

UNOFFICIAL COPY

95091249

COOK COUNTY RECORDER

\$55.00

140012 1400 2315 02/07/95 11160100

41385 2 33 44-95-091249

KOKE COUNTY RECORDER

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on February 6, 1995
The mortgagor is Joseph D. Klein and Rose Klein, his wife, as joint tenants

Citizens Financial Services, FSB
which is organized and existing under the laws of the United States of America, and whose address is
707 Ridge Road, Munster, IN 46221
(Borrower"). This Security Instrument is given to
Ninety Thousand and 00/100-----
Dollars (U.S. \$ 90,000.00). This debt 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
December 1, 2019. 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 2 in Oakwood Terrace Subdivision, being a subdivision of part of the East 1/2 of
the Northeast 1/4 of Section 7, Township 35 North, Range 15 East of the Third
Principal Meridian, in Cook County, Illinois.

P.I.N. 33-07-210-002-0000

95091249

which has the address of

3046 194th Place
(Street)

Lansing

Illinois

60438
(Zip Code)

("Property Address");

ILLINOIS Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM 1870 (9202)

Form 3014 9/90 (page 1 of 6 pages)

Great Lakes Business Forms, Inc. ■
To Order Call: 1-800-530-0393 (7) FAX 610-701-1131

BOX 333-CTI

UNOFFICIAL COPY

www.gutenberg.org/cache/epub/10/pg10.html

5. Hazarded or Property Insurance. However shall keep the improvements now existing or hereafter erected on the property insured against loss by fire, hazards mentioned within the term "extended coverage" and for other hazards, including floods or flooding, for which underwriting is available. This insurance shall be maintained in the amounts and for the

Borrower shift premium is the premium over the security instrument under borrowing (σ) agrees one to more of the debtors set forth above within 10 days of the closing of note.

4. **Chargers**: Laptops, Bottowear should pay all the taxes, assessments, charges, dues and surcharges deductible. To the extent of deduction, Bottowear shall pay all the taxes, assessments, charges, dues and surcharges deductible.

3. Application of Desirability

Under the *Property Tax Act*, if you have a business or profession, you may be able to deduct your expenses as a business expense.

If the funds held by a bank exceed the amounts permitted to be held as applicable law, a lender shall decline to

The funds shall be held in an escutcheon whose depositors are insured by a federal agency, instrumentality, or entity that is subject to the provisions of any federal law authorizing such an institution to do business in the state. The funds shall apply the terms of such a law to the extent that it does not conflict with the provisions of this section. The funds shall be deposited in any federal bank. Under such circumstances, the funds shall be subject to the laws of the state, including but not limited to the laws relating to the protection of the funds, the protection of the funds, and the protection of the funds. The funds shall be deposited in any federal bank. Under such circumstances, the funds shall be subject to the laws of the state, including but not limited to the laws relating to the protection of the funds, the protection of the funds, and the protection of the funds.

7. Funds for leases and insurance. Subject to applicable law to the extent permitted by law, until the Note is paid in full, a sum sufficient to pay annual premiums of insurance and assessments which may accrue under the Note, and the Note and the amount of such premium or assessment, shall be paid to the lessor for the lessor's account, and the lessor shall be liable to the lessor for any deficiency in the amount so paid.

LAWHORSE & COHENANTS. Borrower and Lender consent and agree as follows:

THIS SILENTLY INSTRUMENT combines uniform volume settings for indoor use and non-uniform volumes with bound volumes by insulation to constitute a uniform sensory instrument covering real property.

Bionetworks' members and will develop generally the role in the project to all claims and demands, subject to the understanding set out below.

BORROWER GOVERNANTS shall Borrower is lawfully entitled to the estate hereby conveyed and has the right to manage, control and convey the Property and that the Property is unencumbered, except for encumbrances of record.

100% THEIR MILE all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All improvements and additions shall also be covered by this insurance. All of the foregoing is referred to in this Schedule instrument as the "Property".

UNOFFICIAL COPY

period 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 coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights 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 paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss 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, if 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, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice 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 payments 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 this 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 use 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 agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that in Lender's good faith determination precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or 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 a 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 to the merger 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 lien 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 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 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 required 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 obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve 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

UNOFFICIAL COPY

06.6.1995 - 1996-1997 IS BY DESSA IN BETHESDA, MD 20001-3005

¹⁸ Bontwain's *Kirk of Kinnelstane*, the Bontwain house, a garden condition, Bontwain, Hill farm, the road to the

The first step in the development of the Biotowels product was to identify the key features that would differentiate it from existing products.

РІВНЕННЯ ДЛЯ ПОДІЛУ ВІДНОСИНИ МІж ПАРАМЕТРАМИ СИСТЕМ

[2] Transfer of the property or a beneficial interest in property shall be subject to the law of the place where the property is situated.

⁹ Informant's wife still believes she had a son with Sosa, but this son died before he was born.

15. Governing law, availability. The services described herein shall be governed by and the law of the

Digitized by srujanika@gmail.com

11. XMAS SONGS *(See also CHRISTMAS SONGS)*

your thoughts and ideas printed in the paper and give nonstop support and guidance to your pump group. It's a workshop of pumped-up pumpers.

For more information about the SAWC, visit www.sawc.org.

the following table, which shows the number of persons in each class of the population, and the percentage of the total population in each class.

17. **Smallpox and various blights, frost and several kinds of blight**

Городской суд г. Барнаула, вынесший в 1995 году по делу о преступлении против личности, совершенном в отношении бывшего заместителя начальника УФСКН по Алтайскому краю Евгения Краснова, не вынес приговора по уголовному делу о хищении имущества из бюджета.

As a result, the new system will be able to identify and respond to any potential threat to the security of the system.

Under the new system, the economy would no longer be divided into two parts, one of which would be controlled by the state and the other by private capital.

11. Horizontal Soil Profiles for Substrate by Layered Soil Warfare - A portion of the time for planning for

La prima parte del progetto riguarda la definizione di un modello di apprendimento automatico per la classificazione delle immagini.

and of no clinical significance. The following table summarizes the findings of psychometric studies.

If the people's demand for democracy is to be realized, then the government must be held accountable.

the first time, the author has been able to identify the species of the two main groups of *Leucaspis* from which the genus was originally described.

People usually think that the higher the level of education, the more likely they are to be successful. However, this is not always true. In fact, there is a negative correlation between education and success. This means that as people's level of education increases, their chances of success decrease.

²⁹ See also the final judgment of the Swiss Supreme Court in *U.S. v. Swiss National Bank*, 1994

Sample 10 shows some very interesting differences before the linking, unlike Bottomot and Lantaf, who were in agreement.

thus curbing the members of your church who may excess past of borders - in the event of a general rising of the people in

In this case of a foul stroke of the Putter, the proceeds shall be applied to the sum so paid by the Society.

UNOFFICIAL COPY

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 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 ben* 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 Substance, or, 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 recordation costs.

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

UNOFFICIAL COPY

SECONDARY TESTS WITH HIGH VOLUME

CS/17/11 sandra (assimilate) AM
2011-08-17

Office of the Secretary of State, State of Florida
107 Ridge Road, Miami, Florida 33162

Suspended view (option in VUE)

ANSWER

County of Rosedale

sandy@missmuddy.org

Fifteenth day of February, 1995

Property of Cook County Sheriff's Office

I, Joseph D. Kletin and Rosa Kletin, his wife, as joint tenants
do hereby certify that we have this day witnessed and produced before us
two and voluntary, free, clear, and unencumbered title to the following
and delivered the said instrument as fully executed by us.

John J. Klemm
Deputy Sheriff

800) SIGNIFICATIVS

Rose Kletin (1960) **Robert** (1960)

卷之三

Joseph D. Klein

卷之三

10014

130113

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in pages 1 through 6 of this
Security Instrument and in any addenda executed by Borrower and recorded with it.

X [Alternative] Rider to Delete and Substitute Security Instrument Lenders

- | | | | | | | | | | |
|---|------------------|---------------------|-----------------------|------------------------|--------------------------------|------------------------|------------------------|-------------------|---------------|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | 1-4 Family Rider | Grandchildren Rider | Cradled Premium Rider | Biweekly Premium Rider | Planned Unit Development Rider | Biweekly Premium Rider | Rate Improvement Rider | Second Home Rider | Balloon Rider |
|---|------------------|---------------------|-----------------------|------------------------|--------------------------------|------------------------|------------------------|-------------------|---------------|

22. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the events and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument [if check applicable box(es)].

UNOFFICIAL COPY

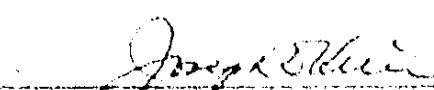
RIDER TO DELETE AND SUBSTITUTE SECURITY INSTRUMENT COVENANTS

This RIDER TO DELETE AND SUBSTITUTE SECURITY INSTRUMENT COVENANTS is made this 6th day of February, 1995, and is incorporated into and shall be deemed to delete and substitute a portion of Uniform Covenant 6 and all of Non-Uniform Covenant 22 of the Security Instrument of the same date given by the undersigned (Borrower) to secure Borrower's Note to CITIZENS FINANCIAL SERVICES, FSB (Lender) of the same date and covering the property described in the Security Instrument and located at:

3046 194th Place, Lansing, IL 60438

In addition to the uniform and non-uniform covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree: (1) to delete the first sentence of Uniform Covenant 6 entitled Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds, and substitute the following: "Borrower shall occupy, establish, and use 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 after the date of occupancy, unless Lender otherwise agrees in writing, or unless extenuating circumstances exist which are beyond Borrower's control," and (2) to delete Non-Uniform Covenant 22, entitled Release, and substitute the following: "Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay Lender for expenses incurred in releasing the Security Instrument, including, but not limited to, preparation of payoff statements, preparation of and processing the Satisfaction of Mortgage and recordation or filing fees."

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


Joseph D. Klein


Rose Klein

BORROWER


Rose Klein

BORROWER

95091249
St. Charles County Clerk's Office

UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Adjustable Rate Loan Rider ("Rider") is made this 6th day of February, 1995 and is incorporated into and shall be deemed to amend and supplement the Mortgage ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note to CITIZENS FINANCIAL SERVICES, FSB ("Lender") of the same date ("Note") and covering the property described in the Security Instrument and which has the address of 3046 194th Place, Lansing, IL 60438

MODIFICATIONS. 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 has an Initial Interest Rate of 8.00 %. The Note interest rate may be increased or decreased on the first day of the month beginning on December 1, 1997 and on that day of the month every twelve (12) months thereafter. Each date on which the interest rate may change will be called a "Change Date."

Changes in the interest rate will be based on changes in an interest rate index. The Index is the monthly Average Yield on the United States Treasury Securities Adjusted to a constant Maturity of One Year.

Before each Change Date the Note Holder will calculate the new interest rate by adding 2.50 % to the Current Index. The Current Index figure is the most recent Index figure available at least 30 but not more than 45 days prior to each Change Date. The Note Holder will round the new interest rate to the nearest one-eighth of one percentage point.

The interest rate will not be changed by more than two (2) percentage points on any Change Date. The maximum interest rate ("Ceiling") charged will not be more than 14.00 %. The Note holder will adjust the new interest rate so that the change in the interest rate will not be more than those limits.

B. LOAN CHARGES

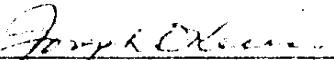
It could be that the loan secured by the Security Instrument is subject to law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, then: (A) 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.

C. PRIOR LIENS

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 17 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

D. TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change the maximum interest charged, and the minimum interest rate charged (if there is a limit), or (3) a different Index, or (4) the payment of Loan Fees, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.


Joseph D. Klein
(Seal)


Rose Klein
(Seal)

UNOFFICIAL COPY

Property of Cook County Clerk's Office