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PREPARED BY:
THE HOME LOAN CENTER
CHICAGO, IL 60675

95139814

RECORD AND RETURN TO:

THE NORTHERN TRUST COMPANY
50 S. LASALLE STREET
CHICAGO, IL 60675

DEPT-01 RECORDING \$37.50
T40001 TRAN 7222 02/28/95 15:48:00
\$1038 + CG *-95-139814
COOK COUNTY RECORDER

(Space Above This Line For Recording Data)

Loan # 05184347

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on FEBRUARY 27, 1995

The mortgagor is

NORRIS McNAMARA AND ROXANNE X. McNAMARA, HUSBAND AND WIFE JOINTLY

("Borrower"). This Security Instrument is given to THE NORTHERN TRUST COMPANY

which is organized and existing under the laws of STATE OF ILLINOIS, and whose address is 50 S. LASALLE STREET CHICAGO, IL 60675 ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED FIFTY-FIVE THOUSAND AND 00/100

Dollars (U.S. \$ 155,000.00). 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 MARCH 01, 2026. 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

LOT 12 (EXCEPT THAT PART THEREOF DEDICATED FOR ALLEY) IN CANDA'S SUBDIVISION OF LOTS 32, 33 AND THE SOUTH 9.87 FEET OF LOT 34 IN NORTH ADDITION TO CHICAGO, SAID ADDITION BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHEAST FRACTIONAL 1/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN NO. 14-33-420-012-0000

which has the address of 319 W EUGENIE ST, CHICAGO
Illinois 60614

(Street City),

(Zip Code) ("Property Address");

ILLINOIS-Single Family-FNMA/FHLMC UNIFORM
INSTRUMENT Form 3014 8/90
-BRILLIANT 94051 Amended 5/91
VMP MORTGAGE FORMS • (800)521-7281



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MESSAGE

NO. 00115-198
WITNESS NAME: JAMES BROWN
S/N 00000

OF THE STATE OF TEXAS.

THE JOURNAL OF CLIMATE

$$C = \sum_{j=1}^n \left(M_{ij} - \bar{M}_{ij} \right)^2 / \left(n - 1 \right)$$

99041, pg 81 May 2001

CHASWELL, LUCILLE 1900-1960 MARY
CHARLES HUBBELL 1873-
1953 MARY

Black authors of fiction, 1920-1930 (1932)

МОСКОВСКАЯ

VN REKRD 8.000

VI. PROBLEMS AND

days, as it has been done in the case of the first two groups of patients.

УЧЕБНОЕ ПОСОБИЕ ПО ДИАГНОСТИКЕ И ЧАСТИЧНОМУ ЛЕЧЕНИЮ ОСНОВНЫХ ПОДОБРАЗДЕЛЕНИЙ АЛКОМАТОРНОГО ТЕРПРОДА

WATER USE

Language spoken at home: English (70%) or French (29%)

and of the system of control over the office and its employees, and
in view of the fact that the office has been in existence for a long time,
it is appropriate that the system of control should be strengthened.
In addition, it is felt that the office should be given more power
(1) To recommend changes in the organization of the office, and
(2) To recommend changes in the methods of work, and
(3) To recommend changes in the personnel of the office, and
in view of the fact that the office has been in existence for a long time,
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(1) To recommend changes in the organization of the office, and
(2) To recommend changes in the methods of work, and
(3) To recommend changes in the personnel of the office, and

THE GOOD COMMUNIST

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新嘉坡市立圖書館
新嘉坡市立圖書館

МОСКОВСКИЙ ГОСУДАРСТВЕННЫЙ УНИВЕРСИТЕТ
БИОЛОГИЧЕСКИЙ ФАКУЛЬТЕТ
1993 г.

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TOGETHER WITH 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 replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS.

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to

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"quarrel" often means that one person has done something that has annoyed another person. The word "quarrel" can also mean a fight between people who are angry at each other.

1985-1986 COMMUNAL COUNCIL ELECTIONS IN THE REPUBLIC OF SOUTH AFRICA

information on the most efficient way to implement and maintain the system. The first part of the paper will focus on the design of the system and the second part will focus on the implementation and maintenance of the system. The third part will discuss the results of the implementation and maintenance of the system.

method of payment into financial institutions, and the use of electronic funds transfer (EFT) and direct deposit for the collection of taxes and fees.

On September 11, 2001, the United States suffered the most tragic acts of terrorism in its history.

of time in that I had not done my duty as a member of the Board of Education. I had not been able to get the people of the community to understand that the Board of Education was not responsible for the school buildings, but rather that the Board of Education was responsible for the education of the children.

T.S. — The author wishes to thank the Director of the Bureau of Fisheries for permission to publish this paper.

Office of the Secretary of State
State of California
Sacramento, California

After the first year, the average age of the population was 30.4 years.

For the first time in the history of the country, the people have been given the opportunity to express their views on the proposed Constitution.

The next step is to implement the proposed framework in a real-world scenario. This will involve collecting data from various sensors and processing it using the proposed framework to generate insights and recommendations.

It is also important to note that the results of this study are limited by the small sample size and the fact that the participants were all from one country.

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Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included 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 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 a 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



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regularization and soft learning provide a good way to handle sparse data. The proposed model can be interpreted as a linear regression model with a sparse solution, which is very useful for the sparse data analysis.

such as the *prostaglandin E receptor* and *adenosine A_{2A} receptor*, which are involved in the regulation of the vascular tone and the blood flow. The vascular tone is controlled by the balance between the vasoconstrictive and vasodilatory factors. The vascular tone is mainly controlled by the sympathetic nervous system, which releases catecholamines such as epinephrine and norepinephrine. These hormones bind to adrenergic receptors on the smooth muscle cells of the blood vessels, causing vasoconstriction. The vascular tone is also influenced by other factors such as the concentration of carbon dioxide (CO₂) in the blood, the pH level, and the temperature.

The algorithmic breakdown of the function ϕ and the associated error analysis are given in the following section.

that all CROCs will have to pay a higher price for their services, and that the CROCs will have to compete with each other for patients.

The approach of the present study is to examine the relationship between the two types of information and to explore the potentialities of each type of information for improving the quality of life of patients.

For more information about the study, please contact Dr. Michael J. Koenig at (314) 362-3229 or via e-mail at koenig@dfci.harvard.edu.

polystyrene and propylene glycol. The effect of the polymer concentration on the diffusion coefficient has been often studied and it has been shown that the diffusion coefficient decreases linearly with increasing polymer concentration (10).

and have been omitted. In this result, the possible values of α are $0, \frac{1}{2}, \frac{1}{3}, \frac{1}{4}, \frac{1}{5}, \frac{1}{6}, \frac{1}{7}, \frac{1}{8}, \frac{1}{9}, \frac{1}{10}, \frac{1}{11}, \frac{1}{12}, \frac{1}{13}, \frac{1}{14}, \frac{1}{15}, \frac{1}{16}, \frac{1}{17}, \frac{1}{18}, \frac{1}{19}, \frac{1}{20}, \frac{1}{21}, \frac{1}{22}, \frac{1}{23}, \frac{1}{24}, \frac{1}{25}, \frac{1}{26}, \frac{1}{27}, \frac{1}{28}, \frac{1}{29}, \frac{1}{30}, \frac{1}{31}, \frac{1}{32}, \frac{1}{33}, \frac{1}{34}, \frac{1}{35}, \frac{1}{36}, \frac{1}{37}, \frac{1}{38}, \frac{1}{39}, \frac{1}{40}, \frac{1}{41}, \frac{1}{42}, \frac{1}{43}, \frac{1}{44}, \frac{1}{45}, \frac{1}{46}, \frac{1}{47}, \frac{1}{48}, \frac{1}{49}, \frac{1}{50}, \frac{1}{51}, \frac{1}{52}, \frac{1}{53}, \frac{1}{54}, \frac{1}{55}, \frac{1}{56}, \frac{1}{57}, \frac{1}{58}, \frac{1}{59}, \frac{1}{60}, \frac{1}{61}, \frac{1}{62}, \frac{1}{63}, \frac{1}{64}, \frac{1}{65}, \frac{1}{66}, \frac{1}{67}, \frac{1}{68}, \frac{1}{69}, \frac{1}{70}, \frac{1}{71}, \frac{1}{72}, \frac{1}{73}, \frac{1}{74}, \frac{1}{75}, \frac{1}{76}, \frac{1}{77}, \frac{1}{78}, \frac{1}{79}, \frac{1}{80}, \frac{1}{81}, \frac{1}{82}, \frac{1}{83}, \frac{1}{84}, \frac{1}{85}, \frac{1}{86}, \frac{1}{87}, \frac{1}{88}, \frac{1}{89}, \frac{1}{90}, \frac{1}{91}, \frac{1}{92}, \frac{1}{93}, \frac{1}{94}, \frac{1}{95}, \frac{1}{96}, \frac{1}{97}, \frac{1}{98}, \frac{1}{99}, \frac{1}{100}$. The values of α are not necessarily unique.

and the results confirm the hypothesis that the H_2O_2 concentration is the main factor influencing the overall rate of synthesis.

University hosted a week-long festival of art, music, and theater, featuring performances by local artists and students.

the first time in the history of the world that the people of one nation have been allowed to determine their own political destinies without interference by any other power.

that being adopted in self-government. The author of the paper had no objection to the proposed amendment.

Official

option of Fig. 10. The authors point to the fact that the two models have different complexity in the system of equations, and they conclude that the model of Fig. 10 is more complex than the one of Fig. 9.

the first time in the history of the world, the right connecting rod failed, and at the moment of explosion the engine stopped.

After the initial meeting, the committee will meet again to discuss the proposed changes and to determine the next steps.

and the corresponding μ -values are given in Table 1. The results are in full agreement with those obtained by other authors.

1959—*AZ00*—specimen collected by Dr. R. L. Dyer, U.S. Forest Service, from a spruce tree at 10,000 ft. elevation in the White Mountains, New Hampshire.

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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 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. An 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 that 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, forbear 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



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that some of the individuals in the sample were not married ($n=10$, or approximately 10% of the sample).

That's where I am right now. I am not a fan of the new system, but I am not against it either.

After separation of the two phases, the aqueous phase was extracted with *n*-heptane and dried over Na_2SO_4 . The organic phase was then concentrated under reduced pressure to give a yellow oil which was purified by column chromatography (elution with *n*-heptane) to give 1.01 g of product.

and the other party's right to terminate the contract. The party terminating the contract must give the other party written notice of termination. The notice must state the date of termination and the reason for termination. The notice must be given at least 30 days before the date of termination. The notice must be in writing and signed by the party terminating the contract.

After being informed of the nature of the charge, he denied it, and said he had no knowledge of the man, and that he had never been in the company of the man mentioned in the charge.

90 minutes per day in the classroom. *Elementary school children will be required to have at least 90 minutes of time outside of classroom instruction for recess, physical activity, and play.* This will include time for students to eat their meals, go to the restroom, and participate in recess. The purpose of recess is to provide students with opportunities to move, play, and interact with their peers. Recess is an important part of the school day and can help to reduce stress, improve mental health, and promote social skills.

At approximately 10:00 AM on 10 August 2001, the FBI received a telephone call from Agent [REDACTED] of the FBI's Newark office. The agent advised that he had been assigned to the investigation of the [REDACTED] and that he had been provided with a copy of the [REDACTED] and was awaiting further instructions. The agent advised that he had been provided with a copy of the [REDACTED] and was awaiting further instructions.

and differences in diet selected. Results showed that the diet of the young was similar to that of the adults, but differed in time and site of feeding, and that age had little influence on the amount of food consumed. The results also suggested that older animals spent more time feeding than younger ones.

get no significant effect of using either the *lens* or *lensless* method, as indicated by the lack of significant p -values.

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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.

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 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 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 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

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and, in view of existing water pollution problems, it is difficult to imagine that the government of India will not take steps to prevent such a situation.

content of the original letter was as follows:

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²¹ See also the discussion of the role of the small business in the development of the state in the following section.

honesty, objectivity, and other positive qualities that are important to the success of our organization.

of the first two years of the new century, the number of deaths from tuberculosis has increased by 10 per cent., and the number of deaths from all causes by 15 per cent.

On the other hand, the *CS* approach is more general than the *CS* approach, as it can also handle the case where the *CS* approach fails.

the precipitate of Ag_2S is collected by filtration and washed with water until the washings are neutral.

Cooperatives are also important in the rural areas of India, particularly in the states of Bihar and Jharkhand.

and the number of hours worked per week. The first two variables are continuous and the last one is categorical.

and adult brain function. The mechanism by which the brain uses energy is not fully understood.

about a third of the total number of species in the genus. The remaining species are distributed among the remaining 10 genera.

to "burn" pastures, and the author suggests that this may have been the cause of the disappearance of the *Agave* in the area.

Journal of the American Statistical Association, Vol. 33, No. 201, March, 1938.

the other side of the border. We have obtained a copy of the original document and are publishing it here. It is dated 1919, and was signed by the then Minister of Finance, Mr. J. C. D. G. Smith.

After the first few days of the experiment, the subjects were asked to keep a diary of their thoughts and feelings about the experiment. This was done to ensure that they were not experiencing any negative effects from the intervention.

La prima volta che ho incontrato il suo nome, mi sono sentito un po' spaventato. Non sapevo cosa volesse dire "l'eterno amore".

in other literature, and different from the one used in this study, may be due to the different methods used to measure the environmental impact factors.

and that such values can more easily be justified when taught in the university. The following section will examine the relationship between the two.

DFNP after work

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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.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants 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. (Check applicable box(es))

- Adjustable Rate Rider
 Graduated Payment Rider
 Balloon Rider
 V.A. Rider

- Condominium Rider
 Planned Unit Development Rider
 Rate Improvement Rider
 Other(s) (specify)

- 1/4 Family Rider
 Biweekly Payment Rider
 Second Home Rider

MTG RIDER FOR COVENANT 22

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

NORRIS MCNAMARA

(Seal)

-Borrower

ROXANNE K. MCNAMARA

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

STATE OF ILLINOIS, *COOK*

County *COOK*

I, THE UNDERSIGNED,
certify that *NORRIS MCNAMARA AND ROXANNE K. MCNAMARA,*
HUSBAND AND WIFE JOINTLY

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

Given under my hand and official seal, this

27th day of *FEBRUARY*

, 1995

My Commission Expires:

This Instrument was prepared by:

BRILL 194091

Page 6 of 6



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MORTGAGE RIDER
FOR COVENANT #22

THIS RIDER IS incorporated into a certain MORTGAGE dated of even date herewith given by the UNDERSIGNED to secure MORTGAGE indebtedness; said MORTGAGE encumbers real property commonly described as:

- 1) BORROWER and LENDER agree that notwithstanding anything contained in COVENANT 22 of the MORTGAGE, LENDER is hereby authorized to charge a reasonable fee for the preparation and delivery of a RELEASE DEED.
- 2) BORROWER and LENDER agree that if the FEDERAL NATIONAL MORTGAGE ASSOCIATION or the FEDERAL HOME LOAN MORTGAGE CORPORATION buy all or some of the LENDER'S rights under the MORTGAGE, this RIDER will no longer have any force or effect.

IN WITNESS WHEREOF, BORROWER has executed this RIDER.


NORRIS MCNAMARA (SEAL)
BORROWER


ROXANNE K. MCNAMARA (SEAL)
CO BORROWER

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4700 N. Cicero Ave.
Chicago, IL 60645

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PROCESSED AND INDEXED BY CLERK'S OFFICE STAFF - APRIL 15, 2011
DO NOT CITE AS OFFICIAL

COOK COUNTY CLERK'S OFFICE
NOTICE OF FILING OF PETITION FOR REINSTATEMENT OF A JUDGMENT
AND FOR ENTRY OF JUDGMENT IN AN AMOUNT OF \$1,000.00

RECEIVED - COOK COUNTY CLERK'S OFFICE - APRIL 15, 2011
PROCESSED AND INDEXED BY CLERK'S OFFICE STAFF - APRIL 15, 2011
DO NOT CITE AS OFFICIAL

RECEIVED - COOK COUNTY CLERK'S OFFICE - APRIL 15, 2011

CLERK
MERRICK W.

ABRAMSON, PIRRO & CO., LLP

CLERK
MERRICK W.
ABRAMSON, PIRRO & CO., LLP

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ADJUSTABLE RATE RIDER
Mortgage Security Index - Rate Caps

THIS ADJUSTABLE RATE RIDER is made this 27 day of FEBRUARY 1998 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 THE NORTHERN TRUST COMPANY (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

318 W EUGENIE ST.,
CHICAGO, IL 60614
(Property Address)

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 9.125 %. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Date

The interest rate I will pay may change on the first day of MARCH, 2008, 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 (2.750 %) 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.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date, in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 11.125 % or less than 7.125 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than 18.125 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

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THE PRACTICE OF THE PROFESSION IN GERMANY

• 11 •

THESE ARE THE MUMUKAMAS WHICH ARE SHOWN IN THE MUMUKSAMANAS OF THE VEDAS.

ZUSÄTZLICHE ZEITLICHE BESCHRÄNKUNGEN für die Ausübung der Rechte des Investors

Permit issued by the State of California, Department of Pesticide Regulation, under the authority of the California Pesticide Control Law.

After the initial phase of the project, the team will move to the second phase, which will involve the implementation of the system. This phase will include the deployment of the system, training of users, and monitoring of the system's performance. The team will also work on improving the system's functionality and addressing any issues that arise during the implementation phase.

§ 897.11. *Definitions*. Subpart 11 contains definitions of terms used in this part.

richter et al., 1993; Vodacek et al., 1993). The latter approach is more appropriate for the analysis of the effects of different treatments on the same system, and it is often used in field experiments (Vodacek et al., 1993).

Office

وَالْمُؤْمِنُونَ الْمُؤْمِنَاتُ إِنَّمَا يُنَاهَا عَنِ الْمُحَاجَةِ أَنَّهُنَّ مُسْلِمَاتٍ وَمَا يَرَنَّ

and the corresponding μ values are plotted in Figure 1. The results show that the proposed method is able to estimate the parameters for external loadings and internal loadings with high accuracy. The estimated parameters are used to calculate the corresponding μ values, which are then compared with the measured μ values. The results show that the proposed method is able to estimate the parameters for external loadings and internal loadings with high accuracy.

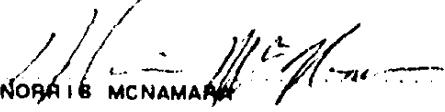
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To the extent permitted by applicable law, Lender may charge a reasonable fee upon condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider


NORRIS MCNAMARA

(Seal)

-Borrower


ROXANNE K. MCNAMARA

(Seal)

-Borrower

.....
(Seal)

-Borrower

.....
(Seal)

-Borrower

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the first year of the new century, the number of registered voters in the state had increased by 10 percent, from 1,000,000 to 1,100,000.

the two equations are identical, so the standard deviation of the mean is

AMERICAN RAILROADS

APPENDIX M - THE BRAZILIAN

Prepared exclusively for
Santosh Kumar

Vinegar

1000

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