

"FHA MORTGAGE RIDER"

This rider to the Mortgage between Tyrone Andalcio & Mariam Andalcio, Married and Margaretten & Company, Inc. dated February 28th, 1986 is deemed to amend and supplement the Mortgage of same date as follows: 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 Mortgagee, 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 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 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 added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be applied by the Mortgagee to the following items in the order set forth:
- I. ground rents, if any, taxes, special assessments, fire and other hazard insurance premiums.
 - II. interest on the note secured hereby, and
 - III. amortization of the principal of the said note.

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 subsection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee 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 indebtedness 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. 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 acquired 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.

Paragraph 5 of pg. 3 is added as follows: "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".

Tyrone Andalcio
MORTGAGOR Tyrone Andalcio

Mariam Andalcio
MORTGAGOR Mariam Andalcio

Anthony R. Andalcio
MORTGAGOR Anthony R. Andalcio

86090683

UNOFFICIAL COPY

Property of Cook County Clerk's Office

40122555
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WARRANTY DEED
Joint Tenancy
Statutory (ILLINOIS)
(Individual to Individual)

UNOFFICIAL COPY

CAUTION Consult a lawyer before using or acting under this form.
All warranties, including merchantability and fitness, are excluded.

86090684

THE GRANTOR S Antonio Molina and Antonia Molina,
his wife,

of the City of Chicago County of Cook
State of Illinois for and in consideration of
Ten and XX/100 ----- DOLLARS,
and other valuable consideration in hand paid,
CONVEY and WARRANT to
Santos Montanez and Teresa Montanez
1826 N. Drake
Chicago, IL 60604

DEPT-01 RECORDING \$11.25
T#2222 TRAN 0062 03/06/86 14:38:00
#0897 B *-86-090684

(The Above Space For Recorder's Use Only)

(NAMES AND ADDRESS OF GRANTEES)

not in Tenancy in Common, but in JOINT TENANCY, the following described Real Estate situated in the
County of Cook in the State of Illinois, to wit:

Lot 6 in Edward G. Uihlein's Subdivision of Lots 268 to 279 both inclusive
in Sam Brown's 1/2 Pennock Subdivision in the North East 1/4 of Section 34,
Township 40 North Range 13 East of the Third Principal Meridian, in Cook
County, Illinois.

Permanent Index Number: 13-34-214-034
Commonly Known As: 2218 N. Karlov, Chicago, Illinois 60639

REALTY TITLE, INC.
ORDER #555-030

STATE OF ILLINOIS
REAL ESTATE TRANSFER TAX
DEPT. OF REVENUE
MAR-886
PB 10762
26.75

86090684

hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of
Illinois. TO HAVE AND TO HOLD said premises not in tenancy in common, but in joint tenancy forever.

DATED this 3rd day of March 1986

PLEASE
PRINT OR
TYPE NAME(S)
BELOW
SIGNATURE(S)

Antonio Molina (SEAL) Antonia Molina (SEAL)
ANTONIO MOLINA ANTONIA MOLINA
(SEAL) (SEAL)

State of Illinois, County of Cook ss. I, the undersigned, a Notary Public in and for
said County, in the State aforesaid, DO HEREBY CERTIFY that
Antonio Molina and Antonia Molina, his wife, are

IMPRESS
SEAL
HERE

personally known to me to be the same person s whose name s subscribed
to the foregoing instrument, appeared before me this day in person, and acknowl-
edged that they signed, sealed and delivered the said instrument as their
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 official seal, this 3rd day of March 1986

Commission expires March 8, 1989 Dan Wiemerslage
NOTARY PUBLIC

This instrument was prepared by Daniel Wiemerslage, 5710 W. Diversey, Chicago, Illinois
(NAME AND ADDRESS)

MAIL TO:

Martin Litwin (Name)
4801 W. Peterson #311 (Address)
Chicago IL 60646 (City, State and Zip)

ADDRESS OF PROPERTY:
2218 N. Karlov
Chicago, Illinois 60639

THE ABOVE ADDRESS IS FOR STATISTICAL PURPOSES
ONLY AND IS NOT A PART OF THIS DEED.

SEND SUBSEQUENT TAX BILLS TO:

granted (Name)
property (Address)

OR RECORDER'S OFFICE BOX NO.

COOK COUNTY
REAL ESTATE TRANSACTION TAX
26.75

86 090684

11.25

UNOFFICIAL COPY

Warranty Deed

JOINT TENANCY
INDIVIDUAL TO INDIVIDUAL

TO

GEORGE E. COLE
LEGAL FORMS

Property of Cook County Clerk's Office

2011/11/11