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3813795

THIS INSTRUMENT PREPARED BY:

J. E. LUTTICH

WHEN RECORDED MAIL TO:

HOME SAVINGS OF AMERICA

P.O. BOX 7075

PASADENA, CALIFORNIA 91109-7075

ALL NOTICES TO LENDER SHALL BE
MAILED OR DELIVERED TO THE ABOVE
ADDRESS.

Mortgage and Assignment of Rents
ADJUSTABLE INTEREST RATE LOAN

LOAN NO. 1097834-4

This Mortgage, made this 31st day of JULY, 1989

, between

AVROM I. PACKER, MARRIED TO DORES PACKER

herein called BORROWER, whose address is 4501 BURNHAM DRIVE

(number and street)

HOFFMAN ESTATES
(City)

IL
(State)

60195
(Zip code)

, and

and HOME SAVINGS OF AMERICA, F.A., a corporation herein called LENDER, whose address is P.O. Box 7075, Pasadena, California 91109-7075.

WITNESSETH: Borrower hereby grants, conveys, mortgages and warrants to Lender the real property, legally described as follows:

AS PER LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

COMMONLY KNOWN AS .63 CLUBHOUSE DRIVE, UNIT 430, FALATINE, IL. 60067

PTIN: 02-24-105-020-1116

Item 1.

Unit 430 as described in survey delineated on and attached to and a part of a Declaration of Condominium Ownership registered on the 7th day of January, 1980, as Document Number 3139599.

3813795

Item 2.

An Undivided .751535% interest (except the Units delineated and described in said survey) in and to the following Described Premises:

That part of Lots Six (6) and Seven (7) lying Southerly of the following described line: Commencing at the Southeast corner of said Lot 6, thence North 1° 57' 45" East along the East line of Lot 6 for a distance of 10 feet for a place of beginning; thence South 74°00' West for 145.00 feet; thence North 56°00' West for 100.00 feet; thence South 65°27'3" West for 68.00 feet to the Southwest corner of said Lot 6 (excepting therefrom that part thereof lying within the ingress and egress easement as shown on the aforesaid plat of Willow Creek Apartment Addition), (and also except that part of lot 7 described as follows: Commencing at the Southwest corner of said Lot 7 for the place of beginning, thence Easterly along the Southerly line of Lot 7 for 200 feet; thence Northwesterly 187.68 feet, more or less, to a point in the Westerly line of Lot 7 that is 30 feet Northeasterly of the Southwest corner of Lot 7, as measured along said Westerly line of Lot 7; thence Southwesterly along the said West line of Lot 7 for 36 feet to the place of beginning) in Willow Creek Apartment Addition (being a resubdivision of part of Willow Creek, a subdivision of part of Section 24, Township 42 North, Range 10, 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 December 28, 1970 as Document 253665).

rights
hereon,
divide or
dispossession
of floor
lustrously
is or not
confirmed
to as
property

FOR THE PURPOSE OF SECURING:

- (1) Payment of the sum of \$ 44,000.00 with interest thereon, according to the terms of a promissory note of even date herewith and having a final maturity date of AUGUST 10, 2019 made by Borrower, payable to Lender or order, and all modifications, extensions or renewals thereof. (2) Payment of such sums as may be incurred, paid out or advanced by Lender, or may otherwise be due to Lender, under any provision of this Mortgage and all modifications, extensions or renewals thereof. (3) Performance of each agreement of Borrower contained herein or incorporated herein by reference or contained in any papers executed by Borrower relating to the loan secured hereby or any part thereof. (4) Performance, if the loan secured hereby or any part thereof is for the purpose of constructing improvements on such property, of each provision or agreement of Borrower contained in any building loan agreement or other agreement between Borrower and Lender relating to such property. (5) The performance and keeping by Borrower of each of the covenants and agreements required to be kept and performed by Borrower pursuant to the terms of any lease and any and all other instruments creating Borrower's interest in or defining Borrower's right in respect to such property. (6) Compliance by Borrower with each and every monetary provision to be performed by Borrower under any declaration of covenants, conditions, restrictions concerning to such property or any declaration of condominium ownership and upon written request of Lender, the enforcement by Borrower of any covenant to pay maintenance or other charges, if the same have not been paid or valid legal steps taken to enforce such payment within 90 days after such written request is made. (7) At Lender's option, payment with interest thereon, of any other present or future indebtedness or obligation of Borrower (or of any successor in interest of Borrower to such property) due to Lender, whether created directly or acquired by absolute or contingent assignment, whether due or not, whether otherwise secured or not, or whether existing at the time of the execution of this Mortgage or arising thereafter, the exercise of such option to be evidenced by a writing in writing to Borrower or any successor in interest of Borrower. (8) Performance of all agreements of Borrower to pay fees and charges to the Lender whether or not herein set forth. (9) Payment of charges, as allowed by law when such charges are made, for any statement regarding the obligation secured hereby.

L.T.G.F.

OX 370

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(10) *U.S. AIR FORCE TESTED EVIDENCE* In such cases, the test results may be used as evidence.

Leviathan can bring costs of developing a new system to a minimum by using a standard software package. The user can then concentrate on the specific needs of his organization.

15. Long periods of time spent sitting down can contribute to the development of varicose veins. This is because the veins in the legs have to work harder to pump blood back up to the heart.

The framework of general theory of relativity is used to predict the effect of the Earth's rotation on the motion of a particle in a rotating frame.

Городской пейзаж включает в себя не только здания и сооружения, но и природные объекты, такие как парки, реки, озера и горы. Важно учитывать эти факторы при проектировании и строительстве новых объектов, чтобы не нарушить экологическую среду.

the properties of any particular group of people to be used in the construction of a classifier. By this we mean that given a set of training data, the classifier will learn the properties of the group to which each individual belongs. This is in contrast to a classifier that is trained on a general set of data, where the classifier will learn the properties of all individuals in the dataset.

110 Bowes Road, London NW3 6JL, UK. Tel: +44 181 340 4080; fax: +44 181 340 4088; e-mail: info@bowes.com

the first place, the author's own words, which are often the best evidence of his meaning. The second place is the context of the sentence or paragraph in which the word appears. The third place is the context of the entire document, since the author's purpose in writing the document may affect his choice of words. The fourth place is the context of the reader's knowledge and experience, since the reader's interpretation of the word may depend on his own background and interests.

After the first year of the program, the number of patients with a history of depression who had been prescribed antidepressants increased from 10% to 15%. The number of patients with a history of depression who had been prescribed psychotropic drugs increased from 10% to 15%.

(1) **Permits required to construct or maintain a dam.** The owner of a dam must obtain a permit from the state department of environmental quality before the dam can be constructed or maintained. This permit is issued by the state department of environmental quality after a review of the proposed dam's impact on the environment and the safety of the dam.

the first time that the two sides have agreed to a deal that would allow the U.S. to keep its military presence in South Korea after 2015. The deal also includes a commitment by Seoul to provide additional funds for the U.S. military's operations in the country.

The importance of protectionism in determining the level of economic development has been a subject of much debate. Some scholars argue that protectionism can lead to faster economic growth by shielding domestic industries from foreign competition and encouraging them to innovate and improve their products. Others contend that protectionism is counterproductive, as it can lead to inefficiencies, higher prices, and reduced consumer welfare.

the first time in history that the United States has been compelled to take such a step. The American people have been asked to make a sacrifice, and they have responded nobly. The world is grateful to the United States for its leadership in this great cause.

the first charge was set at the 1/2 under side of the rear central door which had been damaged by the explosion. The second charge was set at the 1/2 under side of the rear left door which had been damaged by the explosion. The third charge was set at the 1/2 under side of the rear right door which had been damaged by the explosion.

THESE ARE THE WORDS OF THE SONG WHICH IS SO OFTEN SINGED IN THE CHURCHES OF THE UNITED STATES.

CHANGES IN PROPERTY OWNERSHIP OR TENURE STATUS ARE NOT REPORTED AS CHANGES IN PROPERTY OWNERSHIP OR TENURE STATUS. CHANGES IN PROPERTY OWNERSHIP OR TENURE STATUS ARE NOT REPORTED AS CHANGES IN PROPERTY OWNERSHIP OR TENURE STATUS.

Следует отметить, что в большинстве случаев в ходе экспериментов не удается достичь полного синхронизма в работе всех трех мозговых центров. Поэтому для определения времени срабатывания каждого из них необходимо проводить отдельные измерения.

The Department of Energy's Office of Fossil Energy and Carbon Management has issued a Request for Information (RFI) to determine if there is a demand and interest for a national Geologic Sequestration and Monitoring and Verification (GSMV) program. The RFI is intended to identify potential partners and stakeholders who may be interested in participating in the development of such a program.

Consequently, the first step in the design of a system for the detection of the presence of a target in a scene is to define the set of features that will be used to represent the target. This set of features must be able to capture the essential characteristics of the target, such as its shape, color, texture, and orientation. Once the set of features has been defined, the next step is to extract them from the image. This can be done using various techniques, such as edge detection, feature extraction, and template matching. The extracted features are then compared against a database of known targets to determine if the target is present in the scene. If the target is found, the system can then trigger an alarm or take other appropriate actions.

permitted and the joint stock companies are to be given preference in making up the new corporation.

the first time, and the first time he had ever been to the city, he was overwhelmed by the size of the buildings, the number of people, and the noise. He had never seen so many people in one place before. He also noticed that the people in the city were dressed differently than he was used to, with more colorful clothing and accessories. The food he saw being sold on the streets looked delicious, but he was afraid to try it because he didn't know what it was. Overall, he found the city to be a fascinating and exciting place, even though it was very different from his small town back home.

the first time in the history of the world that a man has been able to do this.

It is also important to note that the proposed changes do not affect the current system of grants and subsidies for research and development. The new system will coexist with the existing one, providing additional incentives for innovation and growth.

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SF-8873-2 (REV. E - 12/82) A-4 - PMA (6)

KYATTE **THE** **GOVERNOR** **HAD** **ALREADY** **ARRIVED**, **CONVAY** **MISGAGES** **AND** **WARRANTS** **TO** **INDEMNIFY** **THE** **PEOPLE**.

and HOME SAVINGS BANK OF AMERICA, F.A., a corporation herein called LENCIER, whose address is P.O. Box 7075, Pasadena, California 91109-7076.

自傳小記

Digitized by srujanika@gmail.com

Volume 16 and Street

Patricia called BORROWER, whose address is 4501 BLIRNHAM DRIVE

HOFFMAN STATES

ADJUSTABLE INTEREST RATE LOAN
NOTES AND AGREEMENTS OF MORTGAGE
LOAN NO. 1091834-A
MAY 19, 1989
BENSON DORIS PACHER

ALL NOTICES TO LENDER SHALL BE
MAILED OR DELIVERED TO THE ABOVE
ADDRESS

PAS, DENA CALIFORNIA 91109-7075

THIS INSTRUMENT PREPARED BY
J. LOFTICH
39495

SELECTED

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TO PROTECT THE SECURITY OF THE MORTGAGE

11. Construction or Improvement of our Property—
that which may be put upon our property or
incurred therefor, and no to be made any mechanical
also agrees anything in the Mortgage to the contrary,
improvements promptly to complete same in accordance
inspect such property at all times during construction
after written notice from Lender of such fact who shall
personal service of the same, and to perform all
such property.

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(2) **Renovation and Maintenance of Property.** To keep demolished any buildings hereon to restore principally and including, but not limited to, drainage, foundations and raised in connection with such property and not to permit property or requiring any alterations or improvements, permitting act upon such property by a plan or of law, the character or use of such property shall be reasonably excepted as at the date of this Mortgage.

(3) **Fire and Casualty Insurance.** Lender shall provide and property as may be required by Lender. Each policy or companies, as may be satisfactory to Lender, with loss further security for the full and performance of these all premiums thereafter at least thirty (30) days prior to insurance shall be delivered to Lender with written insurance policy and evidence of payment of the premium requested by Lender for within such insurance. Lender but releasing Borrower from any obligation hereof may collect, and pay the premium, if any, Lender shall not be insurance monies or for any inaccuracy of any insurer agency or company, or another person, any information purporting hereto and any information concerning the any such policy, and sign the first and all unexpired conveyed at any sale hereof, or otherwise pursuant to the

(4) Life, Health or accident insurance. If Borrower holder of any policy of such insurance as further security be in default, and any premium unpaid may be

(3) Taxes and Other Sum Due. To pay, satisfy a Tax affecting such property, (but not due till special) then that date such amounts become due; (4) all amounts are, or appear to Lender to be prior to, or superior here; (3) fees or charges for any statement regarding the amount a sum allowed by law therefor of the following services rendered by Lender and furnished as the reasonable household estate. All payments and obligations relate instruments creating such household, and (6) all prior declaration of covenants or conditions or restrictions on any such payment, Lender, without contesting the validity expenses, fees, or charges relating thereto. Borrowed increase in the reasonable value of such property. Borrower happening of any event which does or may affect the exemption to which Borrower is or may be entitled.

In the event of the payment of any law deducting from any way the laws for the taxation of mortgages or of any such taxes including, but not limited to, the postage to affect this Mortgage, the holder of this Mortgage shall and the interest due on a date to be specified by him, nevertheless, that such amount shall be free of all taxes levied hereon during and prior to such specified date, against such property, and such agreement shall co-

(e) Impound. To pay to Lender, if Lender shall so request in writing, as estimated by Lender, for taxes, real Mortgage hereinafter, if this paragraph referred to as due or before delinquency of any or all of such obligations, provisions of this paragraph are insufficient to defuse the delinquent, Borrower shall pay to Lender, upon it due obligations. All amounts paid to Lender under this paragraph except as required by law, Lender may pay such obligors in the payment of any monies due on the indebtedness performance of any of the covenants and obligations provisions of this paragraph may, at the option of Lender hereby in lieu of being satisfied in any of the purpose impounds as are required by law.

17. Condemnation and Injury to Property. If such property, whether by way of judgment, settlement or condemnation for public use, or injury to such property, or of or belonging to Borrower, whether accrued before thereof, or in connection with the transaction financial affecting said property or any part thereof, including payment of material fact, and hereby as agreed to Lender, expenses, including reasonable attorneys' fees, may this Mortgage or may Lender sue in money so received prosecute in its own name an action or proceeding thereof. Borrower agrees to execute any further assignments for joint provisions, and as Lender shall require.

(B) Disposition of the Proceeds of any Insurance pursuant to this Mortgage under any fire or other insurance policy, for injury or damage to such property or in case Lender may be applied by Lender to any indebtedness in debt secured hereby may be used to replace released to Borrower, or by such amount may be a application, use or release shall cure or waive any deficiency.

(9) **Litigation.** Borrower shall defend this trust in all the law hereof, purporting to affect the lien hereof and any damage to or destruction of such property; and in such action, whether brought by or against Borrower, power available or convenient heretunder, whether or not to intervene in any action or proceeding, and retain costs, if advisable, and may settle, compromise or pay the same as either may deem necessary. Whether or not Borrower Lender, including costs of evidence of title, in any suit to defend or otherwise, and irrespective of whether the same may be affected by such action, including, but not limited to, brought by Lender to foreclose this Mortgage.

FIGURE 1A

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...and will make such changes or improvements or rep-
lacement by the lessee as he may desire and costs an-
against such property, nor any stop notice against same pre-
vents lessor from proceeding to complete the work
and with plans and specifications as approved by lessor and to make
to effect any work or materials unsatisfactory to lessor with fifteen days
or may be given to borrower by certified mail, sent to his last known address, or by
other obligations of borrower under this building lease agreement.

such property in good condition and repair, but to substantially alter or damage the good workinglike character of buildings and structures so damaged or destroyed by such movement, if, so, when due and payable, such acts performed, and the removal of any such damage, is not, against such property, for simply what may after long time be made thereto, notwithstanding or permit waste thereon, in such manner, suffer or will suffer, in any part, the damage and prime, and to do all other acts that from the necessary to keep such property in the same condition reasonable well, and to bear certain insurance at all times fire and other types of insurance with respect to such property that shall be in an amount, for a term, and in form and for renewal by such available to Lender, and shall be delivered to and remain in possession of Lender as events. Borrower's first also submit to, and enter with written evidence, having payment the expiration of an insurance policy, a policy renewing or extending such insurance evidence showing payment of the premium therefor, and, in the event any such are not so delivered to Lender, Borrower will pay up this Mortgage specifically without obligation to do, which notice to demand upon Borrower and without him such insurance through in any insurance agency or company acceptable chargeable with obtaining or maintaining such insurance, or for the collection of any insurance underwritten by Lender, from time to time may furnish to any insurance obtained or extracted from any insurance policy theretofore held subject to Lender as secured hereby. Borrower hereon, agreeing to be bound and pay premiums on insurance shall in case of the bankruptcy of end pass to the purchaser of the property foreclosure of the Mortgage.

or shall maintain life, accident or health insurance and Lender shall be the owner of
any life, accident or health insurance policies which Borrower acquires.

and discharge tax at least ten (10) days before delinquency, a general and special assessment for public improvements, or on demand of Lender, plus all event rates, charges and levies, with interest, on such property, jointly thereto, which (2) all costs, fees and expenses of this Mortgage whether or not demanded hereon, secured hereby in any amount and demanded by Lender not to exceed the maximum request is made; (3) such other charges as the Lender may deem reasonable for cost of Borrower or any successor or interest to Borrower; (5) if such property includes a portion of the property of another, the amount of the interest under the terms of the instrument it or its successors and assigns, obligations required of the owner of such property under any agreement relating to such property or any modification thereof, and all Borrower's duty to make payment without delay to the holder of such interest, together with any costs, expenses and attorney's fees incurred by Lender in immediately upon receipt by Borrower of notice of any or agrees to notify Lender of any inappropriate failure of such parties to make payment upon the date of such notice or before the date of such notice, or the amount due in any

the value of rehipoality for the purposes of taxation and, her thron, is charging
is secured content pages for staff or local purposes, or the manner of the collection
of payment of all or any part of any real or personal property taxes, so
and of the debts and amounts which have the right to collect such
not less than 30 days written notice to be given to Borrower by Lender or credit
or permitted by law to pay the whole of such tax in addition to other saytents
does pay such tax is not entitled to pay any such tax when hereafter levied in base need
stitute a modification of this Mortgage.

11. Policy, Condemnation or Other Recovery. The amount received by Lender under this policy, in connection with any condemnation for public use of property to which it is entitled hereunder, or in connection with any other recovery of amounts due Lender, shall be applied to the payment of the principal amount of the Note and interest thereon, and the balance, if any, shall be paid to Lender.

or notice of default hereunder, or invalidate my lending participation, or refuse to affect such property who has no right to do so, and to prevent or recover for Lender is hereby authorized without obligation so to do, to prosecute or defend any action or proceeding, and Lender may appear or otherwise take such action as herein, as either may be deemed necessary or appropriate or convenient in connection therewith, and expand and advance such sums of money as appear or demand shall pay all its actual expenses of action or proceeding in which Lender may appear by virtue of being holder a party interest of Lender in such property or their respective rights or powers, or subordinate to any action for the condemnation or partition of such property and any suit

under leasehold estate. Borrower agrees to comply with all of the terms and conditions of such leasehold. Borrower also agrees not to amend, change, or modify his leasehold interest or to agree to do so, without the written consent of Lender being obtained.

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(11) **Prepayment Charge.** To pay any prepayment charge required under any note or obligation secured by this Mortgage in the event that Borrower shall have defaulted in the performance of any obligation secured by this Mortgage and Lender, by reason thereof, shall have declared all sums secured by this Mortgage to be immediately due and payable.

(12) **Failure of Borrower to Comply with Mortgage.** Should Borrower fail to make any payment, or fail to do any act required in this Mortgage, or fail to perform any obligation secured by this Mortgage, or do any act Borrower agreed not to do, Borrower shall be in default under this Mortgage. Lender, but without obligation so to do and without notice to or demand upon Borrower and without releasing Borrower from any obligation hereof, and without contesting the validity or amount of the same, may: (a) pay or do the same in such manner and to such extent as it may deem necessary to protect the security hereof, Lender being authorized to enter upon such property for such purpose; (b) pay, purchase, contest or compromise any encumbrance, charge or lien, which in its judgment is or appears to be prior or superior thereto; and (c) in exercising any such power pay necessary expenses. Borrower agrees to repay any amount so expended on demand of Lender.

(13) **Sums Advanced to Buyer Interest and To Be Added to Indebtedness.** To pay immediately upon demand any sums advanced or paid by Lender or Borrower under any clause or provision of this Mortgage. Any such sum, until so repaid, shall be secured herein and bear interest from the date it was advanced or paid at the same interest rate, as may be adjusted from time to time, as such indebtedness, and shall such sum and interest thereon be secured by this Mortgage.

(14) **Application of Funds.** Lender shall have the right at its sole discretion to direct the manner in which payments or proceeds shall be applied upon or allocated among the various items constituting Borrower's indebtedness or obligations secured hereby.

(15) **Obligation of Borrower Joint and Several.** If more than one person is named as Borrower, each obligation of Borrower shall be the joint and several obligation of each such person.

(16) **Acceleration Clause; Right of Lender to Declare All Sums Due on any Transfer, Etc.** Lender shall have the right, at its option, to declare any indebtedness and obligations secured hereby, irrespective of the maturity date specified in any note or agreement evidencing the same due and payable within 30 days after such declaration if: (a) Borrower or any successor in interest to Borrower of such property sells, enters into a contract of sale, conveys or alienates such property or any part thereof, or suffers his title or any interest therein to be divested, whether voluntarily or involuntarily, or leases such property or any part thereof for a term of more than 3 years, or changes or permits to be changed the character or use of such property, or drills or extracts ore enters into a lease for the drilling for or extracting oil, gas or other hydrocarbons substance or any mine, all of any kind or character on such property; or (b) Borrower is a partnership and the interest of a general partner is assigned for transfer; or (c) Borrower is a corporation and more than 25% of the corporate stock thereof is sold, transferred or assigned during a 12 month period; or (d) Borrower is a trust and there is a change of beneficial interest with respect to more than 25% of such property; or (e) Borrower has made any material misrepresentation or failed to disclose any material fact in those certain financial and other written representations and disclosures made by Borrower in order to induce Lender to enter into this transaction evidenced by the promissory note or notes or agreements which this Mortgage secures.

(17) **No Waivers by Lender.** No waiver by Lender of any right under this Mortgage or of any provision of this Mortgage as to any transaction or occurrence shall not be deemed a waiver as to any future transaction or occurrence. By accepting payment of any sum secured hereby after its due date or by making any payment so made by Lender to the indebtedness secured hereby, Lender does not waive its right to require prompt payment when due of all other sums so secured or to require payment or performance of all other acts required hereunder, or to declare a default for failure so to pay such other sums or to perform such other acts.

(18) **Modification in Writing.** This Mortgage cannot be changed or modified except as otherwise provided in this Mortgage or by agreement in writing signed by Borrower, or any successor in interest to Borrower, and Lender.

(19) **Right to Collect and Receive Rents and Profits.** Notwithstanding any other provisions hereof, Lender hereby grants permission to Borrower to collect and retain the rents, income, issues and profits of such property as they become due and payable, but Lender reserves the right to revoke such permission at any time without cause by notice in writing to Borrower, mailed to Borrower at his last known address. In any event, such permission in Borrower automatically shall be revoked upon default by Borrower in payment of any indebtedness secured hereby or in the performance of any agreement hereunder. Or, any such default Lender may at any time without notice, either in person, by agent, or by receiver to be appointed by the court, and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon and take possession of such property or any part thereof; institute, cancel, enforce or modify leases; obtain and eject tenants, set or modify rents; in its own name sue for or otherwise collect rents, income, issues and profits thereof, including those past due and unpaid; and apply the same, less costs and expenses of collection and collection, upon any indebtedness secured hereby and in such order as Lender may determine; and except for such application, Lender shall not be liable to any person for the collection or non-collection of any rents, income, issues or profits, nor the failure to assert or enforce any of the foregoing rights. The entering upon and taking possession of such property, the collection of such rents, income, issues or profits, the doing of other acts herein authorized, and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

(20) **Affirmative Remedies.** No remedy herein provided shall be exclusive of any other remedy herein or now or hereafter existing by law, but shall be cumulative. Every power or remedy hereby given to Borrower or to Lender or to which either of them may be otherwise entitled, may be exercised from time to time and as often as may be deemed expedient by them, and either of them may pursue inconsistent remedies if Lender holds any additional security for any obligation secured hereby, it may enforce the sale thereof at its option, either before, contemporaneously with, or after any Mortgagee's sale made hereunder, and on any behalf of Borrower. Lender may, at its option, offset against any indebtedness owing by it to Borrower the whole or any part of the indebtedness secured hereby. The Lender is hereby authorized and empowered at its option, without any obligation so to do, and without affecting the obligations hereof, to apply toward the payment of any indebtedness secured hereby any and all sums or money, or credits of or belonging to Borrower and which the Lender may have in his possession or under his control, including, among other things, any impounds held by Lender under paragraph (8) hereof.

In order to assure the definiteness and certainty of the rights and obligations herein provided, Borrower waives any and all rights of offset which Borrower now or hereafter may have against Lender, of claims and of set made by Lender shall relieve Borrower from paying installments on the obligations secured hereby as they become due.

(21) **Foreclosure of Mortgage.** When the indebtedness hereby secured shall become due whether by acceleration or otherwise, the Lender shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree of sale all expenditures and expenses which may be paid or incurred by or on behalf of Lender for attorneys' fees, appraisers' fees, outlays, for documentary and expert evidence, stenographer's charges, publication cost and costs of procuring abstracts of title or commitments for title insurance. Such fees, charges and costs may be estimated and itemized to be expended after entry of the decree as Lender may deem reasonably necessary either to prosecute such suit or to afford to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the property. All expenditures and expenses of the nature of this paragraph mentioned shall be come so much additional indebtedness secured hereby and shall be immediately due and payable with interest thereon at the rate specified in the Note. Such expenditures and expenses shall include expenditures made in connection with (a) any proceeding to which Lender shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any indebtedness hereby secured; (b) preparation for the commencement of any suit for foreclosure hereof after accrual of such right to foreclose; whether or not actually commenced; (c) preparations for the defense of any threatened suit or proceeding which might affect the Property or the security hereof whether or no actually commenced; (d) any efforts for collection of any past due indebtedness secured hereby. The proceeds of any foreclosure sale of the Property shall be distributed and applied in the following order of priority: first, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in this paragraph hereto; second, all other items which under the terms hereof constitute indebtedness secured by this Mortgage; third, any surplus to Borrower, his legal representatives or assigns, as their rights may appear.

(22) **Appointment of Receiver.** Upon or at any time after the filing of a complaint to foreclose this Mortgage the court in which such complaint is filed may appoint a receiver of the property or may appoint Lender as Mortgagor in possession. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency at the time of application for such receiver of the person or persons, if any, liable for the payment of the indebtedness secured hereby and without regard to the then value of the property whether the same shall be then occupied as a homeestead or not. Such receiver or Mortgagor in possession shall have power to collect the rents, issues and profits of the premises during the pendency of such foreclosure suit, as well as during any further times when Borrower, his successors or assigns, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usually such as for the protection, possession, control, management and operation of the property during the whole said period. Therefrom to time to time may authorize the receiver or Mortgagor in possession to apply the net income held by either of them in payment in whole or in part of the indebtedness and other sums secured hereby, or in payment of any tax, special assessment or other lien which may be or become superior to the lien hereof or superior to a decree foreclosing his Mortgage, provided such application is made prior to foreclosure sale. In case of a judicial sale, the property, or so much thereof as may then be affected by this Mortgage, may be sold in one parcel.

(23) **Waiver of Statute of Limitations.** Time is of the essence as to all of Borrower's obligations hereunder, and to the extent permitted by law, Borrower waives all present or future statutes of limitation with respect to any debt, demand or obligation secured hereby in any action or proceeding for the purpose of enforcing this Mortgage or any rights or remedies hereunder.

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GOOK THE BODIUS USES OF THE JEWISH STATE'S RIGHTS IN THE PROPERTY

063 PLUNES, ILLINOIS 5916

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Figure 10 shows the results of the experiments with the proposed method. The proposed method is able to find the same instrument as the ground truth.

ANSWER IS: **PACIFIC OCEAN** ANSWERS TO THIS PAGE

30 August

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ANSWER

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PARAGUAY'S ECONOMIC POLICY DURING 2004-2005: CHALLENGES AND OPPORTUNITIES

(28) *It is appropriate to note that the term "expressions and publications" in Article 19(1)(a) of the Convention refers to the expression and publication of ideas and information.*

100. **What is the difference between a state and a local government?** The state government is a unit of government in which the powers are distributed among different branches. The local government is a unit of government in which the powers are concentrated in one branch.

(25) **1. HIGH-CHOLESTEROL AND HYPERTENSION** Patients with the coronary artery disease due to high cholesterol and hypertension have a greater risk of stroke than those with hypertension alone.

(7) **to agree arrangements**. Upon receipt of the payment of the deposit, the lessor may make arrangements to let the property to the lessee.