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

THIS INDENTURE, Made this

19th

day of

DECEMBER 19 85 between

ROBERT G. MEYERS AND CAROLINE A. MEYERS , HUSBAND AND WIFE

, Mortgagor, and

"MONUE ACTURERS .. LIENONER MORTENGE .. CORPORATION **DELAWARE** Mortgagee.

WITNESSETH: That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note benring even date herewith, in the principal sum of EIGHTY THOUSAND EIGHT HUNDRED Dollars 80,860.00

payable with interest at the rate of TEN AND 500/1000 per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in FARMINGTO: 4 H.LLS, MICHIGAN designate in writing, and delivered; the said principal and interest being payable in monthly installments of or at such other place as the holder may and interest, if not sooner anid, shall be due and payable on the first day of JANUARY, 2016

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 who the Mortgagee, its successors or assigns, the following described Real Estate situate, lying, and being a 'h' county of COOK Illinois, to wit:

THE SOUTH 1/2 OF THE NORTH 1/2 OF LOT 5 IN BLOCK I IN HERRY STOFFEL'S 2ND ADDITION TO MELROSE PARK IN THE MEST 1/2 OF SECTION 4, TOWNSHIP 39 HORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ounts TAX NO. 15-04-122-060-0000

TOGETHER with all and singular the tenements, hereditaments and expertenances thereunte belonging, and the routs, 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, tith, and interest of the said Mortgagor in and to said premises.

TO HAVE AND TO HOLD the above described premises, with the appurtenance, and fixtures, anto the said Mortgague, its successors and assigns, forever, for the purposes and uses herein set (ort), free from all rights and benefits under and by virtue of the Homestend Exemption Laws of the State of him is, 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 tien of mechanics men or material men to attach to said premises; to pay to the Mortgague, as here-instrument; 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 Mortgague. be required by the Mortgagoe.

In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior lies or incumbrance other than that for taxes or annexsments on said premises, or to keep said premises in good repair, the the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and may make such tepatits 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 lies 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 lies so contested and the sale or forfaiture of the said premises or any part thereof to eatled the contest. satisfy the same.

This instrument is for use in the home mortgage insurance programs under sections 203 (b), 203 (l), 205 (n) and 245. (Reference Mortgagee Letter 85:21) (9/83)

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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 Mortgager 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 THEFE MALL BE INCLUDED in any decree foreclosing this mortgage and be paid out of the proceeds of any sate made in pursuance of any such decree: (1) All the costs of such suit or suits, advertising, sale, and conveyage, including attorneys', solicitors', and stenographers' fees, outlays for documentary evidence and cost of fair abstract and examination of title; (2) all the moneys advanced by the Mortgage, 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 gold 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 coverage and agreements herein, then this conveyance shall be null and void and Mortgage 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 ciril 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.

| WIINESS (F | e nanc and seas of the m | origueor, the day and year | mar witten | |
|--|-------------------------------------|--|------------------------------|------------------------------|
| ROBERT G. M | 6 Mayes EYERS | | NE MEYERS | [SEAL] |
| STATE OF ILLI | 2101 | | 7, | |
| COUNTY OF | 700 K | 441 | O_{x} | |
| person whose nai person and acknow free and voluntary of homestead. | wledged that they | signed, sealed, and delivered cones therein set forth, inclu | d the said instrument s | re me this day in |
| | My Commission Ex November 21, 19 | opires Jan 1987 | Jan Sell | Notary Public |
| DOC. NO. | Filed for Red | card in the Recarder's Office | of | <u> </u> |
| | County, | Illinois, on the | day of | 1.0. 10 |
| o sa | 'clock m., and | d duly recorded in Book | اه ا | OJ MAN |
| PREPARED BY | AND WHEN RECORDED, | RETURN TO: AUDREY TWO MANUFACTURER 600 WOODFIEL SCHAUMDURG, | S HANOVER MORTOAC D DRIVE | SE CORP HUD-02118M (6-00) |

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PRIVICEE 15 RESERVED TO PAY THE DEBT, 1N WHOLE OR IN PART, ON ANY INSTALLMENT DUE DATE; Seeme of the interest payable under the monthly payments of pilothal and interest payable under the first day of each month until pay to the Mortgagor will pay to the mortgagor of each month until the first day of each month until the mortgagor will pay to the mortgagor. HANDER VAN BEER VAN MER VAN DER VAN VAN VAN DER VERSEN VAN DER VAN VAN DER VAN VAN DER VAN DE V

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Any deficiency in the mount of eny such eggregate monthly payment shall, unless made good by the Mortgagos prior to the date of the next such payment, constitute an event of default under this mortgage, The Mortgagos may colteot. a. '(a o charge' not to exceed four cents (4 ¢) for each dollar (5) for each payment mont into extra extra expense in handling delinquent payments.

arrears, 'C. cover the extra expense involved in handling delinquent payments.

colon blas a branchall then remaining unpaid unit ald notes. made, by the Morigagor, ...dor -ubscrion (4) of the Preceding paragraph shall more be small before made by the Morigagor, of the Preceding paragraph shall more become due and payable, then taxes, and made by the Morigagor and payable, then derivations are case may be, when the same) and payable, then derivations the same of the more become due and payable, then the payable, then derivations of the more shall pay to the work gage any amount meesanty to make up the derivations of the more shall pay to the work gage any amount meesanty to make up the derivations of the more shall pay to the work gage any amount meesanty to make up the derivations of the more shall be due, it (4) at any of the more shall be more than the the more shall be more than the more than the more derivative that any of the more of the more derivative that and the more of the more derivative that and the more of the more derivative that and the more of the more of the more of the more of the more derivative that and the more of t become light, rights and grillocord, only lot to holtosedus rebnu togagned of the demestrement of the construction of the contraction of the contr

AND AS ADDITIONAL SECURITY for the payment indebtedness aforessid the Mortgages due for the base hereby assign; to the may here all the med become due for the use of the may here all the tents, lasues, assign; to the may here all the featibed.

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THAT It the premises, or any part thereof, be condemned under any power of emily a tidomain, or acquired for a public use, the damages, proceeds, and the norsideration for such acquistion, for the east upon this Mortgages, in the Mortgages and the Note accured hereby emining unpaid, are all metall be paid torthwith to the Mortgages in a sciunt of the indebted.

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IN THE EVENT of default in making any monthly payment provided for flerein and in the note secured here-by for a period of thirty (30) days after the due date thereof, or in case of a breach of any pherical in setting in paid to the secured in the whole of said principal sum femaining unpaid to the said principal sum femaining unpaid to the said payable. The EVENT of the election of the whole of said principal sum femaining unpaid together with accrued in the said payable.

AND IN THE EVENT That the whole of said debt is declared to be due, the Mortgagee shall have the right and upon the filling of any bill lorshing purpose (the red) the may at any singly to foreclose this mortgage, and upon the filling of and without and to the said may at any singly character, and without regard to the solvency or insolvency at the said may at any singly character, at for an order to place Mortgagee in possession of the payment of the indebtedness secured thereby, and without regard to the value of the said persons liable for the payment of the indebtedness secured thereby, and without regard to the value of the wind of the value of the value of the value of the value of the said persons liable for the payment of the indebtedness secured by, and without regard to the value of the value of the payment of the indebted by the owner of the said persons is an order placing the more shall then be occupied by the owner of thout regard to the wind to the said persons is and other placing the more shall the payment of the first of the said premises of whore to the tents is seen to the said premises of whore the said premises of the said persons is said premises. The said premises of the said persons is said to the said premises of the said premises of the said premises of the said said to the said said to the said said the property.