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REGISTRATION OF TITLE
CAROL MORTGAGE & BANK

29 APR 18 PM 2:51

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MORTGAGE
SECURITY INSTRUMENT
RECORDED BY THE CLERK'S OFFICE

OF THE COUNTY OF KODIAK, ALASKA

MORTGAGE

THE MORTGAGE ("Security Instrument") is given on April 14, 1982. The borrower is JOHN L. BARSKY, a citizen of the United States, having his principal place of residence at 1335 Clarence Ave., Barwyn, Illinois, 60402, which address is given to AFFILIATED BANK/AMERICAN TRUST COMPANY, Banking Association, which is organized and existing under the laws of the United States of America, and whose address is 1731 W. Howard Street, Chicago, Illinois 60633. The principal amount of the debt evidenced by this Note is \$10,000.00 U.S. Dollars (U.S. \$10,000.00). This debt is evidenced by Borrower's note dated April 14, 1982, which provides for monthly payments, with the full debt, if not paid, due and payable on April 14, 1994. This Security Instrument secures payment of all the principal of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the debt, and all costs, charges, expenses, advances and disbursements of all kinds, including attorney's fees, incurred by Lender to protect the security of this property, and all other obligations of Borrower, covenants and agreements under this Security Instrument and the Note. The property mortgaged is a hereby mortgaged grant of survey no. 1 under the following described property located in

LOT 5 IN HAMILTON'S SUBDIVISION OF THE WEST 1/2 OF THE SECTION 1/2 OF BLOCK 28, A SUBDIVISION OF SECTION 19 (EXCEPT THE SOUTH 300 FEET OF THE WEST 1/2 OF BLOCK 28) NORTH, ROAD 12, EAST OF THE THIRD MILEPOST, IN COOK COUNTY, ILLINOIS.

PIN #16-19-211-023

which has the address of 1335 Clarence Ave.
(Street)
Barwyn
(City)
Illinois 60402
(Zip Code)

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.

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Such statements, especially those made by Clinton, indicate that the party agrees with the concept of "soft power" and believes that it can be used effectively.

7. The possession of such property by the lessee does not affect the lessor's right to repossess the property if the lessee fails to pay the rent or violates the lease agreement.

6. **Reactive oxygen species of flavonoids**. Flavonoids have the property to deteriorate or damage *lipoic acid*. Because of this *bioactivity*, damage of superoxide and decrease of *lipoic acid* may play a role in the progression of the disease and its severity.

These changes in the structure of the economy have led to a significant increase in the number of people employed in the service sector, particularly in the retail trade, restaurants, and tourism industries. The growth of the service sector has also been driven by the increasing demand for skilled labor in the construction, manufacturing, and agriculture sectors.

After recognition by the gay rights movement, the Second Constitutional Amendment, which states that no state can infringe on the right to keep and bear arms, has been used to argue that gay people have the right to marry.

the first time in history that the people of the United States have been compelled to pay a tax on their property to support a foreign war.

All immunosuppressants should be discontinued to allow for a rapid resolution of symptoms.

the following year, the first edition of the *Journal of the Royal Society of Medicine* was published.

DISCUSSION—The author wishes to thank the Society for its permission to present his paper at this meeting. He wishes also to thank the members of the Department of Geology, University of Alberta, for their help in the preparation of the figures.

more difficult to identify, and thus more difficult to assess. In addition, the intersectoral nature makes it difficult to identify specific responsibilities in the various sectors.

After the first year of the program, all participants received by letter under the provisions of the law applicable, a copy of the National Record Book, to prepare them for the examination.

These recommendations will be submitted to the Security Committee for its consideration, and the Board shall promulgate revised regulations as soon as practicable.

the same time, the government has been asked to make a grant to the Ministry of Health to meet its obligations in one or more of three projects by January.

These findings are particularly interesting given the recent interest in the role of PPARs in the regulation of gene expression and their potential as therapeutic targets for various diseases.

These points, I think, are well taken, but I would like to add a few more observations. First, the author's emphasis on the importance of the "cultural context" in which the study was conducted is welcome, as it highlights the need for researchers to consider the broader social and historical factors that may influence the results. Second, the author's suggestion that the study's findings may have limited generalizability due to its focus on a specific group of patients is valid, and it is important for researchers to be aware of this potential limitation. Finally, the author's call for further research to explore the relationship between cultural context and patient outcomes is a valuable one, and it is likely to contribute to a better understanding of the complex factors that influence health care delivery.

As a result, the new legislation will have to apply to all persons, whether or not they are permanent residents of Canada, and will affect the rights of all persons.

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If Lender requires mortgage insurance as a condition of insuring the sum 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 sum 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 sum 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 sum 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 taken by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award less than full compensation 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 uses required by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of preceeds 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 Individually Responsible. 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, or Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender, however, can 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 defense by Lender in exercising any right or remedy shall not be a waiver of or preclusion in the exercise of any right or remedy.

11. Successors and Assignees Generally; 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 Note, (c) is not liable and (d) agrees that Lender and any other Borrower may agree to extend, modify, forgive or waive any amounts with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Legal 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 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 amendment or expiration of applicable law 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 may take the steps specified in the second paragraph of paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security and Note 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 for a beneficial interest in Borrower's sole 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 or if 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 Reinstatement. 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 title 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 reinstatement shall not apply in the case of acceleration under paragraphs 13 or 17.