

# Certified Copy of Corporate Resolutions and List of Officers

I, the undersigned, hereby certify that I am the duly elected, qualified and acting Secretary of Heeema & Sons, Inc.

a corporation organized and existing under the laws of the State of Illinois, that as such Secretary I am the custodian of the records and seal of said Corporation, and that at a duly called and regularly held meeting of the Board of Directors of said Corporation, convened and held in accordance with law and the By-Laws of said Corporation and pursuant to requisite notice, on the 8th day of November, A. D. 1984, at which meeting a majority and quorum of the Board of Directors of said Corporation was present throughout, the following resolution was adopted by the affirmative vote of a majority of the entire Board of Directors of said Corporation, to-wit:

## BE IT RESOLVED:

- That RIVER OAKS BANK & TRUST COMPANY, Calumet City, Illinois, be and it is hereby designated a depository in which the funds of this corporation may be deposited by its officers, agents and employees and that they be and each of them is hereby authorized to endorse in the name of this Corporation, for deposit and collection in and with said Bank, checks, drafts, notes, negotiable instruments, orders for the payment of money and other like obligations issued or drawn to or owned by this Corporation, and that such endorsement may be by the written or stamped endorsement of this Corporation without designation of the party making such endorsement.
- That said RIVER OAKS BANK & TRUST COMPANY be and it is hereby authorized to honor, pay out of the funds of this Corporation on deposit with it from time to time, and charge to any account or accounts of this Corporation with said Bank all checks, drafts and orders for the payment of money drawn upon said depository and signed in the name of this Corporation by its President and Secretary-Treasurer and countersigned by its \_\_\_\_\_ or \_\_\_\_\_, without inquiry into the circumstances of their issue or disposition of the proceeds thereof whether said checks are payable to cash, bearer or to the order of this Corporation or to any third party or to the order of or endorsed or negotiated by any officer or person signing or countersigning them or to any other officer of this Corporation in either his individual or official capacity and whether they are deposited to the individual credit of any officer or person signing them or of any of the other officers or persons or not.
- That the President and Secretary-Treasurer or \_\_\_\_\_ and \_\_\_\_\_ of this Corporation be and they are hereby authorized from time to time to borrow money from said Bank in such amount or amounts, for such length of time and at such rate of interest and upon such other terms and conditions as said officer or officers may deem expedient, and to evidence the indebtedness thereby created by executing and delivering in the name and on behalf of this Corporation promissory notes, judgment promissory notes and other like obligations of this Corporation, signed in the name of this Corporation by the officer or officers designated above; and to assign, deliver, mortgage and pledge as security for the payment of said notes and other obligations any property or security now or hereafter owned or held by this Corporation, and to give and grant to said Bank and its assigns full power and authority to sell at public or private sale any property or security owned or held by this Corporation so pledged with said Bank, without demand, notice or advertising, whether prior or subsequent to the maturity of said note or notes, which note or notes or other obligations shall be in such form and shall contain such other and further terms, provisions and conditions as may be deemed proper by such officer or officers; and said officer or officers is or are further authorized to discount with said Bank the notes and other obligations issued to or owned by this Corporation.
- That the said Bank shall not be in any manner whatsoever, responsible for or required to see to the application of the funds of this Corporation deposited with it, or paid by, or borrowed, or withdrawn from it pursuant hereto.
- That the officers hereinabove named or any one of them be and each of them is hereby authorized to execute, negotiate and receive the proceeds of any negotiable instrument payable to or belonging to this Corporation, or to sell, assign, mortgage, pledge and deliver, and to endorse for sale or for transfer any and all securities, registered bonds, certificates, shares, participation and other certificates belonging to or standing in the name of this Corporation.
- To withdraw, receive and receipt for and withdraw upon trust receipt on the responsibility of and at the risk of this Corporation, and to sign orders for the withdrawal, substitution or exchange of any and all collateral securities, and of property pledged, assigned, transferred or otherwise held for its account or as collateral to any note or notes executed pursuant hereto, without withdrawal, substitution or exchange may be made by the bearer of any receipt or request so signed.
- To waive presentment, demand, protest and notice of dishonor or protest of any note, draft, bill of exchange or order for the payment of money drawn to the order of or belonging to this Corporation, to give instructions in regard to the handling or delivery of any negotiable or non-negotiable papers or documents involved in any of said transactions, and to act for this Corporation in the transaction of all its business or for its account with said RIVER OAKS BANK & TRUST COMPANY, Calumet City, Illinois.
- That this Resolution shall be in full force and effect and binding upon this Corporation until it shall have been rescinded and written notice of such rescission under the corporate seal of this Corporation shall have been delivered to said Bank.

And I do further certify that the above Resolution has not been in any wise altered, amended or rescinded and is now in full force and effect, and further certify that the following persons have been elected, have qualified and are now acting as officers of said Corporation in the capacity set forth under their respective names, and that the true and genuine signatures of the officers of said Corporation hereinabove authorized to sign and endorse checks, drafts, etc., and borrow money in the name of this Corporation from said Bank appear on the accompanying signature cards, each one of which have been identified by the signature of the Secretary of said Corporation.

President	Egbert G. Heerema	Secretary	Kenneth B. Heerema
Vice-President	Geraldine Heerema	Treasurer	

(SEAL)  
IMPORTANT:  
Imprint Seal of  
Corporation Here.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the corporate seal of said Corporation this 8th day of November, A. D. 1984.  
Kenneth B. Heerema Secretary.

MT 33047

# UNOFFICIAL COPY

THIS IS TO CERTIFY THAT THIS IS A  
TRUE AND CORRECT COPY  
Corporate Resolution  
OF Heerema & Sons, Inc.

DATED 11/8/84  
NOW LODGED IN OUR FILES.

RIVER DAKS BANK AND TRUST COMPANY  
By: Rosemarie Honey  
Commercial Banking Officer

Date: 1/16/87

Property of Cook County Clerk's Office

3584761

00623

MT 33047 H

This Instrument prepared by \_\_\_\_\_ [Space Above This Line For Recording Date]

Rosemarie Roney  
1701 River Oaks Drive  
Calumet City, IL 60409  
**MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on December 23, 1986. The mortgagor is Heerema & Sons, Inc.

Heerema & Sons, Inc. ("Borrower"). This Security Instrument is given to River Oaks Bank & Trust Company, which is organized and existing under the laws of Illinois, and whose address is 1701 River Oaks Drive

("Lender"). Borrower owes Lender the principal sum of Twenty Five Thousand and 00/100 Dollars (U.S. \$25,000.00). 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 December 23, 2001. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (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 South Holland, Cook County, Illinois:

The East 81 feet of Lot 3 in SMITTY'S SUBDIVISION being a Subdivision of the East 1/2 of the Southeast 1/4 of Section 23, Township 36 North, Range 14, East of the Third Principal Meridian, according to the plat thereof registered in the Office of the Registrar of Titles of Cook County, Illinois, on August 11, 1969, as Document Number 2466220, in Cook County, Illinois.

Permanent Tax # 29-23-401-065.

HAO Jr

Resolution of Heerema & Sons, Inc.

Cook County Clerk's Office

3584761

which has the address of 1460 E. 168th Street, South Holland, Illinois 60473 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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.

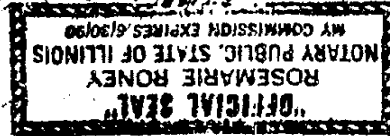
# UNOFFICIAL COPY

Bankform's, Inc.

1977 JAN 23 11 12 AM  
RECORDED

1977 JAN 23 11 12 AM  
RECORDED

Submitted by 61  
Address  
Promised  
Delivery certificate



SHEDDO TITLE INSURANCE CO.  
2 N. LA SALLE ST.  
SUITE 1700  
CHICAGO, IL. 60602

AT-33047

STATE OF ILLINOIS, Cook County ss: I, the undersigned, a Notary Public in and for said county and state, do hereby certify that Herbert G. Heerema & Kenneth H. Heerema are President & Secretary, personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they 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 23rd day of December, 1986.  
My Commission expires:

HEEREMA & SONS, INC.  
BY: *[Signature]* PRESIDENT  
BY: *[Signature]* SECRETARY-TREASURER  
(Seal) Borrower  
(Seal) Borrower

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.

- 2-4 Family Rider
- Condominium Rider
- Adjusted Rate Rider
- Graduated Payment Rider
- Other(s) [specify]

23. 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)]

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

21. 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.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time but not limited to, reasonable attorneys' fees and costs of title evidence.

19. 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 paragraphs 13 and 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 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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 insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

**8. 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.

**9. 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, 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.

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.

**10. 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.

**11. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey 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.

**12. 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.

**13. Legislation Affecting Lender's Rights.** If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

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

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

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

**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 had no acceleration 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 paragraphs 13 or 17.

# UNOFFICIAL COPY

**UNIFORM COVENANTS.** Borrower and Lender covenant and agree as follows:

**1. Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest 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") equal to one-twelfth of: (a) yearly taxes and assessments which may be levied on the Property; (b) yearly leasehold payments or ground rents on the Property; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pay; Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. 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. 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 the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

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 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application 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 late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach 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 forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attach 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 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 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.

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 or 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 19 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. Preservation and Maintenance of Property; Leaseholds.** Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

**7. Protection of Lender's Rights in the Property; Mortgage Insurance.** 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 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.

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