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the reason of the contribution of the contribution of the contribution to Witnesseth: That whereas the Mortgagor is justly indebted to the Mortgages; as is evidenced by a certain promissory note bearing even

payable with interest at the rate of Ten per centum (10,00000 ...) per annum on the unpaid balance until paid, and made payable to the order of the Mortgages at its office in the same of the property of the same of the at such other place as the holder may cerorate in writing, and delivered; the said principal and interest being payable in monthly installments of Seven hundred fifty—one and 65/100 Seven hundred fifty-one and 65/100 min and a m

except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of 20 16 have not receipting a constraint of the Body of the constraint of the constrai

New! therefore, the said Mortgagor, for the better security of the payment of the said principal sum of money and interest and the performance of the covenants and agreements herein contained, do s 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 COCK to the country of and the State of Illinois, to wit:

LOT 14 IN BLOCK 12 IN J. C. CALDWELL'S SUBDIFICION OF C. C. LAY'S ADDITION TO WESTERN SPRINGS (EXCEPT BLOCK 15 AND EXCEPT THE NORTH 2 ACRES OF THE EAST 1/2 OF BLOCK 16 INCLUDING THE 1/2 STREETS) BEING A SUSTIVISION OF THE EAST PART OF THE NORTHWEST 1/4 OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN AND THE EAST 3.554 ACRES IN THE SOUTH PART OF SECTION 31 TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL AFRIDIAN, IN COCK CHARACTERS outcome a gal manifesting in Protect radio in the COUNTY, ILLINOIS. communication of the control of the terror of the state of the same that white of the man and the reminded copies of

Item # 18-06-119-018 Together with all find singular the tenements, increments and apportentities thereunto belonging, and the rests, 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 futures 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 held the above-described premises, with the appurtenances and fixtures, unto the said Mortgages, 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.

Total Control of the Control of the

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 Mortgages in such forms of insurance, and in such amounts, as may be required by the Mortgagee.

This form is used in connection with mortgages incured under the one- to founfamily programs of the Netional Housing Act w for periodic Merigage incurance Premium payments.

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costs; taxes, maurante un mires rema macassare lor marpirales.

All insurance shall be carried in companies approved by the fortgages and the policies and reservals thereof shall be held by the Mortgages and have attached thereto loss payable clauses in ne mortgages and neve situations insered loss payable clauses in avoir of and in form acceptable to the Mortgages, in event of loss Mortgagor will give immediate notice by mail to the Mortsame, who may make proof of loss if not made promptly by Morigagor, and each insurance company concerned is hereby to authorized and directed to make beyment for such loss directly to the Morsages instead of to the Mortgagor and the Mortgages jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgages at its option atther to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguish. ment of the indebtedance / and hereby all right title and me terest of the Mortgagor in any to any insurance policies then in force shall pass to the pure base or grantee.

That if the premises, or any pur thereof, be condemned under any power of eminent domain, or anytired for a public use, the damages proceeds and the consider and for such acquisition; to the extent of the full amount of index upon this Mortgage, and the Note secured bereby reading unpaid, are bareby
assigned by the Mortgagor to the Mortgagor and shall be paid
forebasish to the Mortgagor to the Mortgagor. essigned by the wiorigages to be applied by account of the forthwith to the Morigages to be applied by a secount of the indebtedness secured bereby whether due or not been been been all took ball to be applied by the beauty being a second being with the second and the beauty and the beauty being a second being with the second and the beauty and the beauty beauty beauty and the beauty beauty beauty and the beauty beauty

play with a read all limit tolkers of which The Mortgagor further agrees that should this mort age and the note secured hereby not be eligible for insurance (non the National Housing wer within a TXEA CEAR gave tons of determine the many more as an annual more as determined to the second section of the second seco hereoft written statement of any officer, of the Department of Housing and Urban Development or authorized agent of this gar Secretary of Housing and Urban Development dated subsequent to the Sixty Chysidays' time from the date of this more as to the declining to insure said note and this mortage, being deemed coccuring to mour of such inelleibility), the Mortgages or the hands (manufacture) at its option, declars all sums secured, hereby immediately due and payable

In 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 scipulated, then the whole of said principal sum remaining unpaid together with accrued interest thereon, shall, at the election of the Mortgages, without notice, become immediately due and payable.

And in the event that the whole of said debt is declared to be due, the Mortgages shall have the right immediately to foreclose this mortgage, and upon the filing of any bill for that purpose, the court in which ruch bill is filed may at any time thereafter, cither before or after sale, and without notice to the said Mortentrier perore or saver save, and without sald Morrageor, and without regard to the solvency or insolvency of the person or persons liable for the payment of the indebtedness secured hereby, at the time of such applications for appointment of a receiver or for an order to place Mortgages in possession of the premises, and without regard to the value of said premiess or whether the same shall then be occupied by the owner of the equity of redemption, sting than on regulater of appoint a leasure to the penetr of the Mortgages with power to collect the rents, legues, 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 reats, leaves, and profits when period of recemberon, and such resid the payment of the indeblediess,

tion and preservation of the property.

Whenever the said Mortgages 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 of a subspense. mortgage the said Mortgagee, in its discretion, may keep the said premises in good repair, pay such current or back laws and savesments as may be due on the said premises pay for said maintain such insurance in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall have been required by the Mortage in such amounts as shall be sagor or others upon such terms and conditions, either within or beyond any period of redemption, as are approved by the count oryona any periou of recemption, as are approved by the court collect and receive the rents, issues, and profits for the use of the premise heritabove described; and employ other periods and expend itself such amounts as are removed to cally out the provisions of this paragraph.

And in case of foreclosure of this more and by said Moreages in any court of lies or equity, a reasonable sum shall be allowed. for the solicitor's fees, and stenographers fees of the complain ant in such proceeding; and also for all outlays for documentary evidence and the cost of a complete abelraci of title for the purpose of such foreclosure; and it case of any other suit, or send by reason of this mortage, its costs and expenses, and the ressonable feed and charges of the attorneys of solicitors of the Montenance I are made parties for services (in such still of procoedings, shall be a further then and charge upon the said it! premises under this mortages, and all such expenses thall become so much additional indebtedness secured bereby and be allowed. in any decree forechoins this more than the parties and the parties of the partie

And there shall be included in any decree forestoning this mor sage and be paid out of the proceeds of any sale made in purquence of any such decree (1) All the costs of subli silk or suits AUSTINIE SEIN, AND CORVEYENCE, INCIDENS STORRYS LEGICIES Int stenographers (eet, outlays for documentary evidence and tor of said abstract and examination of little; (2) all the mone advanced by the Morrages, if any for the purpose sufficient the mines of the rate at the rate at the mines of the mines of the rate at the rate at the mines of the mines of the rate at the rate at the mines of the mines of the rate at the rate at the mines of the mines of the rate at the rate at the mines of the mines of the rate at the rate at the mines of the mines in the not executed hereby, from the time such advances are made: (3) all the accrued interest remaining unpeldionithe in debtadness herrby secured; (4) all the said principal money to maining unpaid. The overplus of the proceeds of sale, if any shall then be paid to the Monsagor.

If Morragor shall persaid note at the time and in the n aforesid and shall able to comply with and dely saffor the coverants and agreement herein, then this conveyance the coverance herein. be null and yold and Money will within thirty (30) written demand therefor by . I remove execute a follower satisfaction of this mortgage, and Mortgagor hereby wally benefits of all statutes or laws which require the section w or delivery of such release of salisfaction by Morisage,

It is expressly agreed that no extension of the time for of the debt hereby secured siven by the Mortague to at cossor in interest of the Mortassor shall operate to relate any manner, the original liability of the Mongagor.

The covenants begain contained shall bind, and the and advantages shall inure; to the respective heirs exe ministrators, successors, and assigns of the parties her Wherever used; she singular number shall include the plural the singular, and the mesculine gender shall do feminine. C. B. 1979. Co. Marchest Care Street 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 laxes 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 Mortgageo 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 here in or any part thereof or the improvements situated thereon, so long as the Mortgagor shall, in good faith, contest the same of the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall operate to preven, the collection of the tax, assessment, or lien so contested and the rule or forfeiture of the said premises or any part thereof to satisfy the same.

And the said Mortgagor further covenants and agrees as follows:

That privilege is reserved to pay the debt in who'e, or in part, on any installment due date.

That, together with, and in addition to, the monthly plynemis 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:

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a (K) 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, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee) less all sums already paid therefor divided by the number of months to clapse 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 (%X 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 aplied by the Mortgagee to the following items in the order set forth:

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

LII(DEX interest on the note secured hereby;

Trains amortization of the principal of the said note; and TV(VX late charges.

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 (4') 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 my subsection have the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, the case may be, such excess, if the loan is current, at the option of the Mortgagor, 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 (1806) the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance fremiums, 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 an's when payment of such ground rents, taxes, assessments, or insurprice 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 all prements made under the provisions of subsection (a) of the preceding paragraph workings the constraint of the ADDICTION STOCKS OF STREET persumply if there shall be a default inder any of the provisions of this mortgage resulting in a public sole of the premises covered(L hereby, or if the Mortgagee acquires in property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the resperty is otherwise acquired, the balance then remaining in the lunds accumulated under subsection wof the preceding paragraph as a credit

And as additional security for the payment of the indebtedness aforesaid the Mortgagor does hereby assign to the Mortgagoe; all/; the rents, issues, and profits now due or which may hereafter become due for the use of the premises hereinabove described.

That he will keep the improvements now existing or hereafter erected on the mortgaged property, insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and confingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance provision for payment of which has not been made hereinbefore.

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