This form is used in connection with mortgages insured under this one- to four-faffily provisions of the National Housing Acts.

THIS INDENTURE, Made this 25TH day of NOVEMBER, 1985 RAYMOND J. COSTELLO AND DEBORAH J. COSTELLO, HUSBAND AND WIFES302080

NORWEST MORTGAGE, INC. MORTGAGOR, AND a corporation organized and existing under the laws of THE STATE OF MINNESOTA Mortgagec.

DOR XIPBERING!X X

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 EIGHTY FOUR THOUSAND FOUR Dollars (\$\*84,400.00) HUNDRED AND 00/100

payable with interest at the rate of ELEVEN AND ONE-HALF per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in per centum (11.500 %) or at such other place as the holder may designate in writing, and deliv-WATERLOO, IOWA 50704 ered; the said principal and interest being payable in monthly installments of EIGHT HUNDRED THIRTY FIVE AND 81/100 on the first day of JANUARY, 1986 Dollars (\$\*\*\*835.81 , and a like sum on the first day of each and every month thereafter un'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 DECEMBER, 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 bom the the county of COOK and the State of Illinois, to wit:

LOT 2414 IN ELK GROVE VILLAGE SECTION 8, BEING A SUBDIVISION IN THE SOUTH HALF OF SECTION 33, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 23, 1959 AS DOCUMENT NUMBER 17694090, IN COOK

COUNTY, ILLINOIS. COMMONLY KNOWN AS: 1275 CARSWELL AVENUE

60007 ILLINDIS

ELK GKOVE. ILLINO PERMANENT TAX NUMBER:

080202-58--- >+-₩ # 91/TOH T#1111 TRAN 6292 11/29/85 11:34 00

ELK GROVE TOWNED THE 85302080

TAX STATEMENTS SHOULD BE SENT TO:

GMAC MORIGAGE CORPORATION, P.O. BOX 780, WATERLOO, IOWA THIS IS A PURCHASE MONEY SECURITY INSTRUMENT! THE RIDER TO THE SECURITY INSTRUMENT ATTACHED HERE O AND EXECUTED OF EVEN DATE HEREWITH IS INCORPORATED HEREIN AND THE COVENANTS AND AGREEMENTS OF THE RIDER SHALL AMEND AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS SECURITY INSTRUMENT.

TOGETHER with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the tents, issues, and profits thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, wate, 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 or state, 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 Mor garee, its successors and assigns, foreyer, 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 incumbrance 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 jursidiction, which shall operate to prevent the collection of the tax, assessment, or lien so contested and the sale of forfeiture of the said premises or any part thereof to satisfy the same.

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AND IN THE EVENT That the whole of said debt is declared to be due, the Mortgagee 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 solveney or insolvency at the time of such applications for appointment of a receiver, or for an order to place Mortgagee in possession of the premises of 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 Mortgagee 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 reedemption, 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 Mortgagee shall be placed in possession of the above described premises under an order of a court in which an action is pending to forcelose 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

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 in de a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys or solicitors of b Mortgagee, so made parties, for services in such suit or proceedings, shall be a further lien and charge upon the said premises under this me agage, and all such expenses shall become so much additional indebtedness secured hereby and be allowed in any decree foreclosing this mo igi ge.

AND THERE SHA'L I E 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 doc centary evidence and costs of said abstract and examination of title; (2) all the moneys advanced by the Morigagee, if any, for the purpose av norized in the mortgage with interest on such advances at the rate set forth in the note secured hereby, from the time such advances are mad; (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 ting and in the manner aforesaid and shall abide by, comply with, and duly perform all the covenants and agreements herein, then this converance shall be null and void and Mortgagee will, within thirty (30) days after written demand therefore 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 releast the ny manner, the original liability of the Mortgagor.

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

WITNESS	S the hand and se	al of the Mortgagor, the day and yea	i is a writter	n.		
Paymond J.	Costello	tillo [SEAL]	[]] Debora	J. Costello	ratillo_	_{SEAL)
·		[SEAL]				_[SEAL]
				This Instrum	ent prepared 1	oy and mail t
STATE OF	ILLINOIS			Nancy P. Zor Norwest Mort	ams	<del></del>
COUNTY O	F		<i>\$\$.</i> *	246 E. Janat	R Blvd. #125 Lirus 60148	
I, aforesaid, Do	the unde Hereby Certif	rsigned y That Raymond J. Cost	ello and	a notary public, ir I Deborah J. C	and for the county bster to husb	and State and wife,
person whose person and ac free and volu of homestead	cknowledged the intary act for		sig	oing instrument, a ned, scaled, and de	y known to me to be ppeared before me clivered the said insease and waiver of	this day in trument as thei
GIVEN	under my hand	and Notarial Scal this 25	th da	y Noyelber,	1985	
		My Commission Expires July	15, 1987.	Delota	Notary	Public
DOC. NO.		Filed for Record in the Re	corder's O	ffice of		
		County, Illinois, on	the	day of		
at	o'clock	m., and duly recorded	in Book	of	Page	

General Care

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10. THE EVENT of default in making any monthly payment provided for herein and in the note secured hereby for a period of thirty (30) days after the due date thereof, or in case of a breach of any other covenant or agreement herein stipulated, then the with accrued interest thereof, said principal sum remaining unpaid together with accrued interest thereof, said the shall, at the election of the Morgages, without notice, become due and payable.

of the note may, at its option, declare all sums secured hereby immediately due and payable. date of this mortgage; declining to insure said note and this mortgage, being deemed conclusive proof of such incligibility), the Mongagee or the holder Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the CO2 SAS National Housing Act, within 90, Days from the date hereof (written statement of any officer of the Department of Housing and Urban THE MORTGAGOR FURTHER AGREES that should this mortgage and the note secured hereby not be all libit for insurance under the

applied by it on account of the indebtedness secured hereby, whether due or not. THAT If the premises, or any part thereof, be condemned under any power of eminent. Our in, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indebte are a upon this Mortgage, and the consideration for such assigned by the Mortgage to be cured foreby remaining unpaid, are hereby wastgared by the Mortgagot to the Mortgages and shell or the mining unpaid, are hereby assigned by the Mortgagot to the Mortgage.

any insurance policies then in force shall pass to the purchaser or grantee. indebiedness hereby secured or to the restoration or repair of the property damage (1), event of foreclosure of this mortgage or other innerting or repair of the property all said, title and interest of the Mortgagor in and to cerned is hereby authorized and directed to make payments for such loss arrectly it the Mortgages instead of to the Mortgagurandule may be applied by the Mortgages are its opilon either to the Mortgagurandule Morts dinte notice by mail to the Mortgagee, who may make proof of loss if, or m de promptly by Mortgagor, and each haurince company conand have acted thereto loss payable clauses in favor of and in form acceptal e to the Mortgagee. In event of loss Mortgagor will give imme-All insurance shall be carried in companies approved by the Mortgas et and the policies and renewals there of shall be held by the Mortgagee not been made hereinbefore.

THAT HE WILL KEEP the improvements now misting or hereafter erected on the mortgaged property, insured as may be required from time by the Mortgagee against loss by fire and cit. ... hazards, ensualties and contingencies, in such original for such periods as may be required by the Mortgagee and will pay promptly, ... n dies any premitums on such insurance provision for payment of which has

gagee all the rents listues, and profits now due or wi leh in 1y hereafter become due for the use of the premises hereinabove described. AND AS ADDITIONAL SECURITY for the provincent of the indebtedness aforesaid the Mortgagor, does hereby assign to the Mort-

after default, the Mortgagee shall app. 3, at the time of the commencement of such proceedings or at the time property is otherwise acquired, the balance then remaining in the first of a constant of such payments which shall have been made under subsection (a) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said not and shall properly adjust any payments which shall have been made under subsection (a) of principal then remaining unpaid under said not and shall properly adjust any payments which shall have been made under subsection (a) of principal then remaining unpaid under said not and shall properly adjust any payments which shall have been made under subsection for the preceding paragraph. the provisions of this mortgage resultir 3 iv a public sale of the premises covered hereby, or if the Mortgagee accquired the property otherwise paragraph which the Mores, con an observations of subsection (b) of the Sectelary of Housingham Ordings and Ordinas and Ordina amount of such indebtedness; gred the necount of the Mortgagor all payments made under the provisions of subsection (a) of the proceeding Nortgagor shall tay or the Mortgagee any amount necessaary to make up the deficiency, on or before the date when payment of such ground rents taxes, assessment to incorporations of the motest to the Mortgagee shall conder to the Mortgagee shall conder to the Mortgagee shall computing the the provisions of the notes so are the Mortgagee shall, in computing the ments actually nade by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums; as the case may be, such excess, if the Mortgagee for ground rents, to the Mortgager, if, how ver, the monthly payments made by the Mortgagor and respection (b) of the preceding pairing angles in the case may be, when the same shall not be sufficient to pay ground rents, and assessments, or insurance premiums, as the case may be, when the same shall be can be and the made by the Mortgagor in the same shall become due and payable, then the case may be, when the same shall be same shall not be an added to the case may be, when the same shall be same shall be incomed to the then the case may be when the same shall be same shall be an added to the case may be, when the same shall be such as the same shall be same shall b If the total of the payments made by the blortsugor under subsection (b) of the preceding paragraph shall exceed the amount of the pay-

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor prior to the date of the next such payment, constitute an event of default under this mortgage. The Mortgage may collect a "late charge" not to exceed four cents (44) for each dollar (51) for each payment more than "...e. (1.2) "kya" in stream, to cover the earling expending delinquent payments.

(1) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly charge (in lieu of mortgage insurance premiums, as the case may be:

(11) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;

(17) amortization of the principal of the said note.

(b) 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 thorsety, plus taxes and assessments ment of monta pay said ground create, per the contest, premiume, increa and assessments, will become delinquent, such surface of beld by Mortgages in trust to pay said ground create, premiums, increa and special assessments, and assessments, will become delinquent, or be and assessments and assessments will be only the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together and the analysis of the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together and the analysis of the following items in the order set. South in a single payment to be applied by the Mortgages to the following items in the order set. South.

(a) An amount sufficient to provide the holder hereof with funds to pay the next mortage insurance premium if this instrument and the note secured hereby are linearies of the monthly charge (in fieu of a mortage insurance premium) if they are field by the Secretary of Housing and Urban Development and the holder one to the holder of the

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

AND the said Mortgagor (urther coverants and agrees as follows:

American in the first day of any month prior to manurity; provided, however, that written notice of an intention to exercise and privilege
That privilege is reserved to pay the debt in whole, of in an amount that written notice of an intention to exercise such privilege
That written notice of an intention to exercise as follows:

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### RIDER TO THE MORTGAGE/DEED OF TRUST/TRUST INDENTURE

This Rider is m	ade this วิธีชน	day of NOVEMBER, 19_85 , and i					
incorporated in (the "Security	nto and shall be deemed to amend a instrument") of the same date giv	nd supplement the Mortgage, Deed of Trust or Trust Indenturen by the undersigned (the "Borrower") to secure Borrower					
Note to NOR (the "Note Ho and located at	WEST MORTGACE, INC Ider") of the same date (the "Note")	and covering the property described in the Security Instrumen					
	SVELL AVENUE, ELK CROVE	11_60007					
	(Pro	operty Address)					
	DNS: In addition to the covenants arrther covenant and agree as follows:	nd agreements made in the Security Instrument, Borrower and					
A.	Parrgraph 2, subparagraph (a) and	subparagraph (c) (1) are hereby deleted in their entirety.					
₿.	Paragraph 3 is hereby deleted in its entirety and replaced with the following:						
	grap', it is preceding shall ex for ground rents, taxes or excess, it the loan is curred sequent payments to be mever, the mortally payments from and insurance promiums, as then the Mortgagor shall deficiency on or belor, in or insurance premiums or Mortgagee, in accordance of the entire indebtedness amount of such indebtedness amount of such indebtedness amount of such indebtedness and in the funds accumula hereof. If there shall be a dapublic sale of the premisotherwise after default, the such proceedings or at the remaining in the funds accumulations.	yments made by the Mortgagor under subparagraph (b) of paraceed the amount of payments actually made by the Mortgagee assessments or insurance premiums, as the case may be, such ent, at the option of the Mortgagee, shall be credited on subtade by the Mortgagor, or refunded to the Mortgagor. If, howents made by the Mortgagor under subparagraph (b) of paracot be sufficient to pay ground rents, taxes and assessments, at the case may be, when the same shall become due and payable, pay to the Mortgagee any amount necessary to make up the edate when payment of such ground rents, taxes, assessments, all be due. If at any time the Mortgagor shall tender to the with the provisions of the Note secured hereby, full payment of any presented thereby, the Mortgagee shall, in computing the east, credit to the account of the Mortgagor any balance remainted under the provisions of subparagraph (b) of paragraph 2 efault under any of the provisions of this mortgage resulting in second acreby, or if the Mortgagee acquires the property of time the proventy is otherwise acquired, the balance then amulated under subparagraph (b) of paragraph 2 preceding as a figrincipal then remaining unpaid under said Note.					
C.	The following sentence is hereby added to paragraph 9:						
	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.						
By signing this, i	Borrower agrees to all of the above.						
		Borrower RAYMOND J. COSTELLO					
		Delioral J Costello					
		DEBORAHJI. COSTELLO					
		Borrower					
		Borrower					

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#### BIDER TO THE MORTCAGE DEED OF THUST TRUST INDENTURE

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