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This instrument is for use in the home mortgage insurance programs under sections 203 (b), 203 (l), 203 (n), and 245. (Reference Mortgage Letter 83-21)

MORTGAGE

85283434
This form is used in connection with mortgages insured under the one-to-four-family provisions of the National Housing Act.

THIS INDENTURE, Made this 8th day of November, 1985, between

RAYMOND HILL AND CARLETTA M. HILL, HIS WIFE

MANUFACTURERS HANOVER MORTGAGE CORPORATION
a corporation organized and existing under the laws of DELAWARE
Mortgagor.

12.00

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 SIXTY THREE THOUSAND ONE HUNDRED SIXTY TWO AND 00/100----- Dollars (\$ 63,162.00)

payable with interest at the rate of TWELVE AND 000/1000 per centum (12.000 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in FARMINGTON HILLS, MICHIGAN 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 SIX HUNDRED FORTY NINE AND 70/100----- Dollars (\$ 649.70) 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

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 SEVEN HUNDRED NINETEEN (719) IN HAZELCREST HIGHLANDS FOURTEENTH (14TH) ADDITION, BEING A SUBDIVISION OF PART OF THE NORTHWEST ONE QUARTER (1/4) OF SECTION TWENTY SIX (26) AND PART OF THE SOUTHWEST ONE QUARTER (1/4) OF SECTION TWENTY SIX (26), ALL IN TOWNSHIP THIRTY SIX (36) NORTH, RANGE THIRTEEN (13), EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

17107 Magnolia
Hazelcrest, IL 60429

CHICAGO COUNTY CLERK'S OFFICE
FILE NUMBER

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28-26-301-014 VOL. 033

85283434

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 in, 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 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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STATE OF ILLINOIS
HUD-92118M (5-80)
Revised (10/83)

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Whenever the said Mortgagee 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 reasonably 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 solicitors 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.

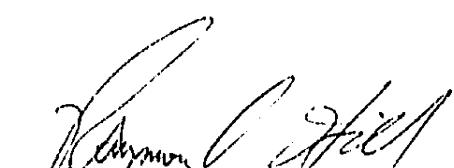
AND THERE SHALL BE INCLUDED in any decree foreclosing this mortgage and be paid out of the proceeds of any sale made in pursuance of any such decree: (1) All the costs of such suit or suits, advertising, sale, and conveyance, including attorneys', solicitors', and stenographers' fees, outlays for documentary evidence and cost of said abstract and examination of title; (2) all the moneys 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.


RAYMOND HILL _____ [SEAL] _____ [SEAL]

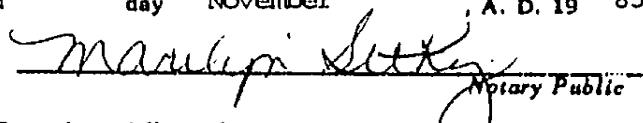
CARLETTA M. HILL _____ [SEAL] _____ [SEAL]

STATE OF ILLINOIS

COUNTY OF Cook

I, the undersigned
aforesaid, Do Hereby Certify That Raymond Hill
and Carletta M. Hill
person whose name is _____ are _____
subscribed to the foregoing instrument, appeared before me this day in
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.

GIVEN under my hand and Notarial Seal this 8th day November A. D. 19 85.


Marilyn Seltzer
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 _____

PREPARED BY AND WHEN RECORDED, RETURN TO: PAT BABCOCK
MANUFACTURERS HANOVER MORTGAGE CORP
15601 South Cicero Avenue HUD-92116M (5-80)
MAIN TO Oak Forest, IL 60452

85
283
434

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IN THE EVENT of default in any moneymaking payment provided for herein and in the note recited here,
by **one** or a period of one year thereafter, the due date of which shall, at the election of the Noteholder, be
any day within the whole period of one year remaining upon which notice, he or she may make
any payment in full or in part, or in case of a breach of any provision contained in the note, recover
any amount held in trust for the payment of the note, and in addition thereto, collect all costs and
expenses of collection, including attorney's fees.

TIAT HE WILL, KEEF the improvements now existing at hereafter erected on the mortgaged property, in-
cluded in the time by the mortgagee, and for such periods as may be required by the Mortgagee and will pay prompt-
and contingencies in which amounts and for such periods as may be required by the Mortgagee and will pay prompt-
ly, when due, any premium on such insurance provided for in or made heretofore.

If the total of the payments made by the borrower under subsection (d) of the preceding paragraph exceeds the amount of the payments made by the borrower under subsection (d) of the preceding paragraph under the terms and conditions set forth in the note, the lender may require the borrower to pay the difference between the amount paid by the borrower and the amount paid by the lender under subsection (d) of the preceding paragraph.

Any deduction in the amount of any such payment must be an offset of the amount of the extra expense involved in handling delinquent payments.

(d) A sum equal to the Ground rent, if any, paid by the mortgagor to the mortgagor, plus taxes and assessments paid on the mortgaged property (all as estimated by the mortgagor), less all sums already paid thereto divided by the number of months in the mortgage before one month past due, which sum is to be held by Mortgagor in trust to pay said Ground rent, taxes and assessments paid in the future to the date when such Ground rent, taxes and assessments next fall due, and special assessments, and interest thereon, which sum is to be paid by Mortgagor to the mortgagor in the same proportion as the amount of the monthly payments made by Mortgagor to the mortgagor during the period of the mortgage, provided, however, that the mortgagor may pay the monthly payments to the mortgagor in advance, and the mortgagor shall be liable to the mortgagor for any loss or expense thereby incurred.

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

PRIVILEGE IS RESERVED TO PAY THE DEBT, IN WHOLE OR IN PART, ON ANY INSTALLMENT DATE.

AND the said Mortgagee further covenants and agrees as follows: