00003673

MORTGAGE

This form is used in connection with mortgages insured under the one to four-lamity provisions of the National Hausing Act

, 1985 between

86007766

86007766

THIS INDENTURE, Made this MAN 27th

day of DECEMBER

JOSE A. SANTANA, A MARRIED MAN AND MIGUEL A. MORALES, A MARRIED MAN---- , Mortgagor, and HOME FAMILY MORTGAGE CORP. -----

a corporation organized and existing under the laws of THE STATE OF ILLINOIS 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 SEVENTY-EIGHT THOUSAND FOUR HUNDRED TWENTY FAID NO/100-----_____ Dollars (\$ 78,420.00----)

TWELVE AND per centum (____12.50%) per annum on the unpaid balpayable with in eyest at the rate of ONE HALF ance until paid, and made payable to the order of the Mortgagee at its office in EIMHURST, ILLIANOTS

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 EIGHT HUNDRED THIRTY-SIX

AND 94/100
DECEMBER 1

, 19 85, and a like sum on the first day of each and every month thereafter until the note is fully paid. payable on the first day of CANUARY 1, 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 with the Mortgagee, its successors or assigns, the following described Real Estate situate, lying, and being in the county of COOK Illinois, to wit:

LOT 7,8 AND SOUTHEASTERLY 1/2 OF LOT 9 IN BLOCK 4 IN SUBDIVISION OF LOTS 4 AND 6 IN COUNTY CLERK DIVISION OF WEST 1/4 OF SECTION 25, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD FRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

THIS INSTRUMENT WAS PREPARED BY: KATHY A. VIERS

HOME FAMILY MORTGAGE CORP.

188 INDUSTRIAL DR. SUITE 330 ELMHURST, ILLINOIS 60126

THE HUD92116M (580) RIDER ATTACHED HERETO AND EXCUTED OF EVEN DATE HEREWITH IS INCORPORATED HEREIN AND THE COVENANTS AND AGREE FOTS OF THE RIDER SHALL AMEND AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS MOSTGAGE AS IF THE RIDER WERE A PART HERETO.

13-25-320-026

TOGETHER with all and singular the tenements, hereditaments and oppurtenances 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 is, or that may be placed in, any building now or hereafter standing on said land, and also all the estate, right, tire, and interest of the said Morting and the rend transfer. gagor 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 forty, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Nicola, 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 here-matter 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 incombrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the the Mortgagee may pay such taxes, assessments on sum premises, or to keep said premises in good repair, the the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and mor 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

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 ILLINGIS HUD 92116M (5.80)

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IN THE EVENT of default in making any monthly payment provided for herein and in the notine required here. By for a period of thirty (30) days after the due date thereof, or in case of a breach-of-any-other covernating agreement herein stipulated, then the whole of the mortale stimulated, in the creation of the Mortgages, without notice, become immediately due-and-payable, teres thereon, shall, at the election of the Mortgages, without notice, become immediately due-and-payable.

gible for insurance under the Mational Housing Act within SIXIX DAYS from the date hereof (written statement of the Secretary of Housing and Urban Development of the Secretary of Housing and Urban Development dated subsequent to the Secretary of the Housing and Urban Development dated subsequent to the Mattage, declining to insure said note and this mortgage, decined conclusive proof of such ineligibility), mostgage, declining to insure said note and this mortgage, declining to insure said note and this mortgage, decline and such ineligibility), the Mortgage of the hotelong may at its option, declare all such hereby immediately due and eile al for ydared beruges einn ed. brig agegloog gldt blude freit, 23380A RAHTRUR RODADTROM AHT IN 1808 - 1818 -

is public user the domugest proceeds; and the consideration for such acquistion, to the extentiot the full smount of indebieds supported the public date for the Morting Local are into the Lo TATAT it the premises for any pure thereof, be condumned and power of eminority domining graphical for

indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee. All incurrance shull be curtied in companies approved by the Mottgagee and the policies, and tenastial lifeteol shull be curtied in companies algorithed libeteol obes powable clauses in lavoi or a solicy procession by the Mottgagee and lavoi or a solicy was allached interested to the Mottgagee. In uvent of loss Mottgagor, and each incurance company concerned its then thy authorized and directed to make payment for such loss directly to the Mottgagee instead of to the Mottgagee and the Mottgagee of Mottgagee of the Mottgagee of the Mottgagee of the Mottgagee of Mottgagee of Mottgagee of the Mottgagee of M

ly, when due, any premiums on such insurance provision for payment of which has not been made hereinbefore. and contingencies in such impunits and for such periods as may be required by the No to gree and will pay prompt--ni 'Yibəqo'q bəgüşliom'ədi no Esisərə isilusisdi io galizixə won alaməvolqmi ədi 역원되었 그녀에 된다 TAKIT esilikunasə 'Rbiskadı'ıshio Esisili yd zaol İzalaga səguşliom'ədi yoʻsmil oʻl smil moti bətlüpəi əd yam zu bətuz

of the premises hereinthove described. AMILYAN SECURITY for the payment of the indebted vest storeshid the Mortgagos and forthe Mortgagos all the rents, traves, and profile now due or which may hereunfier become due for the wasted to the content of the may here and the forther wastern and the man hereunfier the content of the man hereunfier the content of th ceding paragraph.

of subseng and other preceding paragraph. If there shall be a default under accumulated under the provisions of subsection that of the preceding paragraph. If there shall be a default under any of the provisions of the provision of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note and shall properly adjust any payments which shall have been made under subsection (a) of the preceding paragraph of the provision of the provision of the preceding paragraph. subsection has of the preceding paragraph which the adding as this not become obligated to pay to the Secretary of Housing and Urban Development, and any balance remaining in the funds accumulated under the provisions If the lotal of the payments actually made by the Mortgagee for ground rents, laxes, and assessments actually made by the Mortgagee for ground rents, laxes, and assessments because the case may be, such a vecas, if the loan is current, at the option-of the Mortgagor, shull be credited on subsequent purposed made by the loan is current, at the option-of the Mortgagor, shull be credited on a wade by the loan is current, at the option-of the Mortgagor, shull be credited on made by the loan to the Mortgagor shull be when the monthly payments and essessments, or insurance premiums and payable, then the Mortgagor shall pay to the Mortgagere any amount necessary to make up the deficiency, on and payable, then the Mortgagor shall pay to the Mortgagere any amount necessary to make up the deficiency on and payable, then the Mortgagor shall pay to the Mortgagere any amount of incurance premiums shall be due, or last the Mortgagor shall be due, and the Mortgagor shall tender to the Mortgagor shall pay to the mortance premiums and here a mount of the provisions of the mortance of the Mortgagor and the mortance premiums and here a mount of the provisions of the mortance of the Mortgagor and the mortance premiums and the amount of the mortance indebted to have ting the preceding payable and the preceding payable secured and the preceding payable and the preceding payable and the preceding payable and the preceding payable and the device the developments.

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That, together with, and in addition to, the monthly payments of principial and interest payable under the terms of the note secured huteby, the Mortgager will pay to the Mortgager, on the fust day of euch month until the said note is fully paid, the following sums:

due date.

Privilege is reserved to pay the debt, in whole or in part, on any installment

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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 for that purpose is the court of the said Mortgagor, or the court in which such bill for that purpose is the court of any party claiming under said Mortgugor, 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 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 Mortgage, 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 suc', loreclosure; and in case of any other suit, or legal proceeding, wherein the Mortgagee shall be made a party the etc by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys or redictions of the Mortgagee, so made parties, for services in such suit or proceedings, shall be a further lien and theree upon the said premises under this mortgage, and all such expenses shall become so much additional independences secured hereby and be allowed in any decree foreclosing this mortgage.

AND THERE SHALL FE 'NCLUDED in any decree foreclosing this mortgage and be paid out of the proceeds of any sale made in curruance 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 not rige 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 site 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 agreement, herein, then this conveyance shall be null and void and Mortgagee will, within thirty (30) days after written deriand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor hereby waives the cenefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mc. sagee.

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, but 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 Teminine.

seal of the Mortgagor, the day and year first written. [SEAL] * Me MIGUELA. MORALES, A MARRIED MAN MARRIED MAN VIOLETTAMORALES, H.S WIFE HIS WIFE MONSI SANTANA, Monsi Santana and Vill Forales are signing not as Co-Mortgagors but STATE OF ILLINOIS for the sole purpose of Releasing Marital Rights and Homestead Rights.

COUNTY OF

WITNESS

, a notary public, in and for the county and State I, THE UNDERSIGNED aforesaid, Do Hereby Certify That MONSI SANTANA, A MARRIED WOMAN and Violetta MORALES, A MARRIED WOMAN person whose name S ARE subscribe , tisk veitex personally known to me to be the same subscribed to the foregoing instrument, appeared before me this day in signed, sealed, and delivered the said instrument as THEIR person and acknowledged that THEY 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

hand and

MY COMMISSION EXPIRES: 3-10-87

Notary Public

, Filed for Record in the Recorder's Office of

County, Illinois, on the

day of

A.D. 19

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| STATE OF ILLINOIS, Lulas COUNTY SS: |
|---|
| I, THE UNDERSIGNED A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, |
| DO HEREBY CERTIFY THAT JOSE A. SANTANA, A MARRIED MAN AND MIGUEL A. MORALES, A MARRIED MAN |
| PERSONALLY KNOWN TO ME TO BE THE SAME PERSON(S) WHOSE NAME(S) ARE SUBSCRIBED |
| TO THE FOREGOING INSTRUMENT, APPEARED BEFORE ME THIS DAY IN PERSON, |
| AND ACKNOWLEDGED THAT THEY SIGNED AND DELIVERED THE SAID INSTRUMENT AS THEIR |
| FREE AND VOLUNTARY ACT, FOR THE USES AND PURPOSES THEREIN SET FORTH. |
| GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS 22th DAY OF December 1981 |
| AND ACKNOWLEDGED THAT THEY SIGNED AND DELIVERED THE SAID INSTRUMENT AS THEIR FREE AND VOLUNTARY ACT, FOR THE USES AND PURPOSES THEREIN SET FORTH. GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS 3216 DAY OF |
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RIDER TO STATE OF ILLINOIS MORTGAGE HUD-92116M (5-80)

This rider attached to and made part of the Mortgage between JOSE A. SANTANA, A MARRIED MAN AND MIGUEL A. MORALES, A. Mortgagor, and MORTGAGE CORP. Mortgagee, dated DECEMBER 27, 1985 Tevises said Mortgage as follows:

JAS. Page 2, the second covenant of the Mortgagor is amended to read:

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

- (a) A sum equal to the ground rents; if any, next due, plus the preniums that will next become due and payable on policies of fire
 and other hazard insurance covering the mortgaged property, plus
 tions and assessments next due on the mortgaged property (all as
 estimated by the Nortgagee) less all sums already paid therefor
 diviord by the number of months to elapse 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) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be about together and the aggregate amount thereof shall be paid by the portage acch month in a single payment to be applied by the Morroagee to the following items in the order set forth:
 - ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
 - (II) interest on the note seared hereby; and
 - (III) amortization of principal of the said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless mide good by the Mortgago, prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "like 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 absection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagoe for ground rents, taxes, and assessments, or insurance premiums, as 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 (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, 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 date when payment of such ground rents, taxes, assessments, or insurance 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 indubtedness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any balance remaining in the funds accumulated under the provisions of subsection (a) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, the Mortgagee

shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (a) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note. considered opening

. wegeparest 2. Page Page 2, the penultimate paragraph is amended to add the following sentence:

This option may not be exercised by the Mortgagee when the ineligibility for insurance under the National Housing Act is one to the Mortgagee's failure to remit the mortgage insurance premium to the popurtment of Housing and Urban Development.

Dated to of the date of the mortgage referred to herein.

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MIGUEL A. MORALES, A MARRIED MAN

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