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SANDY TRIMBLE

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SEE ATTACHED RIDER

WESTAMERICA MORTGAGE COMPANY
P. O. BOX 5067
DEPT. 22
ENGLEWOOD, CO. 80155

MORTGAGE

LOAN # 00006400 (0097)

This form is used in connection with
mortgages issued under the one to
four family provisions of the National
Home Act.

THIS INDENTURE, Made this 2ND day of OCTOBER 1985, between JOHN H. CARMICHAEL AND SHERIEY CARMICHAEL, HUSBAND AND WIFE

WESTAMERICA MORTGAGE COMPANY

a corporation organized and existing under the laws of THE STATE OF COLORADO
Mortgagor

85221013

WITNESSETH, That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of

FORTY SEVEN THOUSAND TWO HUNDRED TWENTY NINE AND 00/100 Dollars \$ 47,229.00

X payable with interest at the rate of ** per centum + 12.00 % per annum on the unpaid balance until paid and made payable to the order of the Mortgagee at its office in 7900 EAST UNION AVENUE, TWR 3, STE 500, DENVER, CO 80237 or at such other place as the holder may designate in writing, and deliver ed, the said principal and interest being payable in monthly installments of Dollars \$ 485.80

on NOVEMBER 1, 1985, and a like sum on the first day of each and every month thereafter until the note is fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of OCTOBER 2016.

**TWELVE NOW, THEREFORE, the said Mortgagor, for the better securing of the payment of the said principal sum of money and interest and the performance of the covenants and agreements herein contained, does by these presents, MORTGAGE and WARRANT unto the Mortgagee, its successors or assigns, the following described Real Estate situate, lying, and being in the county of COOK and the State of Illinois, to wit:

LOT 33 IN BLOCK 8 IN AUBURN HIGHLANDS, BEING HARTIG'S SUBDIVISION OF BLOCKS 1, 2, 7 AND 8 IN THE CIRCUIT COURT PARTITION OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX NO. 20-32-115-011 PROPERTY ADDRESS: 8031 SOUTH ELIZABETH CHICAGO, ILLINOIS 60620

85221013

TOGETHER with all and singular the tenements, hereditaments and appurtenances, thereunto belonging, and the rents, issues, and profits thereof, and all apparatus and fixtures of whatsoever kind for the purpose of supplying or distributing heat, light, water, or power, and all plumbing and other fixtures, etc., or that may be placed in any building now or hereafter standing on said land, and also all the estate, right, title, and interest of the said Mortgagor in and to said premises.

TO HAVE AND TO HOLD the above described premises, with the appurtenances and fixtures, unto the said Mortgagor, its successors and assigns, forever, for the purposes and uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, subject and rights and benefits, the said Mortgagor does hereby expressly release and waive

AND SAITH MORTGAGOR covenants and agrees:

To keep and preserve in good repair, and not to do or permit to be done, upon said premises, anything that will impair the value thereof, or if the security intended to be effected by virtue of this instrument, not to suffer any loss or damage, men or material men to attach to said premises, to pay to the Mortgagee, or to him, matter provided, until and note is fully paid, a sum sufficient to pay all taxes and assessments, and premiums, or any tax or assessment that may be levied by authority of the state of Illinois, or of the county, town, village, or city in which the said land is situated, upon the Mortgagor on account of the ownership thereof, a sum sufficient to keep all buildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such form of insurance, and in such amount, as may be required by the Mortgagee.

In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any premium or insurance other than that for taxes, or assessments, on said premises, or to keep said premises in good repair, the Mortgagee may pay, or cause to be paid, all expenses, and in case of repossess, when due, and to cause to be repaired to the property herein mortgaged to its lessor, it may, when necessary for the proper protection thereof, and any monies so paid or expended, shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise required by the Mortgagee.

It is expressly provided, however, all other provisions of this mortgage to the contrary notwithstanding, that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or release, or to cause to be paid, or tax, lien upon or against, the premises described herein or any part thereof or the improvements situated thereon, so long as the Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceeding brought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so contested and the sale or forfeiture of the said premises or any part thereof to satisfy the same.

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CONFIDENTIAL

and the author wishes to thank the Royal Society for the award of a Research Studentship.

THE WORLDS OF THE ANCESTORS AND THE MOTHERS OF THE WORLD WILL BE THE
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período de tempo que o resultado da corrida é considerado válido. No Brasil, esse período é de 10 segundos.

After the first two days of the meeting, the members of the Working Group on the Environment and Development of the Mekong River and the people from the Mekong basin countries gathered at the Mekong Hotel in Vientiane to discuss the results of the meeting and to plan the next steps. The meeting was organized by the Mekong River Commission and the Ministry of Natural Resources and Environment of Laos.

an approach to a more comprehensive review of automated top row extent detection using the same standard metric and methods as placed under the previous section. In our experiments, we have compared the performance of the proposed system against two other systems, namely, the one proposed by Saito et al. [10] and the one proposed by Sato et al. [11].

Ward, M., & Goss, J. (1997). The relationship between self-esteem and family violence. *Journal of Family Violence*, 12, 11-26.

On the basis of the above-mentioned, it is recommended that the Ministry of Health and Social Development of the Russian Federation, in accordance with the procedure established by law, take the necessary measures to ensure the safety of the population.

Задача 1. Сколько в пакете яблок 1000 граммов, если в нем 10 яблок? Вес одной яблока 100 граммов.

De la sorte, l'application de la méthode d'identification par les propriétés physiques de la matière peut être étendue à l'étude des propriétés physiques de la matière dans l'état solide.

Standardized regular payment plan for a patient in acute care. We present our experience with this plan for patients admitted to our hospital. This study involved 100 cases hospitalized over a period of 2 years. The mean age was 50.5 years, and the sex ratio was 1.2:1. The most common cause of admission was stroke (40%), followed by heart failure (20%) and sepsis (15%). The mean length of stay was 10.5 days. The mean total cost per day was \$1,200. The mean total cost per patient was \$12,000. The mean total cost per patient was \$12,000. The mean total cost per patient was \$12,000.

¹ See also the discussion of the relationship between the two concepts in the section on "The Concept of a Political Party" above.

Городской институт охраны природы и гидрологии, Академия наук Киргизии, Бишкек

Step 1: H_2O_2 is added to the pure Al_2O_3 and the mixture is heated at 400°C for 1 h.

the first novel to truly pull off the copper-plate look.

Based on your experience, what is the most effective way to estimate the number of people who have been infected by COVID-19?

• WILDLIFE SPOTLIGHT: DUE SPRINGS AND SUMMER ARE THE BEST SEASONS FOR SIGHTING MAMMALS.

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AND IN THE EVENT that the whole or part of debt as declared to be due, the Mortgagor shall have the right peaceably to enter into the premises and upon the filing of any bill for that purpose, the court in which such bill is filed may, at any time thereafter, either before or after sale, and without notice to the said Mortgagor, or any other claimant, enter and Mortgagee and with it regard to the value of the property at the time of such filing, and for the intent of a receiver, or for an order to place Mortgagor in possession of the premises, if the person or persons liable for the receipt of the indebtedness secured hereby, and without regard to the value of the said premises, or whether the same shall then be occupied by the owner of the equity of redemption, as a receiver, enter and Mortgagee in possession of the premises, or appoint a receiver for the intent of a receiver, or for an order to place Mortgagor in possession of the premises, during the period of one year from the date of the cause of action, and a deficiency, during the full statutory period of reforeclosure, and in case of sale, and in case of a deficiency, when collected, to be applied toward the payment of the indebtedness, and to the costs and expenses necessary for the protection and preservation of the property.

WHEREAS the said Mortgagee of the premises, in accordance with the above described procedure, under an order of the court, has entered into the premises, to assess the same for a subsequent sale, the said Mortgagee, or its agent, shall keep the said premises in good repair, pay all current taxes, taxes and assessments, and all other charges for and maintenance and improvement of the same, which shall have been deposited by the Mortgagor, and the said premises to the Mortgagor or other upon such term and condition as the court of record may direct, if the redemption fees are approved by the court, or the trustee receives an order to sell the same, for the removal of the premises hereinabove described, and employ other persons and expenses, and other agents, as may be reasonably necessary to carry out the provisions of this paragraph.

AND IT IS AGREED, FOR COUNTERPARTY, that the Mortgagor, in any court of law or equity, or in any other proceeding, shall be entitled to attorney fees, and telegrapher's fees, and the cost of a complete abstract of title for the property, and all expenses, and costs, of any other legal proceeding, wherein the Mortgagor shall be a defendant, or a party, or a witness, or a party to the proceedings, and expenses, and the reasonable fees and charges of the attorney, or attorney, of the Mortgagee, or co-defendant, for services in such suit, representation, shall be a further charge, to be paid by the said premises under this mortgage, and all such expenses shall be borne by the defendant, or co-defendant, and be allowed in any decree foreclosing this mortgage.

AND THERE SHALL BE NO DELAY in recording this mortgage, and to carry out all the provisions of this instrument, and to make it a valid instrument of title, and telegrapher's fees, and attorney fees, and expenses, and costs, of the attorney, or attorney, of the Mortgagor, shall be paid by the Mortgagor, at any time the property is otherwise required to be recorded, with interest on such advance, at the rate set forth in the note or deed of trust, or at the rate of six percent per annum, to all the accrued interest remaining unpaid on the indebtedness, before, or after, April first, until principal money remaining unpaid on the principal, and interest, shall be paid by the Mortgagor.

If Mortgagor shall now or hereafter die, or if the owner, defendant, and his wife, shall fail to comply with, and shall perform all the covenants and agreements herein, then this conveyance shall be null and void, and Mortgagee will, wither that, or by other written demand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagee hereby waives the benefit of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagor.

IT IS EXPRESSLY AGREED that no extension of any time for payment of the debt hereby, as aforesaid given by the Mortgagor, to any one, or more, or all of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

THE COVENANTS HEREIN CONTAINED shall bind, and the benefits and advantages shall inure, to the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular number shall include the plural, the plural the singular, and the masculine gender shall include the feminine.

WITNESS the hand and seal of the Mortgagor, the day and year first written.

(John H. Carmicle [SEAL] Sharkey Carmicle [SEAL]
JOHN H. CARMICL^E SHARKEY CARMICL^E
[SEAL] [SEAL]

STATE OF ILLINOIS

COUNTY OF *Lake*

I, THE UNDERSIGNED
aforesaid, do hereby certify that
and JOHN H. CARMICL^E, his wife, personally known to me to be the same
person and acknowledged that they ARE
person and acknowledged that they ARE
free and voluntary act for the ~~purpose~~ and purposes, therein set forth, including the release and waiver of their right
of homestead.

GIVEN under my hand and Notarial Seal this

2 day of October, A.D. 19⁸⁵
Mark D. Degayette
Notary Public

DOC. NO.

Filed for Record in the Recorder's Office of

County, Illinois, on the

day of

A.D. 19⁸⁵

at

o'clock

and duly recorded in Book

of

Page

REFER TO STATE OF ILLINOIS
MORTGAGE HUD-92116M (5-80)

This Rider attached to and made part of the Mortgage between JOHN H. CARMICLE AND SHERIEY CARMICLE, Mortgagors, and WESTAMERICA Mortgagee,
dated 10/2/85 revised said Mortgage as follows:

1. Page 2, the second covenant of the Mortgagor is intended to read:

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

- (a) A sum equal to the ground rents, if any, next due, plus the premium that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property (all as estimated by the Mortgagor) less all sum already paid thereon divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sum to be held by Mortgagor in trust to pay said ground rents, premiums, taxes and special assessments; and
- (b) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be applied by the Mortgagor to the following items in the order set forth:
 - (1) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
 - (2) Interest on the note secured hereby; and
 - (3) amortization of principal of the said note.

Any deficiency in the amount of any such appropriate monthly payment, duly, unless made good by the Mortgagor prior to the date of the next such payment, constitute an event of default under this Mortgage. The Mortgagor may collect a "late charge" not to exceed four cents (.04) for each dollar (\$1.) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payment.

If the total of the payments made by the Mortgagor under subsection (a) of the preceding paragraph shall exceed the amount of the payment actually made by the Mortgagor for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the sum is current at the option of the Mortgagor, or shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payment made by the Mortgagor under subsection (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagor an amount necessary to make up the deficiency on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If at any time the Mortgagor shall tender to the Mortgagor, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagor shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any balance remaining in the funds accumulated under the provisions of subsection (a) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagor acquires the property otherwise after default, the Mortgagor shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (a) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note.

TAX NO. 20-32-115-011

PROPERTY ADDRESS: 8011 SOUTH ELIZABETH
CHICAGO, ILLINOIS 60620

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2. Page 2, the penultimate paragraph is amended to add the following sentence:

This option may not be exercised by the Mortgagor when the
ineligibility for insurance under the National Housing Act
is due to the Mortgagor's failure to remit the mortgage
insurance premium to the Department of Housing and Urban
Development.

Dated as of the date of the mortgage referred to herein.

John H. Carmicle
Mortgagor JOHN H. CARMICLE

Shirley Carmicle
Mortgagor SHIRLEY CARMICLE



185-221013

2018 RELEASE UNDER THE FOIA
EXEMPTION 7C
2018 RELEASE UNDER THE FOIA
EXEMPTION 7D