

# UNOFFICIAL COPY

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## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on April 11, 1969. The mortgagor is Arthur S. Godfrey and Karen J. Godfrey, his wife, both of Evergreen Park, which is organized and existing under the laws of United States of America, and whose address is 3101 West 95th Street, Evergreen Park, Illinois ("Borrower"). This Security Instrument is given to First National Bank of Evergreen Park, which is organized and existing under the laws of United States of America, and whose address is 3101 West 95th Street, Evergreen Park, Illinois ("Lender"). Borrower owes Lender the principal sum of Twenty-Five Thousand and no /100 Dollars (U.S.\$25,000.00). This debt is evidenced by Borrower's auto note 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 April 11, 1999. This Security Instrument secures to Lender: (a) the payment 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 the Security Instrument; and (c) the performance of Borrower's covenants and agreements under the Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Cook County, Illinois:

Lot 38 (Except the West 20.75 Feet Thereof) and Lot 69 Excepting Therefrom the Easterly 22 feet Thereof as Measured on the North Line Thereof, in Harry M. Quinn Memorial Addition to Beverly Unit No. 1, a subdivision of Part of the West 1/2 of the Southeast 1/4 of Section 36, Township 38 North, Range 11, Part of the Third Principal Meridian, According to Plat thereof Registered in the Office of the Registrar of Titles of Cook County, Illinois, on April 18, 1956 a Document Number 1664140, in Cook County, Illinois.

Permanent Real Estate Index Number: 10-36-40-0-7, Volume 412

which has the address of 1514 West 54th Street, Chicago, Illinois 60632 ("Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the property, and all fixtures, fittings, instruments, rents, royalties, mineral oil and gas rights and profits, water rights and stock and all添附物 attached to or made a part of the property. All replacements and additons 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 covenants and will defend title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT contains uniform covenants (by national law) and non-uniform covenants (with standard variations by jurisdiction) to constitute a Uniform Security Instrument covering real property.

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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 visits 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.** a. 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 condemner 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's Release; 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 a 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.** a. **Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit all 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, forgive 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 fraudulently 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. Legalization 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 notices 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 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) 3 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 sum 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, the right to reinstate shall not apply in the case of acceleration under paragraphs 15 or 17.

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Any arrangements determined by landlords under this paragraph / detail between landlords and co-tenants or lessees may be lawfully terminated by the lessor by notice in writing given to the lessor and to each co-tenant or lessee.

7. **Proceedings at the Legislative Session.** The Governor shall be present at the meetings of the Legislature, and shall preside over the same, unless he shall be absent from the State, or shall be ill, in which case the Lieutenant Governor shall preside; and the Governor may, by his written order, direct the Lieutenant Governor to preside in his place.

**6. ESTATE PLANNING AND RETIREMENT PLANNING FOR THE RETIREMENT LIFESTYLE.** Retirees will need to plan for their retirement lifestyle. This includes a review of their financial resources, including savings, investments, and pension plans, to ensure they have enough money to cover their expenses in retirement. It also involves planning for healthcare costs, long-term care needs, and other potential expenses. Estate planning may also be necessary to ensure that assets are distributed according to the retiree's wishes.

Unites, under and moreover otherwise agrees in writing, my acceptance of the terms and conditions set forth in this Agreement.

of the Property damaged, if the reconstruction or repair is economic and feasible, a reasonable sum may be recovered, but not more than the cost of the reconstruction or repair, less the amount of insurance proceeds available to pay for the same.

All issues, save policy, and decisions shall be subordinate to law and shall include a standard arbitration clause.

3. **Health and Intrinsic.** Deterioration shall occur due to the impairment of function associated with the progressive degeneration of the body's tissues and organs.

Borrower shall personally discharge any liability resulting from any action taken by him in good faith in writing to the payee in case of the disappearance or death of his wife, which has priority over his personal liability to the payee in case of the disappearance or death of his wife.

4. **Challenging Letters:** Bully or threat letters, threats, and other forms of communication that threaten or intimidate students should be reported to the school administration.

Noting this, to some joint partners under partnership 2; fourth, to increase debt and bear its associated risk.

Japan's position in view of an urgent need secured by this security instrumentality. Any Funds held by Japan under paragraph 19 the Property is held or acquired by Japan, Japan shall apply immediately for a credit, if it needs funds secured by this Security Instrument.

If the sum of the funds held by Lender, together with the funds deposited by Borrower in the escrow account, exceeds the amount needed to pay the principal and interest due, Borrower shall pay to Lender any amount necessary to pay the escrow fees.

...underpaid wages and hours worked, and the right to receive payment for work done. The Friends are pledged to a standard of living credits and the right to receive payment for work done.

The Funds shall be used in all its discretion for the payment of grants and by a Board of Directors of current or past members to carry on the objects of the Fund.

2. **Randomized experiments**. Surveys of respondents are often used to estimate the effect of a treatment on an outcome variable. These include randomized controlled trials (RCTs), which assign participants to different groups based on chance, and observational studies, which compare groups based on pre-existing differences or characteristics.

2. **Principles of Protection and Control of Proprietary and Large Chemical Plants**  
The principal of and measure of the risks and properties of the plant are as follows.