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MORTGAGE

31-4471536-734
This form is used in connection with
mortgages insured under the one-to
four-family provisions of the National
Housing Act.

667989

THIS INDENTURE, Made this 14TH day of OCTOBER 1986 between
DANIEL J. BAUMANN, BACHELOR, Mortgagor, and

CAMERON-BROWN COMPANY DBA CAMERON-BROWN MORTGAGE COMPANY
a corporation organized and existing under the laws of STATE OF NORTH CAROLINA **86186941**
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

THIRTY NINE THOUSAND NINE HUNDRED AND NO/100--- Dollars
(\$39,900.00)

payable with interest at the rate of **TEN & ONE HALF** per centum (**10.500**)
per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in
RALEIGH, NC 27619 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
THREE HUNDRED SIXTY FOUR AND 98/100--- Dollars
(**364.98**) on the first day of **DECEMBER** 1986, 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 , 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 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: **07-16-200-055-1030**

SEE ATTACHED RIDER **79.**

RECORD AND RETURN TO:

**CAMERON-BROWN COMPANY DBA
CAMERON-BROWN MORTGAGE COMPANY
1540 E. DUNDEE ROAD - SUITE 310
PALATINE, ILLINOIS 60067**

PREPARED BY:
MARY KEANE

PALATINE, IL 60067

UNIT 8-112 IN HIGHLAND CROSSING CONDOMINIUM, AS DELINEATED ON A PLAT OF
SURVEY OF A PORTION OF THAT PART OF THE NORTHEAST QUARTER OF SECTION
16, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN,
IN COOK COUNTY, ILLINOIS, WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT
"C" TO DECLARATION OF CONDOMINIUM OWNERSHIP FOR HIGHLAND CROSSING ADD
IN COOK COUNTY, AS DOCUMENT 25609760 (THE DECLARATION), AS AMENDED
FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN
THE COMMON ELEMENTS. **86486941**

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.

STATE OF ILLINOIS
HUD-9216M (5-80)

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Property of Cook County Clerk's Office

0654889988

RECEIVED
COOK COUNTY CLERK'S OFFICE
MAY 10 2012
45-784
S-15011
65-1754

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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 solvency 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 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 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.

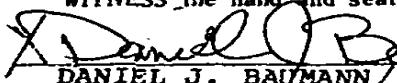
AND THERE SHALL BE INCLUDED in any decree foreclosing this mortgage and be paid out of the proceeds of any sale made in pursuance of any such decree: (1) All the costs of such suit or suits, advertising, sale, and conveyance, including attorneys', solicitors', and stenographers' fees, outlays for documentary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

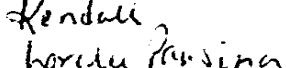
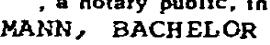
 [SEAL] _____ [SEAL]
DANIEL J. BAUMANN / BACHELOR [SEAL] _____ [SEAL]

STATE OF ILLINOIS

COUNTY OF

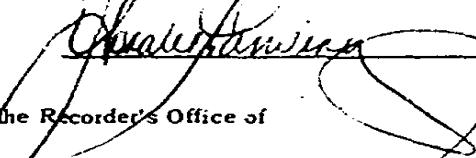
Kendall
Hoffman Physics

ss:

I,  a notary public, in and for the County and State aforesaid, Do Hereby Certify That DANIEL J. BAUMANN, BACHELOR  his wife, personally known to me to be the same person whose name IS  subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that  signed, sealed, and delivered the said instrument as  his 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

14th day of OCTOBER, A.D. 1986

 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
07-16-200-055-1030

COMMONLY KNOWN AS :
705 HERITAGE DRIVE - UNIT 8-112
HOFFMAN ESTATES, ILLINOIS 60194

HUD-9211GM (5-80)

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THAT it the premises, or any part thereof, be condemned under any power of eminent domain, or acquired for public use, the damages, proceeds, and the consideration for such acquisition, to be distributed as follows:

THAT HE WILL KEEP the improvements now existing or hereafter erected on the mortgaged property, includ-
ing as may be required from time to time by the Mortgagor to repair and restore the same to its original condition
and contingencies in such amounts and for such periods as may be required by the Mortgagor, and will pay promptly
any premium on such insurance for payment of which has not been made hereinafore.

(11) Ground rents, if any, taxes, and other hazard insurance premiums;
 (12) Intercorporate assessments, fire, and other hazard insurance premiums;
 (13) Mortgagor's or the principal of the said note.

(1) monthly charges under the contract of insurance premium, as the case may be;

(c) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the tax laws, are special assessments, and

Debt repayment, a monthly charge (in lieu of a mortgage insurance premium) which shall be in an amount equal to one-twelfth (1/12) of the outstanding balance due on the note plus interest accrued during the month.

(1) Pay such premium to the Secretary of Housing and Urban Development pursuant to the National Housing Act,
as is needed, and payable to the Secretary of Housing and Urban Development under or
as provided, a monthly charge (in lieu of a mortgage fee and this instrument are
Debtors, a solid note of even date and this instrument are held by the Secretary of Housing and Urban

(1) It adds so long as said date of the National Housing Act, an even date and this instrument are witnessed or attested or acknowledged by the holder under the provisions of the National Housing Act.

(a) An amount sufficient and the same to provide the holder hereof with funds to pay the next monthly charge (in lieu of a mortgage insurance premium) if the holder fails to make timely payment of his or her monthly premium as required by the terms of the policy.

paid note is fully paid, the following sums:

xxx PRIVILEGE IS RESERVED TO PAY THE DEBT, IN WHOLE OR IN PART, ON
STALMEN DUE DATE together with interest thereon to the monthly payments of principal and interest payable under the

After a short time, the first signs of improvement were noticed. The patient's pain was reduced, and he was able to move his limbs more easily.

AND the said Master or Agent further certifies that the agreements set forth above are true and correct.

AND the said Mortgagee further conveys and agrees as follows:

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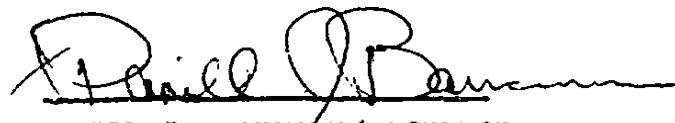
FHA CONDO RIDER

"The mortgagor further covenants that he will pay his share of the common expenses or assessments and charges by the Association of Owners as provided in the instruments establishing the condominium."

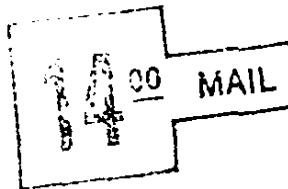
"The Regulatory Agreement executed by the Association of Owners and attached to the Plan Apartment Ownership (Master Deed of Enabling Declaration) recorded on _____, in the Land Records of the County of _____, State of _____, is incorporated

in and made a part of this mortgage (deed of trust). Upon default under the Regulatory Agreement by the Association of Owners or by the mortgagor (grantor) and upon request by the Federal Housing Commissioner, the mortgagee, at its option may declare this mortgage (deed of trust) in default and may declare the whole of the indebtedness secured hereby to be due and payable."

"As used herein, the term "assessments", except where it refers to assessments and charges by the Association of Owners, shall mean "special assessments", by state or local governmental agencies, districts or other public taxing or assessing bodies."


Daniel J. Baumann

DANIEL J. BAUMANN/BACHELOR



1/6/89 KAS