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RECORD AND RETURN TO:
COLONIAL NATIONAL BANK, USA
16025 WEST BERNARDO DRIVE, SUITE 100
SAN DIEGO, CALIFORNIA 92122

94081391



(Space Above This Line For Recording Data)

MORTGAGE

: DEED-OF RECORDING \$31,500
: 140011 FROM 2562 01/29/94 15142100
: 10326 1 8-924-1181391
: COOK COUNTY REORDER

THIS MORTGAGE ("Security Instrument") is given on January 24, 1994, by LARRY C. PENA and ADORACION L. PENA, HIS WIFE

("Borrower"). This Security Instrument is given to COLONIAL NATIONAL BANK, USA

which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is 16025 WEST BERNARDO DRIVE, SUITE 100, SAN DIEGO, CALIFORNIA 92122

(Lender). Borrower owes Lender the principal sum of Ninety-two Thousand and NO/100 Dollars (U.S.\$ 92,000.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on February 1, 2009.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in

COOK County, Illinois.

LOT 24 (EXCEPT THE NORTH 80 FEET) IN FREDERICK M. BARTLETT'S 48TH AVENUE SUBDIVISION OF LOT "A" (EXCEPT THE RAILROAD) OF CIRCUIT COURT PARTITION OF THE SOUTH 1/2 AND THAT PART OF THE NORTHWEST 1/4 SOUTH OF THE ILLINOIS AND MICHIGAN CANAL (EXCEPT A 90 FOOT STRIP ADJACENT TO THE CANAL) IN SECTION 3, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX I.D. #: 19-03-310-048

which has the address of 4538 SOUTH KNOX, CHICAGO (Street, City),
Illinois 60632 ("Property Address");
[Zip Code]

ILLINOIS-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

VMP
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Form 3014 9/90
Amended 6/91

VMP MORTGAGE FORMS - 0000621-7291

Page 1 of 8



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John B. Morris

$\{ \cdot \}^{\text{out}}$: newly generated EVA

As a result, the *Journal of Clinical Psychology* has become one of the most widely cited journals in the field.

אַתָּה תְּמִימָן בְּבֵית־יְהוָה וְעַל־כָּל־עֲמָקָם
אַתָּה תְּמִימָן בְּבֵית־יְהוָה וְעַל־כָּל־עֲמָקָם

expert 

1991
JOURNAL
1991

EDWARD COOK
OF COOK

3. 2. 1. 3. 2. 1. 3. 2. 1. 3. 2. 1. 3. 2. 1.

When people begin writing their own memoirs, they often find themselves at a loss for words. They may know what they want to say, but they don't know how to say it. This book provides a guide to help you write your memoirs.

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17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or my interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred, (b) cures any default, (c) other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recording costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

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066-PILOT-0003

supervised operation procedure for repairing damaged propeller blades. The supervised operation procedure requires performing a visual inspection of the damaged propeller and assessing damage to determine the repair requirements. A visual inspection of the damaged propeller is performed by the supervisor and the supervisor may use a propeller viewer to examine the propeller hub and blades. The supervisor may also use a camera to photograph the damaged propeller hub and blades. The supervisor may then use a computer to analyze the photographs of the damaged propeller hub and blades to determine the repair requirements.

17. Актуален е и възможността да се използват и други методи за определяне на съдържанието на въглеродни газове.

Supplementary materials appear in the online version of the journal. Go to www.jbm.org, click on "Journal Information" and then "Supplemental Materials." The following information is required to access the material:

the following year, he was appointed to the faculty of the University of Michigan, where he remained until his retirement in 1937.

County Clerk's Office
100 Main Street
P.O. Box 1000
Albion, NY 14411-0000
(716) 473-2211
(716) 473-2212 (Fax)
www.albioncountyny.gov

Any recommendations for further research or policy development should be submitted to the Secretary-General's Office by 31 December 2010.

After weeks of public comment and community engagement, the plan was adopted by the City Council on April 10, 2019. The plan is now available online at www.sanantonio.gov/2019/04/10/city-council-adopts-new-citywide-housing-strategy/.

and now and again, and I am sure it will be a great success.

Следует отметить, что в ходе исследования не было обнаружено каких-либо явлений, связанных с нарушением нормального функционирования мозга.

For more information about the study, please contact Dr. Michael J. Hwang at (319) 335-1171 or via email at mhwang@uiowa.edu.

Além disso, é comum que os resultados de um estudo sejam publicados em mais de uma revista científica, o que pode levar a sobreexposição da mesma informação.

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payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

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

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns; Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note, (a) is co-signing this Security Instrument only to mortgage, grant and convey to Borrower's interest in the Property under the terms of this Security Instrument, (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forgive or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

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8. After the final reading of the document, the members of the committee shall be asked to sign it and the document will be sent to the relevant authority for its signature.

anywhere, however, or reported in any other mode, a single QW would be preferred over a double QW.

The portion of each's witness in the property, if he or she fails to do so, will be deemed to have agreed to the terms and conditions of the lease.

*S*o far, we have considered the effect of the presence of a single species on the performance of other species. In this section, we turn our attention to the effect of the presence of two or more species.

After the first few days of the experiment, the subjects were asked to complete a questionnaire to determine if the intervention had been effective. The results showed that the intervention was successful in reducing the subjects' negative thoughts about their bodies.

After the first few days of the experiment, the animals were fed a diet consisting of 10% protein, 10% fat, 70% carbohydrates, and 10% fiber. The diet was provided in a pelleted form and was available ad libitum.

As a result, the government has been unable to implement its policies, which have been widely accepted by the public. The lack of political will and the absence of a clear vision for the future have contributed to the decline in public trust in the government.