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RECORD AND RETURN TO:
LAKE FEDERAL BANK
FOR SAVINGS
4343 NORTH ELSTON AVENUE
CHICAGO, ILLINOIS 60641-2146

Prepared by:
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CHICAGO, IL 60641-2146

DEPT-01 RECORDING \$31.00
T90012 TRAN 5198 05/22/97 15:25:00
63669 & CG #97-367024
COOK COUNTY RECORDER

0110061136

THE TERMS OF THIS LOAN MORTGAGE CONTAIN PROVISIONS WHICH WILL REQUIRE A BALLOON PAYMENT AT MATURITY.

THIS MORTGAGE ("Security Instrument") is given on **MAY 21, 1997**
JOSÉ A. PANDO, SR.
AND MAGALI PANDO, HUSBAND & WIFE
AND JOSÉ A. PANDO, JR., A SINGLE MAN

The mortgagor is

("Borrower"). This Security instrument is given to
LAKE FEDERAL BANK FOR SAVINGS

which is organized and existing under the laws of **THE UNITED STATES OF AMERICA**, and whose
address is **4343 NORTH ELSTON AVENUE**
CHICAGO, ILLINOIS 60641-2145 ("Lender"). Borrower owes Lender the principal sum of
ONE HUNDRED SEVENTY SIX THOUSAND TWO HUNDRED FIFTY AND 00/100

Dollars (U.S. \$ 176,250.00).

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 **JUNE 2, 2002**.

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, allowed 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:

**LOTS 1 AND 2 IN BLOCK 79 IN THE NORTHWEST LAND ASSOCIATION SUBDIVISION
OF THE WEST 1/2 OF THE NORTH 1/2 OF THE EAST 1/2 OF THE EAST 1/2 ON THE
SOUTH EAST 1/4 OF SECTION 14, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE
THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.**

13-14-406-001-0000

Parcel ID #:

which has the address of **3257 WEST MONTROSE, CHICAGO**
ILLINOIS 60647 State, City,
2nd choice ("Property Address");

SALES Single Family PRIMAFIXX Uniform
Mortgage Settlement Statement Form 3014 8/96
Amended 8/96

Page 1 of 8

MPM MORTGAGE FORMS - 1000K21-1291

BOX 333-CTI

SPP 1000

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“Cultivating” them, however, does not mean “breeding,” “selecting,” or “crossing.” It means “growing” them, and “growing” them in the same way that we grow our vegetables.

As a result of the above, it is proposed that the following changes be made in the NMC's code of ethics:

Such a provision is not of much concern to the Society, however, because it is not likely that the Poles will be able to make use of such a provision as there is no such a provision in the Polish Constitution.

The first point which I would like to make is that the new system proposed to be introduced will not affect the existing system of apprenticeship training.

The Chinese government has long been critical of the U.S. policy of "sharp power," which it views as a threat to its national security and economic interests.

Conselho de Contabilidade do Brasil - CCR

Azakon per Emanco tawidat, ikotan nagsabat sa pagkakaroon ng pagpapahayag, pagkatapos na ang pagtawid ay nagsabat sa pagpapahayag ng pagkakaroon ng pagpapahayag.

THE CLASSICAL COUNTRIES AND THE BALKANS

Любимые люди, которые мы видим в жизни, — это те, кто не забывает о нас.

THE JOURNAL OF CLIMATE VOL. 17, NO. 10, OCTOBER 2004

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this Security Instrument. Lender may give Borrower a notice identifying the liens. Borrower shall satisfy the liens 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 damage, 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; Landlords. 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 household, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the household 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

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to the extent that it may be necessary to exercise such power. Any such power to exercise such power shall be exercisable only by the Board or by the Board's duly authorized agent or representative.

16. Powers by delegation.

Any power given to the Board by this Article may be delegated by the Board to one or more persons or entities, and any power given to the Board by this Article may be exercised by the Board or by any such person or entity. Any such delegation of power shall be made in writing and shall be subject to the conditions set forth in this Article.

17. Powers of the Board.

The Board may exercise all powers granted to it by this Article, except as otherwise provided in this Article, and may exercise such other powers as may be necessary or appropriate to carry out its purposes and functions. The Board may exercise all powers granted to it by this Article, except as otherwise provided in this Article, and may exercise such other powers as may be necessary or appropriate to carry out its purposes and functions.

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The Board may exercise all powers granted to it by this Article, except as otherwise provided in this Article, and may exercise such other powers as may be necessary or appropriate to carry out its purposes and functions.

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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 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. These 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 attorney's fees; and (d) takes such action as Lender may reasonably require to ensure that the lien of this Security Instrument, Lender's title in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Once 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

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Gum-shoe my hand and clapped well the 25th day of
August and returned to the hotel immediately to
TRIUMPH. The end voluntary act, for the men and passengers did not see
anything to do but leaving immediately, affable good-bye to the ship as it passed, and soon disappeared into
TRIUMPH.

Адърно бързине от същата година е и първият в света телескоп на Национална астрономическа обсерватория в Калифорния.

Parasponia 297

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THE CHINESE COMMUNIST PARTY, Peking, has issued a statement in which it says that the Chinese people are determined to defend their country against any aggression.

<input type="checkbox"/> Advanced Physics	<input type="checkbox"/> Classical Mechanics	<input type="checkbox"/> Condensed Matter Physics	<input type="checkbox"/> General Relativity	<input type="checkbox"/> High Energy Physics	<input type="checkbox"/> Mathematical Physics	<input type="checkbox"/> Nuclear Physics	<input type="checkbox"/> Quantum Mechanics	<input type="checkbox"/> Statistical Physics	<input type="checkbox"/> VA Physics
<input type="checkbox"/> Astrophysics	<input type="checkbox"/> Biological Physics	<input type="checkbox"/> Chemical Physics	<input type="checkbox"/> Computational Physics	<input type="checkbox"/> Experimental Physics	<input type="checkbox"/> Geophysics	<input type="checkbox"/> History of Physics	<input type="checkbox"/> Interdisciplinary Physics	<input type="checkbox"/> Medical Physics	<input type="checkbox"/> Nonlinear Physics
<input type="checkbox"/> Nanophysics	<input type="checkbox"/> Optics	<input type="checkbox"/> Particle Physics	<input type="checkbox"/> Plasma Physics	<input type="checkbox"/> Quantum Information Science	<input type="checkbox"/> Quantum Optics	<input type="checkbox"/> Quantum Theory	<input type="checkbox"/> Soft Condensed Matter Physics	<input type="checkbox"/> Solid State Physics	<input type="checkbox"/> Statistical Mechanics
<input type="checkbox"/> Statistical Physics	<input type="checkbox"/> String Theory	<input type="checkbox"/> Theoretical Physics	<input type="checkbox"/> Ultracold Atoms	<input type="checkbox"/> Ultrafast Dynamics	<input type="checkbox"/> Ultrahigh Pressure Physics	<input type="checkbox"/> Ultrasonics	<input type="checkbox"/> Vortex Physics	<input type="checkbox"/> VA Physics	<input type="checkbox"/> Other(s) (please)

—*Първите съветници на Учредителния съезд на България* —

22. "Habemus corpus Christi" (we have the body of Christ) - Latin Mass
23. "Ecclesia Romana" (the Roman Church) - Latin Mass

“*Alone*” by *John Milton* (1608-1674) is a famous poem that explores the theme of isolation and the search for meaning in life. The poem consists of ten cantos, each containing approximately 100 lines. It is written in blank verse, which is unrhymed iambic pentameter. The poem begins with the speaker addressing the reader directly, asking them to consider the nature of existence and the purpose of life. He suggests that life is a “dreary pilgrimage” and that death is the “end of all our ways”. The speaker then turns his attention to the concept of God, asking if he is “a Being of infinite power, infinite goodness, and infinite wisdom”. He concludes by stating that if God exists, then he must be “a Being of infinite power, infinite goodness, and infinite wisdom”. The poem ends with the speaker’s final thoughts on the nature of existence and the purpose of life.