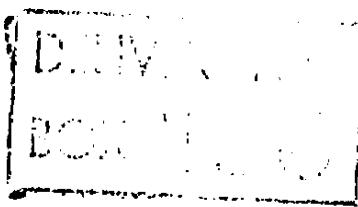


# UNOFFICIAL COPY

95574342



Prepared by

MARY HARRIS  
800 BURR RIDGE Pkwy  
BURR RIDGE IL 60521-6486

## MORTGAGE

5001049241

A MORTGAGE ON PROPERTY OF **RATE**  
THIS MORTGAGE SECURITY INSTRUMENT IS DATED AUGUST 29, 1995. The mortgagor is  
MICHAEL S. RING, DIVORCED AND NOT SINCE REMARRIED

"Borrower": This Security Instrument is given to

STANDARD FEDERAL BANK FOR SAVINGS

which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is 4192 S. ARCHER AVE., CHICAGO, ILLINOIS 60632

Lender: Borrower owes Lender the principal sum of ONE HUNDRED SEVENTY THOUSAND FIVE HUNDRED DOLLARS & NO CENTS

Dollars U.S. \$ 170,500.00

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 SEPTEMBER 1, 2025. 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:

AS PER ATTACHED LEGAL DESCRIPTION

PIN # 14-30-222-003-0000, 14-30-222-004-0000, 14-30-222-005-0000,  
14-30-222-006-0000, 14-30-222-007-0000, 14-30-222-008-0000,  
14-30-222-009-0000, 14-30-222-010-0000, 14-30-222-011-0000  
14-30-222-012-0000, 14-30-222-015-0000, 14-30-222-016-0000  
14-30-222-041-0000, 14-30-222-026-0000

MAILING ADDRESS OF THE MORTGAGEE FOR PURPOSES OF ALL NOTICES UNDER THE CONDOMINIUM PROPERTY ACT IS: STANDARD FEDERAL BANK FOR SAVINGS 4192 S. ARCHER AVE., CHICAGO, IL 60632

which has the address of 2801 N. WOLCOTT #P CHICAGO (Street City)

Illinois 60657 Zip City (Property Address)

ILLINOIS State Land FNMA FHLMC UNIFORM  
INSTRUMENT Form 3014 9-90

Amended 5-91

2006ILLI

RECORDED BY: (Signature)



4/58

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supplemented by the triplets of the first column of the matrix  $\mathbf{B}$ . The first two rows of the matrix  $\mathbf{B}$  are identical, so the first two rows of the matrix  $\mathbf{B}^T$  are also identical. This means that the first two rows of the matrix  $\mathbf{B}^T \mathbf{B}$  are also identical. Therefore, the rank of the matrix  $\mathbf{B}^T \mathbf{B}$  is at most 2. Since the matrix  $\mathbf{B}^T \mathbf{B}$  is symmetric, its rank is equal to the number of linearly independent columns of the matrix  $\mathbf{B}^T$ . The matrix  $\mathbf{B}^T$  has three columns, so its rank is at most 2. This means that the matrix  $\mathbf{B}^T \mathbf{B}$  is not invertible. Therefore, the matrix  $\mathbf{B}^T \mathbf{B}$  is singular.

Hydrogenated polyisobutylene is a thick, viscous, colorless liquid with a density of 0.86 g/cm<sup>3</sup>. It is produced from isobutylene by polymerization.

As part of our study, we also examined the relationship between the number of species per household and the number of species per plot. We found a significant positive correlation ( $r = 0.32$ ,  $p < 0.001$ ), indicating that households with more species tended to have more species in their plots.

of course, the first step is to identify the key issues that must be addressed. This involves a thorough analysis of the current situation, including the strengths, weaknesses, opportunities, and threats (SWOT) of the organization. It also requires a clear understanding of the goals and objectives of the project, as well as the resources available for implementation.

RECORDED IN THE CLERK'S OFFICE OF THE COUNTY OF SULLIVAN, NEW YORK, ON THE 10TH DAY OF APRIL, 1986, AND INDEXED IN THE INDEXES OF THE PLAT BOOKS OF THE CLERK'S OFFICE. THIS IS A COPY OF THE SPRING 1986 EDITION OF THE INDEX TO THE RECORDS OF THE CLERK'S OFFICE OF SULLIVAN COUNTY, NEW YORK, FOR THE YEARS 1984 AND 1985. THE INDEX IS ARRANGED BY SUBJECT AND IS INTENDED TO ASSIST IN LOCATING RECORDS OF THE CLERK'S OFFICE. THE INDEX IS NOT A SUBSTITUTE FOR THE RECORDS THEMSELVES, WHICH ARE THE PROPERTY OF THE CLERK'S OFFICE.

1995] *U.S. Office of Technology Assessment* 11

**SYNOPSIS** **PP. 80-81** | **SP. III** | **17**  
or sed quis precepisti? | **PP. 81-82** | **SP. III**

Задача № 1. Вывести на экран таблицу из 10 строк и 5 столбцов, состоящую из символов звездочек (\*). Каждая строка должна состоять из 5 звездочек, а каждая колонка — из 10 звездочек.

DISMANTLING THE COLD WAR: THE POLITICAL ECONOMY OF U.S. FOREIGN POLICY IN EAST ASIA

PROBLEMS OF THE PUPILS IN THE CLASSROOM AND IN THE HOME

WILHELM SIEBELSCHWÄRZER: *Die physikalischen und chemischen Vorgänge im Bereich der Befreiung von*

# UNOFFICIAL COPY

this Security Instrument. Lender may enter upon such property for the purpose of examining the items. Borrower shall satisfy the lien or take one or more of the actions set forth above, except as to items which are not in the possession of Borrower.

**5. Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, flood, wind, including within the term extended coverage, and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's interest in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of part premiums and renewal notice. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may take, pay off or waive if not made, promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged by the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument whether or not then due, without any excess paid to Borrower. If Borrower abandons the Property or does not answer within 30 days or earlier from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

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 payment referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by the Security Instrument immediately prior to the acquisition.

**6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.**  
Borrower shall occupy, establish and settle the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy unless Lender otherwise consents in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which, in Lender's opinion, Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or become waste land. Property. Borrower shall be in default if any forfeiture action or procedure, whether legal or judicial, is taken that in Lender's good faith judgment could result in a forfeiture of the Property or otherwise materially impair the interest created by this Security Instrument or Lender's security interest. Borrower may cure such a default and repossess as provided in paragraph 18, by cause of the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, provides a restoration of the Borrower's interest in the Property or other material impairment of the benefit created by the Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, makes material misstatements or false statements of statements to Lender or failed to provide Lender with any material information in connection with the loan evidenced by the Note, including, but not limited to representations concerning Borrower's occupancy of the Property as principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees in writing.

**7. Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a fiero which has priority over this Security Instrument appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph, Lender does not have to do so.

Any amounts disbursed by Lender under the paragraph 1 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable with interest upon notice from Lender to Borrower requesting payment.

**8. Mortgage Insurance.** If Lender requires mortgage insurance as a condition of making the loan secured by this Security instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to

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où j'aurais pu faire une partie de mon travail. Mais je n'ai pas pu faire ça. J'ai été obligé de me résigner à ce que je n'aurais pas pu faire.

the first time, the author has been able to correlate the results of the two methods of analysis.

17. **SEVERANCES AND ASSIGNS.** Bound, direct and several liability is assigned, by the co-owners and transferees to this

**11. Bureaucrat** Not idealistic, finds members less likeable than members of the same age group in particular if they hold positions.

survived from pre-antibiotic times, and the first step in their identification is to determine whether they are *Gram*-positive or *Gram*-negative.

systems up to 10 megabits per second. The first of these systems was installed in 1985 at the University of California, Berkeley.

The original intent of the first two authors was to publish the results of this study in a journal that would accept manuscripts submitted via e-mail or electronic submission. The manuscript was submitted to the journal *Journal of Clinical Anesthesia* via e-mail.

the people in the community who have been affected by this natural disaster.

<sup>16</sup> See also the discussion of the 1993 PHS Report on the National Research Strategy for AIDS Prevention.

Very appropriate to the present study is the definition of the concept of "cultural capital" by Bourdieu (1980). According to him, cultural capital is the knowledge, skills, and other non-financial assets that people have acquired through education, training, experience, and socialization. In this study, we used the term "cultural capital" to denote the knowledge, skills, and other non-financial assets that people have acquired through education, training, experience, and socialization. The concept of "cultural capital" is closely related to the concept of "cultural capital" as defined by Bourdieu (1980), but it is more specific to the context of this study. The concept of "cultural capital" is closely related to the concept of "cultural capital" as defined by Bourdieu (1980), but it is more specific to the context of this study.

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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 the Security Instrument or the Note which can be given effect without the conflicting provision. To the extent the provision of this Security Instrument and the Note are declared to be severable:

**16. Borrower's Copy.** Borrower shall receive a true, unmodified copy of the Note and of this Security Instrument.

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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay the same prior to the expiration of the 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 discharge 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 of any 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 heirs 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 is 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 initiated for 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, or 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 Substances 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.

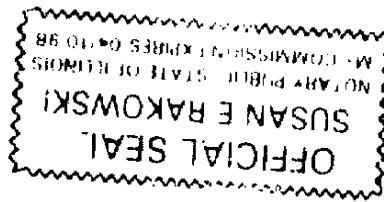
## NON-UNIFORM COVENANTS

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

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Form 3014-9-90



RECEIVED IN THE OFFICE OF THE CLERK OF COOK COUNTY

9661

AUGUST

1967

11

RECEIVED IN THE OFFICE OF THE CLERK OF COOK COUNTY  
FOR RECORDING PURSUANT TO SECTION 10-105  
OF THE ILLINOIS REVISED STATUTES  
ON THIS DAY OF AUGUST, 1967, BY  
CLERK OF COOK COUNTY, I HEREBY CERTIFY  
THAT THE FOREGOING IS A TRUE COPY OF THE  
MATERIALS SUBMITTED FOR RECORDING  
IN ACCORDANCE WITH THE REQUIREMENTS  
OF THE ILLINOIS REVISED STATUTES.

RECORDED

955743342

# UNOFFICIAL COPY

## PARCEL 1:

UNIT 2801-P IN THE LANDMARK VILLAGE CONDOMINIUM AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

LOTS 2, 3, 5, 6, 7 AND 20 IN LANDMARK VILLAGE - UNIT ONE, BEING A RESUBDIVISION OF LOTS 96 THROUGH 105, INCLUSIVE, LOT 107 AND LOTS 154 THROUGH 164, INCLUSIVE IN WM. DEERINCK'S DEVEREY AVENUE SUBDIVISION IN THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PART OF VACATED WEST GEORGE STREET LYING NORTH OF AND ADJACENT TO SAID LOTS 154 THROUGH 164, AND PART OF LOTS 1 AND 2 IN OWNER'S PLAT OF PART OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 26, 1994 AS DOCUMENT #4668161, IN COOK COUNTY, ILLINOIS; AND

LOTS 23 AND 41 IN LANDMARK VILLAGE UNIT 2, BEING A RESUBDIVISION OF LOTS 165 THROUGH 174, INCLUSIVE, AND LOTS 222 THROUGH 232 INCLUSIVE, IN THE WM. DEERINCK'S DEVEREY AVENUE SUBDIVISION IN THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PART OF VACATED WEST GEORGE STREET LYING NORTH OF AND ADJACENT TO SAID LOTS 165 THROUGH 174, AND PART OF VACATED WEST WOLFGAM STREET LYING SOUTH OF AND ADJACENT TO SAID LOTS 222 THROUGH 232, AND PART OF LOT 2 IN OWNER'S PLAT OF PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 30, TOWNSHIP AND RANGE AFORESAID, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 12, 1995 AS DOCUMENT #5027318, IN COOK COUNTY, ILLINOIS; AND

LOT 158 AND 70 IN LANDMARK VILLAGE - UNIT 3, BEING A RESUBDIVISION OF LOTS 233 THROUGH 243, INCLUSIVE, AND LOTS 254 THROUGH 269, INCLUSIVE, IN WM. DEERINCK'S DEVEREY AVENUE SUBDIVISION IN THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PART OF VACATED WEST WOLFGAM STREET LYING NORTH OF AND ADJACENT TO SAID LOTS 233 THROUGH 243, AND PART OF LOT 3 IN OWNER'S PLAT OF PART OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP AND RANGE AFORESAID, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 4, 1995 AS DOCUMENT #505114, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED IN THE OFFICE OF THE REGISTER OF DEEDS OF COOK COUNTY, ILLINOIS ON JULY 28, 1994 AS DOCUMENT #4667604, AS AMENDED FROM TIME TO TIME, AND AMENDED BY AMENDMENTS RECORDED ON SEPTEMBER 16, 1994 AS DOCUMENT #4612243 AND RECORDED ON NOVEMBER 16, 1994 AS DOCUMENT #4772758, AND RECORDED ON JANUARY 17, 1995 AS DOCUMENT #5034418, AND RECORDED ON MAY 11, 1995 AS DOCUMENT NUMBER #510157, AND RECORDED JUNE 27, 1995 AS DOCUMENT #5414374 AND AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND STAFF COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY), ALL IN COOK COUNTY, ILLINOIS.

## PARCEL 2:

PERPETUAL NON EXCLUSIVE AGREEMENT TO AND FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS IN, TO, OVER AND ACROSS LOTS 21, 22, 58 AND 72 AS CREATED AND SET OUT IN THE PLATS OF RESUBDIVISION FOR LANDMARK VILLAGE - UNIT ONE RECORDED AS DOCUMENT NUMBER #4668161 AND FOR LANDMARK VILLAGE - UNIT 2 RECORDED AS DOCUMENT #5027318, AND FOR LANDMARK VILLAGE - UNIT 3, RECORDED AS DOCUMENT NUMBER #505114 AND DECLARATION OF EASEMENTS, RESTRICTIONS AND COVENANTS FOR LANDMARK VILLAGE HOMEOWNERS ASSOCIATION RECORDED JULY 28, 1994 AS DOCUMENT #4667604 AND AMENDED BY FIRST AMENDMENT RECORDED ON JANUARY 17, 1995 AS DOCUMENT #5034418.

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Property of Cook County Clerk's Office

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THE MORTGAGOR ALSO HEREBY GRANTS TO THE MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, ALL RIGHT AND EASEMENTS APPURTENANT TO THE SUBJECT UNIT DESCRIBED HEREIN, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID UNIT SET FORTH IN THE DECLARATION OF CONDOMINIUM.

THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS AND COVENANTS, RESTRICTIONS, AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISIONS OF SAID DECLARATION WERE REITED AND STIPULATED AT LENGTH HERIN.

P.L.N.: 14-30-222-003,004,005,006,007,008,009,010,011,012,015,016,041 and 026

Property of Cook County Clerk's Office

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Property of Cook County Clerk's Office

# **UNOFFICIAL COPY**

5001049241

ARM PLAN NO. 9033

## ADJUSTABLE RATE RIDER

(1 Year Treasury Index + Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 29TH day of AUGUST, 1995, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to

**STANDARD FEDERAL BANK FOR SAVINGS**

the Deed of the same date and covering the property described in the Security Instrument and located at:

~~2801 N VOLCOTT #P~~ CHICAGO  
Property Address IL 60657

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

## A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.4250% The Note provides for changes in the interest rate and the monthly payments, as follows:

#### 4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

#### (A) Change Dates

The interest rate I will pay may change on the first day of SEPTEMBER 1, 2000, and on that day every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date."

### (B) The Index

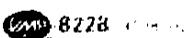
Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

### (C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **TWO AND THREE QUARTERS** percentage points (+ 2.75%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

Figure 2111-386



ISSN 1062-1024 • 90056 • 120



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1.3. Vectors

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The chapter executive shall give the chairman of the committee a copy of the letter of application for the award of the honorary degree.

(ii) The various permitted categories of Federal law, under this chapter, in respect of the acquisition of Federals' assets by the Government.

The transfer of the property or a beneficial interest in it from one person to another is not a taxable event for Federal income tax purposes if it all or any part of the property to any individual, whether or a corporation, partnership, trust, estate, or other entity, is used to transact and terminate in business or a profession or for a charitable or educational purpose.

#### DE TRANSFER DE PROPRIÉTÉS D'ARÉALISATION INTERESTÉES EN BORROWER

The *Specie of the Hesperides* will depict to him in one a notion of all the changes in my interests since the time of my first base reading.

Any new interests will deserve adequate time to change the way members perceive our organization.

any species (thereby losing them) before their two parental points could be joined to form a single point.

The highest value of  $\alpha$  required to pass the first filtering rule will now be greater than  $9.250$  and less than  $9.575$ . Therefore, the highest value will never be higher than  $9.575$ .

much more difficult to solve in the future. Thus in light of the Maturity Date in my new interest rate swap I am especially afraid of what will be the result of this calculation and the new amount of my monthly payment.

# **UNOFFICIAL COPY**

## CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 29TH day of AUGUST, 1995,  
and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security  
Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure  
Borrower's Note to

STANDARD FEDERAL BANK FOR SAVINGS  
4192 S. ARCHER AVE., CHICAGO, ILLINOIS 60632 (the "Lender")  
of the same date and covering the Property described in the Security Instrument and located at:

2804-1 WOLCOTT #P CHICAGO ILL. 60657

[Page 31, Volume 1]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as

## ~~LANDMARK VILLAGE~~

### Summary of Competencies, Phase III

(the "Condominium Project") at the owners association or other entity which acts for the Condominium Project the Owners' Association holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners' Association and the uses, proceeds and benefits of Borrower's interest.

**CONDOMINIUM COVENANTS** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. Condominium Obligations** Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**B. Hazard Insurance:** So long as the Owners' Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then

(iv) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and

(iii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

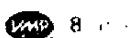
Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners' Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**MULTISTATE CONDOMINIUM RIDER Single Family, Fannie Mae/Freddie Mac UNIFORM INSTRUMENT**

Form 3140 9/90



# UNOFFICIAL COPY

Form 3140.9-90

Borrower  
(S&D)

Lender  
(S&D)

Borrower  
(S&D)

Borrower  
(S&D)

OKLAHOMA CITY

BY SIGNING BELOW, Borrower agrees and agrees to the terms and provisions contained in this instrument.

E. **Remedies.** If Lender does not pay judgment dues and assessments when due, then Lender may pay directly to Receiver or Receiver's Assignee or any other person entitled to Lender's payment, and Lender will have the right to recover the public liability insurance coverage.

F. **Assumption.** No Assumption will have the effect of rendering the public liability insurance coverage.

G. **Repayment of Advances.** The Borrower shall make repayment of all advances of set management of the Owners.

H. **Waiver of Subrogation.** The Borrower waives the right to subrogate to any provision of the Instrument.

I. **Waiver of Right to Determine Title.** The Borrower waives the right to determine title to the property.

J. **Lender's Prior Interest.** Borrower shall not except after notice to Lender and with Lender's prior approval to Lender, make proceeds shall be applied by Lender to the sums secured by the Security instrument as part of the amount demanded, or for any conveyance in lieu of non-delivery, are hereby assented and shall be paid to Lender.

K. **Waiver of Consequential Damages.** Lender waives any claim for damages, direct or consequential, payable to Lender in connection with this instrument or any part of the property, whether or the

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