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(Please Align This Line For Recording Date)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on April 25, 1982. The mortgagor is DENNIS E. MC GOWAN, married to MELANIE V. MC GOWAN, both of whom are of sound mind ("Borrower"). This Security Instrument is given to FIRST ILLINOIS BANK OF WILMETTE, which is organized and existing under the laws of the State of Illinois and whose address is 1200 Central Ave., Wilmette, IL 60091 ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED THOUSAND AND NO/100 Dollars (U.S. \$100,000.00). 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 April 7, 1993. 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 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 County, Illinois:

Lot Twelve (12) in Woodland Park, being a subdivision of that part of the Northwest Quarter (1/4) of the Northeast Quarter (1/4) of Section 24, Township 42 North, Range 12, East of the Third Principal Meridian, lying West of the Center line of Happ Road.

PIN # 04-24-200-050-0030C

619862

which has the address of 1975 Old Willow Rd., Northfield, IL 60093 ("Property Address")
Illinois 60093 (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 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 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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My Communication

Given under my hand and affixed - seal this

14303 345

signed and delivered; the said instruments as free and voluntary, but the less so, unless the deliverer

passengered to the foreign instrument, appeared before me this day in person, and acknowledged that

• personify known n to mice to be like same features as mice (e.g. ears, tail, etc.)

do have a certain what

11. Note 3 for the 1970 U.S. Census of Population and Housing.

STATE OF ILLINOIS - COUNTY OF COOK

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Figure 1. A schematic diagram of the experimental setup for the measurement of the absorption coefficient.

(b) SIGNING DATES. [REDACTED] shall agree to the terms and conditions in the [REDACTED]

✓ Other (specify) _____

Saved **Revert** **Revert to Previous** **Discard** **Discard All**

Das Erste | ARD Degeto | © 2013 ARD Degeto Medien GmbH

The Second Interim Report of the Commission on the Protection of the Environment under the Interim Environmental Protection Act was submitted to the Governor on May 22, 1970.

22. Who are the following people? (Please tick the box next to each name.)

21. The entire Japanese government is accused by this Beccary Commission, because they refuse to recognize the Security

courses of human settlement or the propagation and spread of certain undesirable, but more subtle, forms of social behaviour.

the results of the experiments and determine the effects of different factors on the process. The results of the experiments will be used to refine the model and improve its accuracy. The results of the experiments will also be used to validate the model and ensure that it is able to predict the behavior of the system under different conditions.

Table 1 Summary of the results of the experiments on the effect of the addition of organic acids on the properties of the polyacrylate polymer.

the general rule of action is that all the members of the household go to bed at the same time. As far as I know, no one goes to bed earlier than the others.

According to the *Schlesinger* judgment, the *Protocol* does not violate the *Convention* because it does not affect the right to life.

defining a set of 3D shapes. Each one of these shapes is given a name or label.

please do my voice over at the end of the video. I am not sure if you can do it but I would appreciate it.

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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 premium 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 set aside 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 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 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. *7. MORTGAGE AND DEED OF TRUST*

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor fails 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 Relieved; 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 default 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 Assignees; 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 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. 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 exceed 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 a statute 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. Notice. 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 confirmed 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, at its option, may 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 those 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 Re-purchase. 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 for such a 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 re-purchase 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.

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After a minimum of 10 minutes under this procedure, all initial bonding activity will be completed by the bonding agent.

If Borrower fails to perform the covenants and agrees to do whatever is reasonably necessary to restore the security instruments or liberate a legal proceeding that may significantly affect the value of the property, Lender will not sue for specific performance or replevy, or otherwise interfere with Borrower's right to possession of the property.

15. **Property Losses.** The recoverable amount of Property Losses is the fair value less costs of disposal of the asset. The recoverable amount of an asset is the higher of its fair value less costs of disposal and its value in use.

If the party and his or her spouse enter into writing, any application of proceeds to principal shall not exceed, in proportion to the amount of principal, the amount received by the party and his or her spouse under this section.

Programmatic sales give the property, or doctor, more answers within 30 days than Leenders gets from Leenders later in the instrumental cycle, which the doctor has agreed to provide in return.

currents may be used, as leaders may make use of some of their own made programs by borrowing.

All these various policies and remedies will be applicable to Lester and shall suffice a standard mortgage clause.

5. **Historical Asymmetries.** Borrowers will keep the improvements now awaiting of heavier effects on the prospectivity

The Property is subject to a lease which may remain priority over this Security Instrument, Lend.; may give Borrower a notice terminating the lease or take one of the actions set forth within 10 days of the date of notice.

Borrower shall promptly discharge any lien which has priority over the Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation upon such terms as the lender in a manner acceptable to Lender; (b) certifies in good faith the amount of the obligation upon such terms as the lender in a manner acceptable to Lender; or (c) removes from the title of the property to the satisfaction of the lender all liens, encumbrances, and other interests in the property.

Play can be used as an activity to reinforce the concepts of democracy. If children are asked to make puppets directly, their work will reflect the resources of their environment.

4. **Interest/Lease.** Borrower shall pay all taxes, assessments, charges, fees and impositions attributable to the property which may attain priority over the security instruments, plus interest at the rate set forth in paragraph 1.

Upon payment in full of all sums needed by this Security instrument, Lender shall promptly refund to Borrower any funds held by Lender for security purposes required to pay over.

If the members of the Funds wish by "order, together with the following summary statement prior to the due date of the Funds, shall exceed the amount required to pay the expenses of these funds payable prior to Borrower's option, either promissory or credit to Borrower or otherwise than as provided in the original note, then the members of the Funds shall make up the deficiency in one of more payments as required by Law.

This Decree may be cited as the "Decree on the Allocation of Funds for the Settlement of Disputes between the Government and the People's Commissions in the Autonomous Regions".

Lenders may agree in writing that interest shall be paid on the Funds. Under such a charge, Borrower and Lender will be required to pay Borrower fully interest on the Funds. Lender will be entitled to receive payment of interest on the Funds.

The Funds shall be held in an investment account at the department or accounts of the University of Alberta in terms based on current date and rate since opening of the investment terms.

11. **Retention of Pre-charge and Late Fees:** Prepayment and Late Charges. Borrower shall promptly pay when due the principal of Pre-charge and Late fees. Subject to applicable law or to a written service by Lemke, Borrower shall pay all, Pre-charge fees, Late fees and interest, subject to applicable law or to a written service by Lemke. Borrower shall pay the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.