenant 1.
8. **Waiver of Homestead.** I hereby waive all right of homestead exemption in the property.
9. **Leaseholds; Covenants; Planned Unit Developments.** I agree to comply with the provisions of any lease if this mortgage is on a leasehold. If this mortgage is on a leasehold, I agree to comply with the provisions of any lease if this mortgage is on a leasehold. If the condominium or planned unit development.
10. **Authority of Mortgagee to Perform for Mortgagee.** If I fail to perform any of my duties under this mortgage, you may perform the duties or cause them to be performed. You may sign my name or pay any amount if necessary for performance. If any construction on the property is discontinued or not carried on in a reasonable manner, you may do whatever is necessary to protect your security interest in the property. This may include completing the construction.
11. **Your failure to perform will not prejudice you from exercising any of your other rights under the law or this mortgage.**
12. **Any amounts paid by you to protect your security interest will be secured by this mortgage.** Such amounts will be due on demand and will bear interest from the date of the payment until paid in full at the interest rate in effect on the secured debt.
13. **Inspection.** You may enter the property to inspect if you give me notice beforehand. The notice must state the reasonable cause for your inspection.
14. **Condemnation.** I assign to you the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the property. Such proceeds will be applied as provided in Covenant 1. This assignment is subject to the terms of any prior security agreement.
15. **Water.** By exercising any remedy available to you, you do not give up your rights to later use any other remedy. By not exercising any remedy, if I default, you do not waive your right to later consider the event a default if it happens again.
16. **Joint and Several Liability; Co-signers; Successors and Assigns Bound.** All duties under this mortgage are joint and several. If I co-sign this mortgage but do not co-sign the underlying debt I do so only to secure my interest in the property under the terms of this mortgage. I also agree that you and any party to this mortgage may extend, modify or make any other changes in the terms of this mortgage or the secured debt without my consent. Such a change will not release me from the terms of this mortgage.
17. **The duties and benefits of this mortgage shall bind and benefit the successors and assigns of either or both of us.**
18. **Notice.** Unless otherwise required by law, any notice to me shall be given by delivering it to you by certified mail to your address on page 1 of this mortgage, or to any other address which you have designated.
19. **Any notice shall be deemed to have been given to either of us when given in the manner stated above.**
20. **Transfer of the Property or a Beneficial Interest in the Mortgage.** If all or any part of the property or any interest in it is sold or transferred without your prior written consent, you may demand immediate payment of the secured debt. You may also demand immediate payment if the above mortgage is not a natural person and a beneficial interest in the mortgage is sold or transferred. However, you may not demand payment in the above situations if it is prohibited by federal law as of the date of this mortgage.
21. **Release.** When I have paid the secured debt, you will discharge this mortgage without charge to me. I agree to pay all costs to record this mortgage.

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Ralph J. Mancini 3 Chestnut Court Lemont, IL 60439		FIRST NATIONAL BANK 1000 S. STATE ST. LOCKPORT, IL 60441	
Borrower's Name and Address (You means each borrower above, jointly and severally)		Lender's Name and Address (We or us means the lender named above)	
No. 2055000908 Date January 7, 1994 Trans. Acct # _____ Line of Credit \$ 25,000.00	Initial Advance \$ 500.00 Minimum Advance \$ 500.00 Minimum Balance \$ 00 Draw Period 84 months (7 years) Repayment Period At maturity	Maturity Date January 7, 2001 Billing Cycle: Ends 20th thru thru day of every _____ month Payment Date the second day of every _____ month	

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HOME EQUITY LINE OF CREDIT

GENERALLY: This is an agreement about your home equity line of credit. Many of the terms we use in this agreement have special meanings. The term "loan account balance" means the sum of the unpaid principal of loans made under this plan, plus unpaid but accrued finance charges, plus any credit insurance premiums that are due. "Transaction Account" means an account you carry with us. The number of this account is listed at the top of the form on the line labeled "Trans. Acct. #". "Line of Credit" means the maximum amount of principal we will ordinarily allow you to owe us under this plan at any time.

In addition, we will use the following terms for this home equity plan: "Initial Advance" means the amount of money we will require you to accept as an advance to open the plan. "Minimum Advance" means the smallest amount of money we will advance to you at your request. The "Minimum Balance" is the amount of principal of loans we will require you to maintain outstanding during the plan. If the principal balance outstanding falls below the minimum balance, you may have to pay a fee described below.

APPLICABLE LAW: This Agreement and all transactions occurring under it are Illinois transactions and, except to the extent federal law is applicable, shall be governed by and construed in accordance with the laws of Illinois. Should any provision be held to be invalid, that provision shall be modified to conform to existing law. You agree to submit to the jurisdiction of Illinois Courts for the purpose of enforcing this Agreement and that this Agreement is binding upon you, your representatives, successors and assigns.

TAX DEDUCTIBILITY: You should consult a tax advisor regarding the deductibility of interest charges under this home equity plan.

REQUESTING A LOAN: You may not request a loan under this plan whenever you: (1) write a check for at least the minimum advance listed above using one of the special checks you have or that you possess.

HOW THE LOAN IS ADVANCED: When you request a loan, we will subject to any limitations contained in this agreement, advance exactly the amount you request, so long as the requested amount is equal to or exceeds the minimum advance listed above. We will make the advance by depositing the amount in your transaction account by advancing the money directly to you, or by paying a designated third person or account, depending on how we agree to make the advance. We will record the amount as a loan in your loan account. If your request is for less than the minimum advance, we may, at our option, grant the request. However, granting the request does not mean we will be required to grant requests for loans that are more than the minimum advance in the future. We always have the option to deny any such request.

However, we will not ordinarily grant any request for a loan which would cause the unpaid principal of your loan account balance to be greater than the Line of Credit listed above. We may, at our option, grant such a request without obligating ourselves to do so in the future.

HOW FINANCE CHARGES ARE COMPUTED: Finance charges begin to accrue immediately when we make a loan to you. To figure the finance charge for a billing cycle, we apply a daily periodic rate of finance charge to the "average daily balance" of your loan account for the billing cycle. We then multiply that figure by the number of days in the billing cycle. The average daily balance is computed as follows: First, we take your loan account balance at the beginning of the day and subtract any unpaid loans or charges and credit insurance premiums if any that are due. Next, we subtract the portion of any payments or credits received that day which apply to the repayment of your loans. (A portion of each payment you make is applied to finance charges and credit insurance premiums, if any.) Then we add any new loans made that day. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

The daily periodic rate of FINANCE CHARGE is **.017808**, which is equal to an ANNUAL PERCENTAGE RATE of **6.5**%. The annual percentage rate includes interest and not other costs.

VARIABLE RATE: The annual percentage rate may change, and will be 5% above the "base rate" on corporate loans at The First National Bank of Chicago. Information on this index may be obtained by calling First National Bank of Chicago at 815 838-2000 ext. 240. The annual percentage rate may increase if the base rate increases. An increase will take effect on the first day of the month. An increase will result in an increase in the finance charge and it may have the effect of increasing your periodic minimum payment. The annual percentage rate will not increase more often than once a month. A decrease will have the opposite effect of an increase disclosed above.

If the base rate changes more frequently than the annual percentage rate, we will always use the base rate in effect on the day we adjust the annual percentage rate to determine the new annual percentage rate. In such a case, we will know any changes in the base rate that occur between annual percentage rate adjustments. ~~Any change in the base rate that occurs between annual percentage rate adjustments will not be effective until the next annual percentage rate adjustment.~~ ~~Any change in the base rate that occurs between annual percentage rate adjustments will not be effective until the next annual percentage rate adjustment.~~

The "annual percentage rate" referred to in this section is the annual rate which corresponds to the periodic rate applied to the balances as described above. This **ANNUAL PERCENTAGE RATE** will never exceed 21% and will never exceed the highest allowable rate for this type of agreement as determined by applicable state or federal law.

HOW YOU REPAY YOUR LOANS: On or before each payment date you agree to make a minimum payment. The minimum payment is the accrued finance charges and credit insurance premiums (if any) on the last day of the billing cycle. If you fail to make a payment, we may, but are not required to, advance money to you to make the payment. All the terms of this agreement would apply to such a loan.

You can pay off all or any part of what you owe at any time. However, so long as you owe any amount you must continue to make the minimum payment.

The amounts you pay will first reduce the amount owed for any credit insurance then will reduce the finance charges.

FINAL PAYMENT: On the maturity date listed above, you must pay any remaining loan account balance outstanding. The minimum payment will not reduce the principal that is outstanding on your line. You will then be required to pay the entire balance in a single balloon payment.

We are not obligated to refinance your loan account balance at that time, but we will consider your request to do so. If you refinance this account at maturity, you may have to pay some or all of the closing costs normally associated with a new loan even if you obtain financing from us.

AUTOMATIC WITHDRAWAL: If checked, you authorize us to automatically withdraw your payment from your transaction account on each payment date. If your transaction account does not have enough money in it to make the minimum payment, we may, but are not required to, lend you money to make the payment. All the terms of this agreement will apply to such a loan. If your loan account balance is less than the minimum payment amount, we will withdraw only the amount necessary to reduce your loan account balance to zero.

SECURITY: To secure the payment of what you owe, we have the right of set-off. This means we can pay the amount you owe us out of money that we are required to pay you from an account we have as checking account. However, we cannot use in this way money in your IRA or other tax-deferred retirement account. State law may further limit our right of set-off.

However, we will have no right of set-off if you can obtain credit under this plan by using a debit or a credit card.

We have also secured your obligations under this plan by having a security interest in the way of a separate security agreement, mortgage or other instrument dated **January 7, 1994** in the following property, described by item or type:

Real Estate located at:
3 Chestnut Court
Lemont, IL 60439

No prepayment penalty.
 If checked, collateral securing other loans you have with us may also secure loans under this agreement.

If this agreement is secured by real property, we agree to pay any expenses involved in releasing the security interest.
 You may buy property insurance from anyone you want who is acceptable to us. If you buy the insurance from or through us, your premium will be **R/A**.

HAZARD INSURANCE: You agree to maintain property damage insurance on the real estate securing this account, in an amount at least as great as the sum of (1) your credit limit hereunder, and (2) the outstanding balance owed by you to your creditors and secured by a lien against the real estate herein that is not First National Bank of Lockport's lien created by the Mortgage hereunder. Such insurance shall name us as a loss payee. The insurance may be obtained from any agent or company of your choice, subject to the terms of the Mortgage. If you fail to provide proof of the insurance to us, or if the insurance is not acceptable to us, we may obtain such insurance for your account and add the cost of the insurance to your account balance. Your insurance policy must also state that we will be notified before the policy can be cancelled. If we receive payment from an insurance company for a loss, we can use the money either to repay the amount that is owed or to repay the collateral. You understand and agree that no advances will be made or requested on this line of credit until we are furnished with proof of such insurance.

SALE OF THE DWELLING - Credit Personal to You - Assumption: Your home equity line account is personal to you and is not for the purpose of purchasing the dwelling mortgaged to secure this account.

You agree to notify us prior to any sale or transfer of the property or execution of an agreement to sell or transfer of the property which is security under this Agreement. You also agree not to create or allow to exist a mortgage, lien, security interest or other encumbrance against all or any part of the property given as security under this Agreement, without our prior written consent.

Your home equity line is not assumable, therefore, someone buying your dwelling will not be allowed to assume the remaining of any indebtedness incurred by you pursuant to the home equity line program.

The above indebtedness on your home equity line account (the loan account balance) may become immediately due and payable in full at our option, upon the sale, conveyance or transfer of ownership of any real estate securing this account, or any sale, transfer or assignment of all or any part of the beneficial interest in any trust holding title to the premises, and your right to further loans or advances may then be terminated. You may however request continuation of your line of credit, which we will then evaluate. It may be necessary for you to pay off or reduce your loan account balance from the proceeds of the sale, which may be necessary for you to provide us with new security before the mortgage can be released.

CHANGING THE TERMS OF THIS AGREEMENT: Generally, we may not change the terms of this agreement. However, we may change the terms in the following circumstances:

- If this is a variable rate plan, we may change the index and margin if the original index described above becomes unavailable. Any new index will have a historical movement similar to the original and together with a new margin, will produce a similar interest rate.
- We may make changes that you have agreed to in writing.
- We may make changes that unequivocally benefit you.
- We may make changes to insignificant terms of this agreement.

If we change the terms of this agreement, we will mail notice of the change to you. When the change becomes effective, it will apply to all outstanding loan account balances, including amounts arising out of transactions occurring before the change. If the change has the effect of increasing your interest rate or other charges, we will mail you notice at least 30 days before the effective date of the change. In such a case, the change will take effect only if you make a purchase or obtain a loan after the date specified in the notice. Otherwise, you may pay the outstanding loan account balance according to the terms of the plan without regard to the change.

ADDITIONAL CHARGES: You agree to pay the following additional charges:

Appraisal	\$ _____	Official Fees	\$ _____
Title Search	\$ _____	Title Insurance	\$ _____
Documentation Fees	\$ _____		
(Other)	\$ _____		

ATTORNEY'S FEES: You agree to pay all our costs, including reasonable attorney's fees, that we incur in legal proceedings to collect or enforce this debt should you be in default.

FEDERAL DISCLOSURES AND BROCHURE: You acknowledge that you received a copy of the federal truth in lending disclosure and a copy of the brochure prepared by the Federal Reserve Board (or similar brochure) describing home equity plans when you received an application from us for your home equity line of credit.

NOTICE: See the reverse side for additional terms and for information about your rights in the event of a billing error.

SIGNATURES: By signing below, you agree to the terms on both sides of this agreement and you promise to pay any amounts you owe under this agreement. You also state that you received a completed copy of the agreement on today's date.

Signature *Ralph J. Mancini*
RALPH J. MANCINI
 Signature *[Signature]*
[Signature]

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ADDITIONAL TERMS

DEFAULT: You will be in default on this agreement if you do the following:

- (1) You engage in fraud or material misrepresentation, by your actions or failure to act, in connection with any phase of this home equity line of credit;
- (2) Subject to any right to cure you may have, you do not meet the repayment terms;
- (3) Your action or inaction adversely affects the collateral or our rights in the collateral, including but not limited to: (a) failure to maintain required insurance on the dwelling; (b) your transfer of the property; (c) failure to maintain the property or use of it in a destructive manner; (d) commission of waste; (e) failure to pay taxes on the property or otherwise fail to act and thereby cause a lien to be filed against the property that is senior to our lien; (f) death; (g) the property is taken through eminent domain; (h) a judgment is filed against you and subjects you and the property to action that adversely affects our interest; or (i) a prior lien holder forecloses on the property and as a result, our interest is adversely affected.

REMEDIES: We may terminate your account, require you to pay the entire outstanding balance in one payment and charge you a termination fee (if provided for on the other side of this agreement), and fees related to the collection of the amount owing, if you are in default in any manner described above. In that instance, we may take other action short of termination, such as charging you a fee if you fail to maintain required property insurance and we purchase insurance. If we elect to terminate and accelerate the amounts owing on your account, we may use our right to set-off, unless prohibited.

Even if we choose not to use one of our remedies when you default, we do not forfeit our right to do so if you default again. If we do not use a remedy when you default, we can still consider your actions as a default in the future.

SUSPENSION OF CREDIT AND REDUCTION OF CREDIT LIMIT: We may temporarily prohibit you from obtaining additional extensions of credit, or reduce your credit limit, if:

- (1) The value of the dwelling securing this home equity line of credit declines significantly below its appraised value for purposes of this line;
- (2) We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances;
- (3) You are in default of a material obligation of this agreement, which shall include, but is not limited to, your ongoing obligation to supply us with information we feel we need to assess your financial condition;
- (4) A governmental action prevents us from imposing the annual percentage rate provided for in this agreement;
- (5) The action of a governmental body adversely affects our security interest to the extent that the value of the security interest is less than 120% of the home equity line;
- (6) The annual percentage rate corresponding to the periodic rate reaches the maximum rate allowed under this plan (if provided for on the other side of this agreement); or
- (7) A regulatory agency has notified us that continued advances would constitute an unsafe business practice.

In the event that we suspend your right to additional advances or reduce your credit line, we will send you notice of our decision at the address listed on the front of this agreement. (You should inform us of any change in your address.) If we have based our decision to suspend or reduce your credit privileges on an assessment of your financial condition or performance under this plan, and you believe that your situation has changed, you must request that we re-evaluate your situation, and reinstate your credit privileges.

CREDIT INFORMATION: You agree to supply us with whatever information we reasonably feel we need to decide whether to continue this plan. We agree to make requests for this information without undue frequency, and to give you reasonable time in which to supply the information.

You authorize us to make or have made any credit inquiries we feel are necessary. You also authorize the persons or agencies to whom we make these inquiries to supply us with the information we request.

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your savings, checking or other account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities

After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

County Clerk's Office 94063733

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