

PREPARED BY: *DETINER*
SANFY TRIMBLE
SEE ATTACHED RIDER S

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LOAN # 00003797 (0097)

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

WESTAMERICA MORTGAGE COMPANY

P. O. BOX 5067
DEPT. 22
ENGLEWOOD, CO. 80155

MORTGAGE

THIS INDENTURE, Made this 30TH day of OCTOBER 1985, between DWAYNE CLARK, A BACHELOR AND PAULETTE R. DUNLAP, A SPINSTER

, Mortgagor, and

WESTAMERICA MORTGAGE COMPANY

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

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 FIFTY THOUSAND SEVEN HUNDRED SIX AND 00/100

Dollars (\$ 50,706.00)

payable with interest at the rate of ** per centum (11.50 %) 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 delivered; the said principal and interest being payable in monthly installments of FIVE HUNDRED TWO AND 14/100 Dollars (\$ 502.14) on the first day of DECEMBER 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 NOVEMBER 2015.

**ELEVEN AND ONE-HALF 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 8 (EXCEPT THE NORTH 270 FEET THEREOF) AND (EXCEPT THE WEST 33 FEET THEREOF) IN PERCY WILSON'S 3RD ADDITION TO HARVEY HIGHLANDS, A SUBDIVISION OF THE SOUTH 25 ACRES (EXCEPT RIGHT OF WAY CONVEYED TO THE CHICAGO AND SOUTHERN TRACTION COMPANY) OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 IN SECTION 20, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 26, 1945 AS DOCUMENT NO. 3365762, IN COOK COUNTY, ILLINOIS.

TAX NO. 29-20-405-028 PROPERTY ADDRESS: 311 EAST 164TH STREET HARVEY, ILLINOIS 60426

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 every kind for the purpose of supplying or distributing heat, light, water, or power, and all plumbing and other fixtures indoor 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 Mortgagee, 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, which said rights and benefits the said Mortgagor does hereby expressly release and waive.

AND SAID MORTGAGOR covenants and agrees:

To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue of this instrument, not to suffer any lien of mechanics men or material men to attach to said premises, to pay to the Mortgagee, as hereinafter provided, until said note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, 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 situate, upon the Mortgagor on account of the ownership thereof, (2) 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 forms of insurance, and in such amounts, 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 prior lien or encumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper preservation thereof, and any moneys 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 paid by the Mortgagor.

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 remove any tax, assessment, 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 proceedings 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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IS THE FEVER, OR SEASICKNESS IN MASTICATING AND SWALLOWING PARASITES PROVIDED FOR HERETO AND IN THIS NOTE SECURED HERE, BY FOR A PERIOD OF TIME, 100, DAYS AFTER THE DATE THEREOF, OR IN CASE OF A BREACH OF ANY OTHER CONTRACT OR AGREEMENT BETWEEN THEM, TO THE WHOLE OF SAIL PRINTED SUM: EIGHTHING UNPAID TOGETHER WITH ACCRUEMENT OF FEES, EXPENSES, PENALTIES, COSTS, ATTORNEY'S FEES, AND OTHER EXPENSES, WHICH SHALL, AT THE ELECTION OF THE MORTGAGEE, WITHOUT NOTICE, BECOME IMMEDIATELY DUE AND PAYABLE.

THE MORTGAGEE AGREES THAT SHOULD THIS MORTGAGE BE HELD OVER SECURED HEREBY NOT BE ENTITLED FOR INSURANCE UNDER THE NATIONAL HOUSING ACT WITHIN 60 DAYS FROM THE DATE HEREOF (TWENTIEN STATE) OF ANY OFFICER OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT OR AUTHORIZED AGENT OF THE SECRETARY OF HOMELAND SECURITY AND URGED TO ISSUE A DATED SUBSEQUENT TO THE 60TH DAY TIME FROM THE DATE OF THIS MORTGAGE, DECLARATOR DECLARANT TO THIS MORTGAGE, BEING CONCLUSIVE PROOF OF SUCH INELIGIBILITY. THE RECIPENT OF THIS NOTE MAY, AT HIS OPTION, DECALATE ALL SUMS SECURED HEREBY IMMEDIATELY, PURCHASE OR, IF HE WISHES, REHOLDER OF THE NOTE MAY, AT HIS OPTION, DECALATE ALL SUMS SECURED HEREBY IMMEDIATELY, PURCHASE OR, IF HE WISHES, REHOLDER OF THE NOTE MAY, AT HIS OPTION, DECALATE ALL SUMS SECURED HEREBY IMMEDIATELY.

THAT it the premises, or any part thereof, be condemned under any power of eminent domain, as acquired for public purposes; and the Consideration for such acquisition, to be paid forwhi-
ch the Note secured hereby remunerates unpaid, are hereby assigued by the donor
to the said corporation, and shall be paid forwhi-
ch the Note secured hereby remunerates unpaid, to the extent of the full amount
of the sum so paid, or a proportionate share of the same, due or not,
as accrued, respectively, due or not.

All insurance shall be held by the company approved by the Mortgagor and the policies and renewals thereof shall be carried in companies approved by the Mortgagor and the policy or policies held by the Mortgagor shall be surrendered to the trustee at the time of transfer of title to any instrument of the Mortgagor or his heirs, wife, children, or assigns.

THAT HE WILL KEEP THE IMPROVEMENTS AND EXISTING OR HERALTERED ETC. ON THE MORE RUSTICATED PROPERTY, IN- SURED AS WELL, BE CARRIED FROM TIME TO TIME BY THE MORTGAGEE AGAINST THE FEE AND OTHER HAZARDS, SUBJECT TO THE CONDITIONS OF SUCH INSTITUTE AGREEMENT FOR PAYMENT OF WHICH HE HAS BEEN MADE HERALTERED.

assistance to the Monarchs page for all the events, issues, and problems now due or arising may become due for the use of the premises hereinafter described.

Figure 10. The effect of different sampling strategies on the estimated number of infected individuals in the community.

III. *Specified assessments*, *general and other hazard surveys* and *pre-plans*

After the change in the law, procedures were developed to handle the new requirements. The new law required that the state provide a written notice to the affected parties before proceeding with the sale. This notice was to include information such as the reason for the sale, the proposed date of the sale, and the right of the affected parties to object to the sale. The new law also required that the state provide a written notice to the affected parties before proceeding with the sale. This notice was to include information such as the reason for the sale, the proposed date of the sale, and the right of the affected parties to object to the sale.

A 25% refund on the first and subsequent household purchases of energy efficient clothes washers and dryers and space heaters will next become available on January 1, 2001.

11 Developmental, a somewhat more intense form of the disorder, has been described as being associated with a greater degree of impairment and often requires hospitalization.

of the maximum possible set of the minimum spanning tree, which is the set of edges that connect all nodes in the graph.

any additional information or documents required by the Board to make a determination as to whether the proposed transaction is in the best interest of the members under the provisions of the Act.

As of the most recent period, the Mortgagor will pay to the Mortgagor, on the first day of each month until paid in full, the following sums:

Participate in a critique of an iteration to evaluate such practice such as drawing or writing.

The privilege is reserved to pay the debt in whole, or in an amount equal to one of more months' payments that, provided that the next day on the note, or in any month prior to maturity, provided, however,

AND the said Major; further co-signants and agrees as follows:

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AND IN THE EVENT that the whole or said debt is declared to be due, the Mortgagor shall have the right immediately to foreclose this mortgage, 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 party claiming under said Mortgagor, and without regard to the solvency or insolvency at the time of such application for appointment of a receiver, or for an order to place Mortgagee in possession of the premises, if the person or persons liable for the payment of the indebtedness secured hereby, and without regard to the value of said premises or whether the same shall then be occupied by the owner of the equity of redemption, as a homestead, enter an order placing the Mortgagor in possession of the premises, or appoint a receiver for the benefit of the Mortgagee with power to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure suit and, in case of sale and a deficiency, during the full statutory period of redemption, and such rents, issues, and profits when collected may be applied toward the payment of the indebtedness, costs, taxes, insurance, and other items necessary for the protection and preservation of the property.

Whenever the said Mortgagor shall be placed in possession of the above described premises under an order of a court in which an action is pending to foreclose this mortgage or a subsequent mortgage, the said Mortgagee, in its discretion, may keep the said premises in good repair, pay such current or back taxes and assessments as may be due on the said premises, pay for and maintain such insurance in such amounts as shall have been required by the Mortgagee, lease the said premises to the Mortgagor or others upon such terms and conditions, either within or beyond any period of redemption, as are approved by the court, collect and receive the rents, issues, and profits for the use of the premises hereinabove described, and employ other persons and expend itself such amounts as are reasonable necessary to carry out the provisions of this paragraph.

AND IN CASE OF FORECLOSURE of this mortgage by said Mortgagee in any court of law or equity, a reasonable sum shall be allowed for the solicitor's fees, and stenographers' fees of the complainant in such proceeding, and also for all outlays for documentary evidence and the cost of a complete abstract of title for the purpose of such foreclosure, and in case of any other suit, or legal proceeding, wherein the Mortgagee shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys or counsellors of the Mortgagee, so made parties, for services in such suit or proceedings, shall be a further lien and charge upon the said premises under this mortgage, and all such expenses shall become so much additional indebtedness secured hereby and be allowed in any decree foreclosing this mortgage.

AND THERE SHALL BE INCLUDED in any decree foreclosing this mortgage and be paid out of the proceeds of any sale made in pursuance of any such decree: (1) All the costs of such suit or suits, advertising, sale, and conveyance, including attorneys', solicitors', and stenographers' fees, outlays for documentary evidence and cost of said abstract and examination of title; (2) all the money advanced by the Mortgagee, if any, for the purpose authorized in the mortgage with interest on such advances at the rate set forth in the note secured hereby, from the time such advances are made; (3) all the accrued interest remaining unpaid on the indebtedness hereby secured; (4) all the said principal money remaining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the Mortgagor.

If Mortgagor shall pay said note at the time and in the manner aforesaid and shall abide by, comply with, and duly perform all the covenants and agreements herein, then this conveyance shall be null and void and Mortgagee will, within thirty (30) days after written demand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor hereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagee.

IT IS EXPRESSLY AGREED that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any successor in interest 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.

Dwaine Clark
DWAIN CLARK

[SEAL]

Paulette R. Dunlap
PAULETTE R. DUNLAP

[SEAL]

[SEAL]

[SEAL]

STATE OF ILLINOIS

COUNTY OF Cook

ss:

I, THE UNDERSIGNED
aforesaid, Do Hereby Certify That
and PAULETTE R. DUNLAP A Spinster personally known to me to be the same
person whose name ARE subscribed to the foregoing instrument, appeared before me this day of
person and acknowledged that THEY signed, sealed, and delivered the said instrument as THEIR
free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right
of homestead.

, a notary public, in and for the county and State,

DWAIN CLARK A Bachelor

Subscribed to the foregoing instrument, appeared before me this day of

GIVEN under my hand and Notarial Seal this 30th day October , A.D. 1985.

Notary Public

DOC. NO.

, Filed for Record in the Recorder's Office of

County, Illinois, on the

day of

A.D. 19

at

o'clock

m., and duly recorded in Book

of

Page

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

This rider attached to and made part of the Mortgage between DWAIN CLARK AND PAULETTE R. DUNLAP, Mortgagor, and WESTAMERICA Mortgage, dated 10/30/85 revises said Mortgage as follows:

1. Page 2, the second covenant of the Mortgagor is amended 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 premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property (all as estimated by the Mortgagee) less all sums already paid therefor 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 sums to be held by Mortgagee 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 Mortgagee to the following items in the order set forth:
 - (I) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
 - (II) interest on the note secured hereby; and
 - (III) amortization of principal of the said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee 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 payments.

If the total of the payments made by the Mortgagor under subsection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the loan 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 payments 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 Mortgagee any 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 Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee 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 Mortgagee acquires the property otherwise after default, the Mortgagee 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.

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06692-1

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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 Mortgagee when the ineligibility for insurance under the National Housing Act is due to the Mortgagee'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.

x Dwaine Clark
Mortgagor DWAIN CLARK

Paulette R. Dunlap
Mortgagor PAULETTE R. DUNLAP

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FHA MORTGAGE

RIDER

The Rider, dated the 30TH day of OCTOBER, 1985,
amends the FHA MORTGAGE of even date by and
between WESTAMERICA MORTGAGE COMPANY, the MORTGAGEE, and
*****, the MORTGAGOR, and
*****, the *****, as
follows:

1. In Paragraph ***, the sentence which reads as follows
is deleted:
**
2. Paragraph *** is amended by the addition of the
following:

"privilege is reserved to pay the debt, in whole or in part,
on any installment due date."

IN WITNESS WHEREOF, DWAIN CLARK, A BACHELOR AND PAULETTE R. DUNLAP, A SPINSTER has set his hand and seal the day and year first aforesaid.

Dwaine Clark (SEAL)
DWAIN CLARK
Pa.ette R. Dunlap (SEAL)
PAULETTE R. DUNLAP

Signed, sealed and delivered
in the presence of

W.H. DeWitt

** THAT PRIVILEGE IS RESERVED TO PAY THE DEBT IN WHOLE, OR IN AN AMOUNT EQUAL TO ONE OR MORE MONTHLY PAYMENTS ON THE PRINCIPAL THAT ARE NEXT DUE ON THE NOTE, ON THE FIRST DAY OF ANY MONTH PRIOR TO MATURITY; PROVIDED, HOWEVER, THAT WRITTEN NOTICE OF AN INTENTION TO EXERCISE SUCH PRIVILEGE IS GIVEN AT LEAST THIRTY (30) DAYS PRIOR TO REPAYMENT.

*** IN THE FIRST UNNUMBERED PARAGRAPH ON PAGE 2.

****DWAIN CLARK, A BACHELOR AND PAULETTE R. DUNLAP, A SPINSTER

TAX NO. 29-20-405-028

PROPERTY ADDRESS: 311 EAST 164TH STREET
HARVEY, ILLINOIS 60426

-85-269346

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